

Assurances,

BYDOWNCKEYS FOR CECILREY,

Loans granted.



Annuities,

PENSIONS FOR AGE,

Reversions purchased.

# LONDON, EDINBURGH & DUBLIN

Guaranteed Mutual & Proprietary

## Life Assurance Company.

3, CHARLOTTE ROW, MANSION HOUSE, LONDON.

Annual Premium £ 20. 11. 2

Policy Stamp £ 3. 0. 0

No. 27



Sum Assured

£ 1000

Whereas

*William Bennett Hays of Mill Street, Newbydown*

the person assured by this Policy, has proposed to effect an Assurance with the **London, Edinburgh, and Dublin Life Assurance Company**, upon his own Life for the whole duration thereof, in the sum of *One thousand Pounds*, and has delivered, or caused to be delivered, into the Office of the said Company, a Proposal and Declaration signed by himself

dated the *seventh* day of *June* One Thousand Eight Hundred

and Forty *///* stating (amongst other things) that the said *William Bennett Hays* *Age* next Birth-day would be *twenty seven* Years; which Proposal and Declaration, together with the Statement made to the Medical Adviser of the Company by the said person whose Life is the subject of Assurance, and the Returns made by the Medical Referee and Friend named in the said Proposal and Declaration, the said Assured agreed should be the basis of the Contract between the said Assured and the said Company.

And Whereas the Board of Directors of the said Company, relying on the truth of such Proposal, Declaration, Statement, and Returns, have undertaken the proposed Assurance at the Annual Premium hereinafter mentioned.

And Whereas the said Assured has paid to the said Company the sum of *Twenty pounds fourteen Shillings three pence* as the Premium for such Assurance for the period of One Year, commencing on the day of the date hereof, and ending one year from the date hereof, the Receipt whereof is hereby acknowledged.

Now these Presents Witness and Declare, that if the said *William Bennett Hays* shall die before the termination of one year from the date hereof, or shall live beyond such day, and the said Assured shall on or before the three hundred and sixty-fifth day from the date hereof, and on or before the last day of every subsequent Year, calculating from the date hereof, during the continuance of this Assurance, pay to the said Company the like Annual Premium as before mentioned, then and in such case the Funds or Property of the said Company shall, according and subject to the provisions of the Deed of Settlement of the said Company, be liable to pay to the said Assured's Executors, Administrators, or Assigns, within Three Calendar Months after proof satisfactory to the Board of Directors of the said Company shall have been given of the Death of the said *William Bennett Hays* having happened within the term of this Assurance, the sum of *One thousand Pounds*.

Provided always, that this Policy shall not entitle the said Assured, or the said Assured's Executors, Administrators, or Assigns, to participate in the profits of the said Company.

Provided also, and these Presents are granted upon this express Condition, that if any fraudulent misrepresentation or false allegation shall be found, or any wilful concealment or wilful omission shall have been made, in the Declaration, Statement, or Returns, hereinbefore referred to, then this Policy shall be null and void.

Provided always, and it is hereby expressly agreed and declared to be the true intent and meaning of these Presents, that the Capital Stock and Funds of the said Company shall alone be answerable for any demand to be made under this Policy, and that no Member of the said Company shall, upon any account or pretence whatsoever, be subject or liable to any demand in respect hereof over or beyond the amount of his or her Share or Shares of the Capital Stock or Funds of the said Company, any thing herein contained to the contrary notwithstanding.

Provided also, that this Policy and the Assurance hereby made, shall be subject to the several Conditions and Regulations printed on the back hereof, so far as the same can be applicable, in the same manner as if the same respectively were repeated and incorporated in this Policy.

In Witness whereof, the Undersigned, Three of the Directors of the said Company, have hereunto set their Hands this *seventeenth* day of *June* in the Year of our Lord One Thousand Eight Hundred and Forty *///*

Signed in the presence of *Edgell*  
Examined *Joseph*  
Entered *Edgell*

*John Maclean*  
*John White*  
*Alfred Robinson*  
Directors.

THE  
LONDON, EDINBURGH, & DUBLIN LIFE ASSURANCE COMPANY.

**CONDITIONS OF ASSURANCE,**

AND REGULATIONS WITHIN REFERRED TO.

I. A Policy will not become void if the Premium shall be paid before 4 o'clock on the afternoon of the thirtieth day next after the same shall become payable, notwithstanding the death or other event upon which the Sum Assured by the Policy shall become due, shall have happened before the payment of the Premium. But if the Premium shall not be paid within the period above mentioned, then the Policy shall be void. But should proof be given, to the satisfaction of the Board of Directors, that the person or persons upon whose Life or Lives any Policy shall have become void, by reason of the non-payment of the Premium, continue in good health, the Policy may be revived at any period within three calendar months after it shall have become void, on a payment of a Fine to be fixed by the Board of Directors, not exceeding 20s per cent. on the sum assured.

