

UNITED OF OMAHA LIFE INSURANCE COMPANY

RESIDENTIAL DAMAGE WAIVER OF PREMIUM RIDER

This Rider is part of the policy to which it is attached. It is subject to all of the policy provisions that are not inconsistent with the Rider provisions. If the provisions of the Rider and those of the policy do not agree, the provisions of the Rider apply.

EFFECTIVE DATE

The effective date of this Rider is the policy's issue date.

DEFINITION

Physical Damage means damage to your dwelling itself and does not include personal property.

Primary Residence means the dwelling you own, actually live in, and is considered as your legal residence for income tax purposes.

WAIVER OF PREMIUM BENEFIT

If your Primary Residence suffers Physical Damage in the amount of \$25,000 or more, then we will waive premiums for this policy and all Riders attached to it for one consecutive six-month period. This waiver will take effect upon our receipt of proof of residential damage, as required below.

There is no premium or cost of insurance charge for this benefit.

This waiver may be exercised only once.

PROOF OF RESIDENTIAL DAMAGE

You must submit a certified copy of the estimate of damage report prepared by your property insurance company adjuster, stating the amount of the damage to your Primary Residence. The certified copy must be submitted within 91 days of the date of the adjuster's report. We reserve the right to obtain a second opinion by having your Primary Residence inspected by an adjuster of our choice at our expense. We may rely upon our adjuster's opinion.

TERMINATION

This Rider will terminate on the earliest of the following:

- (a) the date the residential waiver of premium is exercised;
- (b) the date the policy terminates; or
- (c) the expiration date of the policy.

United of Omaha Life Insurance Company

