



N^o. 2079

For the whole Term of
OWN LIFE.

Premium 65
Policy Stamp 3
£ 68

SUM ASSURED.
£ 2000



Whereas Major Albert D. Allen, of Cork Harbour, Ireland

hath made Assurance with the Guardian Assurance Company, London, on his Life in the Sum of Two Thousand Pounds and hath deposited, or caused to be deposited, at the Office of the said Company, a Declaration to the Directors of the said Company, under his Hand, bearing date the Seventy-fifth Day of October 1825, stating, amongst other things therein set forth, that on that Day he did not exceed the Age of Forty Years; has had the Small Pox or Cow Pox; has not had the Gout, and is not afflicted with any Disorder which tends to shorten Life.

And Whereas the said Albert D. Allen hath paid the Sum of Sixty-five Pounds to the Directors of the said Company, as the Premium for such Assurance, for One Year from the date of this Policy.

Now these Presents witness and declare, that if the said Albert D. Allen shall happen to die at any time previous to the Eleventh Day of November 1826 or at any time thereafter, whilst the payment of the aforesaid Premium shall be duly made to the said Company, on or before the Eleventh Day of November in each Year, the Capital Stock and Funds of the said Company shall be subject and liable, according to the Conditions of the said Company's Deed of Settlement, bearing Date the Seventeenth Day of December 1821, to pay and satisfy to the Executors, Administrators, or Assigns of the said Albert D. Allen within three Calendar Months after his Decease shall have been fully certified and proved to the reasonable Satisfaction of the Directors of the said Company, the full Sum of Two Thousand Pounds of the lawful Money of the United Kingdom of Great Britain and Ireland, of English Value and Currency, and such further Sum or Sums as shall, under the Regulations of the said Company, be appropriated as a Bonus or Bonusses, or addition to this Policy.

Provided always, That the Assurance hereby granted shall, at all Times, and under all Circumstances, be subject to the Terms and Conditions printed on the back of this Policy. And in case the Declaration herein before referred to shall prove in any respect untrue, or the said Albert D. Allen shall die by his own Hands, or by Duelling, or by the Hands of Justice; or in case he shall depart beyond the Limits of Europe, without the Consent of the Court of Directors of the said Company, or shall die in, or in consequence of, any actual Military or Naval Service (Local Militia or Volunteer Corps excepted), or if he shall die on the High Seas (except in passing from one part of the United Kingdom of Great Britain or Ireland to another, and except in passing, in time of Peace, in a decked Vessel or Steam Boat, to or from any Port of Great Britain or Ireland, from or to any Foreign Port between the Texel and Brest, both inclusive), this Policy shall be void.

Provided always nevertheless, That the Capital Stock and Funds of the said Company shall alone be liable to answer and make good all Claims and Demands whatsoever, under or by virtue of this Policy; and that no Proprietor or Member of the Company shall, by reason of this Policy, be in anywise subject or liable to any such Claims or Demands, or be in anywise charged beyond the Amount of his or her Share or Shares of such Capital Stock or Funds, it being one of the original and fundamental Principles of the Company, that the Responsibility of the individual Members shall in all cases be limited to their respective Share or Shares.

In Witness whereof, We, being Three of the Directors of the said Company, have hereunto subscribed our Names, this Eleventh Day of November in the Year of our Lord One Thousand Eight Hundred and Seventy-five.

Examined *J. S. Sullivan*

John Sullivan

Entered *J. W. Humphrey*

J. W. H. H.

James Sullivan



Guardian

LIFE ASSURANCE COMPANY,

LONDON.

TAKERS have been calculated expressly for this Institution, and independent of a reduced rate of Premiums, as compared with other Offices having a subscribed Capital, periods assumed for the term of life will be cancelled at the end of every seven years to participate in the profits of the Company, after a deduction of such amount per annum for the Guarantee of the Capital as the Directors may think reasonable, the extent of which is however limited by the Deed of Settlement.

The share of the profits may be allowed to the assured may either be added to the amount of their respective Policies, or the value thereof be applied in reduction of the premiums hereafter to be payable on such Policies, provided such option be declared in writing, to be left at the Company's office within three Calendar Months next after the Dividend shall have been declared; but if such option be not declared, such share of profits will be added to the amount of the Policies.

