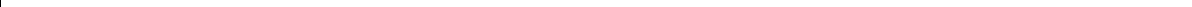




## Chapter 12

### Insurance

- 1 Personal accident





Created:  
Originating Directorate:  
Updated by:  
Approved by:  
Date of approval:  
Effective date:  
Due for review:

