

**TITLE 50: INSURANCE
PART 1402 WAR CLAUSES
CHAPTER I: DEPARTMENT OF INSURANCE**

Section 1402.20 Non-Combatant Civilian Exclusion

Risk of death may be excluded:

- a) As a result of war or an act of war while the insured is serving in any civilian non-combatant unit serving with such forces, provided such death occurs while in such units or within six (6) months after termination of service in such units; or
- b) As a result of the special hazards incident to service in any civilian non-combatant unit serving with such forces, if the cause of death occurs while the insured is serving in such units and is outside the home area, provided such death occurs outside the home area or within six (6) months after the insured's return to the home area in such units or within six (6) months after the termination of service in such units, whichever is earlier.