If any person assured with this Company for seven years, or for life, should die within thirty days after the Premiums shall become due, such Assurance is to be valid, in case the Premiums be paid within such period of thirty days; and although every Policy on a Person's own Life becomes void by the conditions of the Company in case of Suicide, Death by duelling, or by the judgment of Justice, the Court of Directors have the power of taking circumstances of peculiar hardship in such cases into consideration, and of allowing to the Representative of the person so dying, the whole or such part of the sum assured as they shall think fit.

Persons assured in this Office are allowed to pass by sea from one part of the United Kingdom to another, and also by land, peace to pass and to receive in decked Vessels or Steam Boats from British to Foreign Ports, between the West and East Indies, both inclusive, without extra premium or special leave of the Directors, as is usually required.

No additional conditions will be required from Military Men, unless when called into actual service.
No charge will be made for Entrance Money or Admissions Fees.
No charge made for Policies beyond the cost of the Stamp.

ANNUAL PREMIUMS FOR THE ASSURANCE OF £100 ON A SINGLE LIFE.

Age			For one Year			For the whole Term of Years			For the whole Term of Years		
Age	For one Year	For the whole Term of Years	Age	For one Year	For the whole Term of Years	Age	For one Year	For the whole Term of Years	Age	For one Year	For the whole Term of Years
14	9 15	6 10 3	15	10 10	7 11 3	16	11 0	8 12 3	17	11 10	9 13 3
15	9 16	6 11 3	16	11 10	8 13 3	17	11 10	9 14 3	18	12 0	10 15 3
16	10 0	7 12 3	17	11 10	9 14 3	18	12 0	10 16 3	19	12 10	11 17 3
17	10 10	8 13 3	18	12 0	10 16 3	19	12 10	11 17 3	20	13 0	12 18 3
18	11 0	9 14 3	19	12 10	11 17 3	20	13 0	12 18 3	21	13 10	13 19 3
19	11 10	10 15 3	20	13 0	12 18 3	21	13 10	13 19 3	22	14 0	14 20 3
20	12 0	11 16 3	21	13 10	13 19 3	22	14 0	14 20 3	23	14 10	15 21 3
21	12 10	12 17 3	22	14 0	14 20 3	23	14 10	15 21 3	24	15 0	16 22 3
22	13 0	13 18 3	23	14 10	15 21 3	24	15 0	16 22 3	25	15 10	17 23 3
23	13 10	14 19 3	24	15 0	16 22 3	25	15 10	17 23 3	26	16 0	18 24 3
24	14 0	15 20 3	25	15 10	17 23 3	26	16 0	18 24 3	27	16 10	19 25 3
25	14 10	16 21 3	26	16 0	18 24 3	27	16 10	19 25 3	28	17 0	20 26 3
26	15 0	17 22 3	27	16 10	19 25 3	28	17 0	20 26 3	29	17 10	21 27 3
27	15 10	18 23 3	28	17 0	20 26 3	29	17 10	21 27 3	30	18 0	22 28 3
28	16 0	19 24 3	29	17 10	21 27 3	30	18 0	22 28 3	31	18 10	23 29 3
29	16 10	20 25 3	30	18 0	22 28 3	31	18 10	23 29 3	32	19 0	24 30 3
30	17 0	21 26 3	31	18 10	23 29 3	32	19 0	24 30 3	33	19 10	25 31 3
31	17 10	22 27 3	32	19 0	24 30 3	33	19 10	25 31 3	34	20 0	26 32 3
32	18 0	23 28 3	33	19 10	25 31 3	34	20 0	26 32 3	35	20 10	27 33 3
33	18 10	24 29 3	34	20 0	26 32 3	35	20 10	27 33 3	36	21 0	28 34 3
34	19 0	25 30 3	35	20 10	27 33 3	36	21 0	28 34 3	37	21 10	29 35 3
35	19 10	26 31 3	36	21 0	28 34 3	37	21 10	29 35 3	38	22 0	30 36 3
36	20 0	27 32 3	37	21 10	29 35 3	38	22 0	30 36 3	39	22 10	31 37 3
37	20 10	28 33 3	38	22 0	30 36 3	39	22 10	31 37 3	40	23 0	32 38 3
38	21 0	29 34 3	39	22 10	31 37 3	40	23 0	32 38 3	41	23 10	33 39 3
39	21 10	30 35 3	40	23 0	32 38 3	41	23 10	33 39 3	42	24 0	34 40 3
40	22 0	31 36 3	41	23 10	33 39 3	42	24 0	34 40 3	43	24 10	35 41 3
41	22 10	32 37 3	42	24 0	34 40 3	43	24 10	35 41 3	44	25 0	36 42 3
42	23 0	33 38 3	43	24 10	35 41 3	44	25 0	36 42 3	45	25 10	37 43 3
43	23 10	34 39 3	44	25 0	36 42 3	45	25 10	37 43 3	46	26 0	38 44 3
44	24 0	35 40 3	45	25 10	37 43 3	46	26 0	38 44 3	47	26 10	39 45 3
