**Section 1602.30 Civilian Exclusion**

Risk of death may be excluded as a result of war on an act of war, within two (2) years from the date of issue of the policy, while the insured is not in such forces or units, if the cause of death occurs while the insured 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.

a) "Home Area" is defined as the 50 States of the United States, District of Columbia, Canal Zone, Puerto Rico, Virgin Islands and Canada.

b) "War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization.

c) "Act of War" means any act peculiar to military, naval or air operations in time of war.