II. If the age of any person on whose life an Assurance shall be effected, shall exceed the age stated in the Proposal and Declaration, it shall be lawful for the Board of Directors, if they shall think fit, but not otherwise, to declare that the Policy shall not be void on that account, and to pay such a sum or sums on such Policy upon the dropping thereof, as would have been Assured thereby for the Annual or other Premium or Premiums actually paid, if the age of the person on whose life the Assurance shall be effected had been correctly stated.

III. That in all cases, where any Policy shall either originally, or at any time afterwards, be or become subject to any trust or trusts whatsoever, the receipt of the Trustees or Trustee for the time being, for the money which may become payable in respect of such Policy, shall, notwithstanding any equitable claim or demand whatsoever of the person or persons beneficially entitled to the Policy, be an effectual discharge to the Company.

IV. The person or persons on whose Life or Lives a Policy may depend, may reside or travel in any part of Europe, with the exception of such parts as are included within the right angle formed by two lines, supposed to be drawn from Ragusa in Dalmatia, the one due South, and the other due East, without paying any additional Premium, or obtaining a special permission from the Board of Directors for that purpose.

V. A Policy will become void, if the person or any of the persons on whose Life or Lives the same may depend, shall go out of Europe, or shall go within those parts which are above excepted, or shall die upon the Seas, except in passing from one part of the United Kingdom to another part of the same Kingdom, or in passing in decked or Steam Vessels in time of Peace, from any European Port to any other European Port not within those parts which are above excepted, unless in each case previous permission shall have been obtained from the Board of Directors, and such additional Premium paid as the Board of Directors shall judge adequate to the increase of risk.

VI. In the absence of any special agreement with the Company to the contrary, a Policy will become void, if the person or any of the persons on whose Life or Lives the same may depend, shall die in consequence of having been engaged or employed in actual service in any Military or Naval capacity, or being or becoming a Seafaring person, shall go upon the Seas in the course of his occupation; but Naval or Military

Officers, or others, requiring to go to Foreign Countries, or to be engaged in actual warfare, may keep their Policies in force on a special agreement with the Company, that a deduction corresponding to the extra risk shall be made from the Sum Assured when the same becomes payable.

VII. That if any person on whose death a Policy may drop, shall die by Duelling, or by his or her own hands, or the hands of Justice, the Policy will become void, except to the extent of any *bond fide* interest vested in any other person or persons, who may have originally effected, or joined in effecting, the Policy for his or their own benefit, or who may have acquired such Interest under an actual Assignment by Deed for a valuable consideration in money, or by way of security or indemnity, or by virtue of any legal or equitable lien as a security for money, upon proof of the existence and extent of such Interest being given to the Board of Directors to their satisfaction.

VIII. That if any person on whose death a Policy of at least five years' standing shall drop, shall die by Duelling, or by his or her own hands, or by the hands of Justice, but not *felo de se*, and if the person so dying shall at the time of his or her death be interested in the Policy, then the Board of Directors shall be at liberty to pay, if they shall think proper, but not otherwise, for the benefit of the family of such person, any sum not exceeding what the Company would have paid for the purchase of such interest in the Policy if it had been surrendered on the day previous to his or her death.

IX. All Premiums and other monies which shall have been paid to the Company in respect of any Policy which may have become void, shall, except as otherwise provided by any of the preceding conditions, be forfeited to the Company, and all claims in respect of the Assurance thereby made shall, except as otherwise provided by any of the preceding conditions, cease and be void.

X. When the Death or Deaths shall have occurred upon which the Sum Assured by any Policy granted by the Company shall become payable, such evidence and information shall be produced to the Board of Directors as they shall think necessary to establish the claim in respect of such Policy.

XI. When the age of the Person upon whose Life an Assurance shall be made, shall at the time of making the Assurance be under fifty-five, the payment of one-half of the Premiums for the first seven years may be withheld, and the Premium so withheld may be paid to the Company at any time during the continuance of the Policy for which the Assurance shall be effected; and such portion, while unpaid, shall bear interest after the rate of Five Pounds per cent. per annum, computed from the day on which the Premium withheld would have become due and payable; and while such portion of Premium shall remain unpaid, the Interest which shall from time to time become due thereon, shall be paid to the Company within the period, within which the withheld Premium payable under the Policy would otherwise have been paid to the Company, and if the Interest shall not be so paid, the Policy shall be void. Every portion of Premium so withheld, which may not be paid during the continuance of the Policy, shall be deducted by the Company out of the sum Assured when the same becomes payable.