45	24 10	36 41 3	46	26 0	38 44 3	47	26 10	39 45 3	48	27 0	40 46 3
46	25 0	37 42 3	47	26 10	39 45 3	48	27 0	40 46 3	49	27 10	41 47 3
47	25 10	38 43 3	48	27 0	40 46 3	49	27 10	41 47 3	50	28 0	42 48 3
48	26 0	39 44 3	49	27 10	41 47 3	50	28 0	42 48 3	51	28 10	43 49 3
49	26 10	40 45 3	50	28 0	42 48 3	51	28 10	43 49 3	52	29 0	44 50 3
50	27 0	41 46 3	51	28 10	43 49 3	52	29 0	44 50 3	53	29 10	45 51 3
51	27 10	42 47 3	52	29 0	44 50 3	53	29 10	45 51 3	54	30 0	46 52 3
52	28 0	43 48 3	53	29 10	45 51 3	54	30 0	46 52 3	55	30 10	47 53 3
53	28 10	44 49 3	54	30 0	46 52 3	55	30 10	47 53 3	56	31 0	48 54 3
54	29 0	45 50 3	55	30 10	47 53 3	56	31 0	48 54 3	57	31 10	49 55 3
55	29 10	46 51 3	56	31 0	48 54 3	57	31 10	49 55 3	58	32 0	50 56 3
56	30 0	47 52 3	57	31 10	49 55 3	58	32 0	50 56 3	59	32 10	51 57 3
57	30 10	48 53 3	58	32 0	50 56 3	59	32 10	51 57 3	60	33 0	52 58 3
58	31 0	49 54 3	59	32 10	51 57 3	60	33 0	52 58 3	61	33 10	53 59 3
59	31 10	50 55 3	60	33 0	52 58 3	61	33 10	53 59 3	62	34 0	54 60 3
60	32 0	51 56 3	61	33 10	53 59 3	62	34 0	54 60 3	63	34 10	55 61 3
61	32 10	52 57 3	62	34 0	54 60 3	63	34 10	55 61 3	64	35 0	56 62 3
62	33 0	53 58 3	63	34 10	55 61 3	64	35 0	56 62 3	65	35 10	57 63 3
63	33 10	54 59 3	64	35 0	56 62 3	65	35 10	57 63 3	66	36 0	58 64 3
64	34 0	55 60 3	65	35 10	57 63 3	66	36 0	58 64 3	67	36 10	59 65 3
65	34 10	56 61 3	66	36 0	58 64 3	67	36 10	59 65 3	68	37 0	60 66 3
66	35 0	57 62 3	67	36 10	59 65 3	68	37 0	60 66 3	69	37 10	61 67 3
67	35 10	58 63 3	68	37 0	60 66 3	69	37 10	61 67 3	70	38 0	62 68 3
68	36 0	59 64 3	69	37 10	61 67 3	70	38 0	62 68 3	71	38 10	63 69 3
69	36 10	60 65 3	70	38 0	62 68 3	71	38 10	63 69 3	72	39 0	64 70 3
70	37 0	61 66 3	71	38 10	63 69 3	72	39 0	64 70 3	73	39 10	65 71 3
71	37 10	62 67 3	72	39 0	64 70 3	73	39 10	65 71 3	74	40 0	66 72 3
72	38 0	63 68 3	73	39 10	65 71 3	74	40 0	66 72 3	75	40 10	67 73 3
73	38 10	64 69 3	74	40 0	66 72 3	75	40 10	67 73 3	76	41 0	68 74 3
74	39 0	65 70 3	75	40 10	67 73 3	76	41 0	68 74 3	77	41 10	69 75 3
75	39 10	66 71 3	76	41 0	68 74 3	77	41 10	69 75 3	78	42 0	70 76 3
76	40 0	67 72 3	77	41 10	69 75 3	78	42 0	70 76 3	79	42 10	71 77 3
77	40 10	68 73 3	78	42 0	70 76 3	79	42 10	71 77 3	80	43 0	72 78 3
78	41 0	69 74 3	79	42 10	71 77 3	80	43 0	72 78 3	81	43 10	73 79 3
79	41 10	70 75 3	80	43 0	72 78 3	81	43 10	73 79 3	82	44 0	74 80 3
80	42 0	71 76 3	81	43 10	73 79 3	82	44 0	74 80 3	83	44 10	75 81 3
81	42 10	72 77 3	82	44 0	74 80 3	83	44 10	75 81 3	84	45 0	76 82 3
82	43 0	73 78 3	83	44 10	75 81 3	84	45 0	76 82 3	85	45 10	77 83 3
83	43 10	74 79 3	84	45 0	76 82 3	85	45 10	77 83 3	86	46 0	78 84 3
84	44 0	75 80 3	85	45 10	77 83 3	86	46 0	78 84 3	87	46 10	79 85 3
85	44 10	76 81 3	86	46 0	78 84 3	87	46 10	79 85 3	88	47 0	80 86 3
86	45 0	77 82 3	87	46 10	79 85 3	88	47 0	80 86 3	89	47 10	81 87 3
87	45 10	78 83 3	88	47 0	80 86 3	89	47 10	81 87 3	90	48 0	82 88 3
88	46 0	79 84 3	89	47 10	81 87 3	90	48 0	82 88 3	91	48 10	83 89 3
89	46 10	80 85 3	90	48 0	82 88 3	91	48 10	83 89 3	92	49 0	84 90 3
90	47 0	81 86 3	91	48 10	83 89 3	92	49 0	84 90 3	93	49 10	85 91 3
91	47 10	82 87 3	92	49 0	84 90 3	93	49 10	85 91 3	94	50 0	86 92 3
92	48 0	83 88 3	93	49 10	85 91 3	94	50 0	86 92 3	95	50 10	87 93 3
93	48 10	84 89 3	94	50 0	86 92 3	95	50 10	87 93 3	96	51 0	88 94 3
94	49 0	85 90 3	95	50 10	87 93 3	96	51 0	88 94 3	97	51 10	89 95 3
95	49 10	86 91 3	96	51 0	88 94 3	97	51 10	89 95 3	98	52 0	90 96 3
96	50 0	87 92 3	97	51 10	89 95 3	98	52 0	90 96 3	99	52 10	91 97 3
97	50 10	88 93 3	98	52 0	90 96 3	99	52 10	91 97 3	100	53 0	92 98 3
98	51 0	89 94 3	99	52 10	91 97 3	100	53 0	92 98 3			
99	51 10	90 95 3									
100	52 0	91 96 3									

