

(I): 11. All the indemnities of this policy are payable to the insured.

(l) A standard provision relative to the cancellation of the policy at the instance of the insured in the case of his change of occupation which shall be in the following form:

12. If the insured shall at any time change his occupation to one classified by the insurer as less hazardous than that stated in the policy, the insurer, upon written request of the insured and surrender of the policy, will cancel the same and will return to the insured the unearned premium.

(m) In any policy in which a beneficiary is designated, a standard provision relative to the rights of the beneficiary under the policy, which shall be in the following form:

13. Consent of the beneficiary shall not be requisite to surrender or assignment of this policy, or to change of beneficiary, or to any other changes in the policy.

(n) A standard provision limiting the time within which suit may be brought upon the policy as follows:

14. No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within two years from the expiration of the time within which proof of loss is required by the policy.

(o) A standard provision relative to time limitations of the policy as affected by the laws of other states, as follows:

15. If any time limitation of this policy with respect to giving notice of claim or furnishing proof of loss is less than that permitted by the law of the State in which the insured resides at the time this policy is issued, such limitation is hereby extended to agree with the minimum period permitted by such law.

3. No such policy shall be so issued or delivered which contains any provision of the kind or character hereinafter set forth in paragraphs (a) to (e) inclusive, of this sub-section, unless such provisions, which are hereby designated as optional standard provisions, are in the words and in the order in which they are hereinafter set forth, but the insurer may at its option omit from the policy any such optional standard provisions. If any such optional standard provisions be inserted in the policy they shall immediately succeed the standard provisions specified in sub-section two of this section.