

At the commencement of the Second World War in 1939, the companies took advantage of the experience gained twenty-five years earlier and adopted for policies thereafter issued a scale of extra premiums according to branch and geographical location of war service based on whatever data were available as to the relative hazards incurred. While, with the progress of the War, changes in the war clause and scale of premiums became necessary, the following summary indicates fairly well the main provisions of the war clause and the said scale of premiums.

The benefits payable under such policies becoming claims:—

- (a) as a result of death occurring directly or indirectly from aviation training or naval or military aviation service; or
- (b) as a result of such service outside of Canada and the United States or within six months after the end of such service; or
- (c) as a result of travel or residence outside the said limits and death resulting directly or indirectly from the War,

would be limited to a return of the premiums paid accumulated at 3 p.c. compound interest, unless extra premiums for war service were paid on the following scale:—

- I. Military Service Outside of Canada—
 - 1. All military service other than aviation services except the Army Medical Corps..... \$90 per \$1,000 per annum.
 - 2. Army Medical Corps except nurses..... \$40 per \$1,000 per annum.
 - 3. Nurses..... \$25 per \$1,000 per annum.
- II. Service Outside of Canada—
 - Non-combatant units such as Salvation Army, Y.M.C.A., K. of C., etc..... \$40 per \$1,000 per annum.
- III. Civilian Travel and Residence—
 - 1. Within the area consisting of the Continents of North and South America, including the West Indies, the Bermudas, and Newfoundland, together with the waters lying between the same..... No extra.
 - 2. Travel to or residence in an area outside the area described above..... Not less than \$10 per \$1,000 per annum, depending on the length of travel or residence, number of trips, etc.
- IV Naval Service and Marine Service Outside of Canada—
 - 1. Naval service, excluding submarine service..... Not less than \$50 per \$1,000 per annum.
 - 2. Mercantile Marine..... \$25 per \$1,000 per annum.
The regular War Clause excluding the section relating to travel will be included for these risks.
- V Aviation Service in Canada—
 - 1. Groundsmen such as mechanics, repair men, etc.... \$10 per \$1,000 per annum.
 - 2. Student pilots..... \$60 per \$1,000 per annum on the understanding no refund will be made on departure from Canada within one year.
 - 3. Experienced Pilots, viz., those with 300 or more flying hours—
 - (a) Non-commissioned Pilots. \$40 per \$1,000 per annum.
 - (b) Pilot Officers..... \$40 per \$1,000 per annum.
 - (c) Flying Officers..... \$35 per \$1,000 per annum.
 - (d) Flight Lieutenants..... \$25 per \$1,000 per annum.
 - (e) Squadron Leaders..... \$20 per \$1,000 per annum.
 - (f) Wing Commanders.... \$15 per \$1,000 per annum.
 - 4. Crew, observers, or photographers.. \$35 per \$1,000 per annum.