Assurances on Joint Lives and Survivorships, and Annuities immediate, progressive, and deferred, are granted by this Company; Endowments for Children, on their attaining a given age, may also be purchased, either on the payment of a gross or annual sum, the Terms of which may be had at the Office.

CONDITIONS OF LIFE ASSURANCE.

- 1.—Persons proposing an Assurance on Lives or Survivorships must give reference to two or more persons of repute, (of whom one must be a medical man) to ascertain the identity and present state of health of the party to be assured; and, if accepted, send signs a declaration, containing the place and date of birth, profession and occupation, place of residence, and age next birthday, of the life to be assured, the sum and term to be assured, and the rate of premium per cent. per annum; and if the person so proposing be afflicted with insanity, gout, asthma, &c. or any other disorder which tends to the shortening of life, the same must also be stated. An increased premium will be required where persons so insured do not appear personally, either at the Office of the Company in London, or before their agents in the Country.
- 2.—If any premium remain unpaid thirty days after the time stipulated in the policy, such policy will become void; but if the defaulter shall within three calendar months after the time so stipulated in the policy, or whose life the Assurance was made being then alive and in good health pay a fine of one shilling per cent. on the sum insured, then such policy may be revived, and continue in force.
- 3.—Every Policy becomes void, upon the party, whose life is assured, going beyond the limits of Europe, (unless licence shall have been specially obtained from the Court of Directors, and a proportionable premium paid, or dying upon the sea, except in passing from one part of the United Kingdom to another) and also of persons who have not had the usual or common; and the Court of Directors are empowered to fix the premium in all other cases, where any peculiar circumstance attend the life upon which the assurance is proposed to be made.
- 4.—All claimants, upon the decease of any person whose life shall have been assured by the Company, must, if required, make proof thereof by Affidavit or Certificate, and give such further information respecting the Claim according to death, within three calendar months after proof of the death shall have been made as aforesaid.
- 5.—No receipts are to be taken for any premium of assurance or deposit, but such are printed and issued from the Office, and signed by one of the Clerks or Agents of the Company.