**Section 1602.10 Military Exclusion**

Risk of death may be excluded:

a) As a result of war or act of war, if the cause of death occurs while the insured is serving in the military, naval or air forces of any country, combination of countries or international organization, provided such death occurs while in such forces or within six (6) months after termination of service in such forces; or

b) As a result of the special hazards incident to service in the military, naval or air forces of any country, combination of countries or international organization, if the cause of death occurs while the insured is serving in such forces 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 forces or within six (6) months after the termination of service in such forces, whichever is earlier.