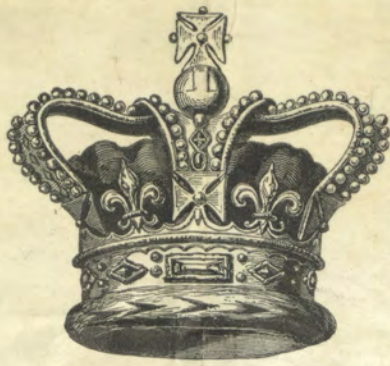


POLICY N^o 2040



Premium £ 15.00

Sum Insured £ 500



Imperial Life Insurance Company.

Whereas by a Policy of Insurance bearing date the 4 day of May 1854 under the hands of Three of the Directors of the IMPERIAL LIFE INSURANCE COMPANY, and numbered 2027 after reciting that *The Reverend John Vidgen Parak of Swington Green, Middlesex* was desirous of insuring the Sum of £499 to be payable after his decease and had declared to the Directors of the said Company that he the said *John Vidgen Parak* did not exceed the age of *thirty six years on 4 May 1854* had had the Small Pox or Cow Pox; had not had the Gout; had not suffered a Spitting of Blood; and was not afflicted with any disorder, nor addicted to any habit which tended to shorten life; **It was declared**, That if the said, *John Vidgen Parak* or his Assigns should pay to the Directors of the said Company during his life the Annual Premium therein mentioned, the Funds and Property of the said Company should be subject and liable, according to the provisions of the said Company's Deed of Settlement, to pay and satisfy within Three Calendar Months after satisfactory proof should have been received at the Office of the said Company, of the Death of the said *John Vidgen Parak* unto his Executors, Administrators, or Assigns, the Sum of £499 and such further Sum or Sums as should under the regulations of the said Company be appropriated as a Bonus or Addition to the said Policy;

And Whereas the said *John Vidgen Parak* has applied to the Directors of the said Company to accept a surrender of the said hereinbefore in part recited Policy, and in lieu thereof to grant to him a New Policy, for the Sum of *Five Hundred and Eight Pounds* on payment of an Annual Premium of *Eighty five Shillings* which they have agreed to do, and the said *John Vidgen Parak* has accordingly surrendered the said hereinbefore in part recited Policy to the Directors of the said Company; **And Whereas** the said *John Vidgen Parak* has paid to the Directors of the said Company the Sum of £15.00 as the Premium for such Insurance for One Year, commencing from the date of this Policy; **Now know all Men** by these Presents, that if the said *John Vidgen Parak* shall die at any time within the term of One Year from the date of this Policy, or if the said *John Vidgen Parak* or his Assigns shall, in the event of his living beyond the said Term of One Year, pay to the Directors of the said Company during his life the like Premium on or before the *fourth* day of *May* in every subsequent year, the said Funds and Property of the said Company shall be subject and liable, according to the Provisions of the said Company's Deed of Settlement, to pay and satisfy within Three Calendar Months after satisfactory proof shall have been received at the Office of the said Company of the Death of the said *John Vidgen Parak* unto his Executors, Administrators, or Assigns, the Sum of *Five Hundred and Nine Pounds* and such further Sum or Sums as shall be appropriated as a Bonus, or Addition to this Policy, under the Laws, Rules, Regulations, and Provisions of the said Company, made in pursuance of an Act of Parliament, passed in the Fifth year of the Reign of Her Majesty Queen Victoria, entitled "An Act for enabling the IMPERIAL LIFE INSURANCE COMPANY to alter the mode of appropriation of Profits directed by their Deed of Settlement, and for regulating legal proceedings by or against the Company." **Provided** nevertheless, That if any thing averred by the said *John Vidgen Parak* in the Declaration referred to in the hereinbefore in part recited Policy, mentioned to have been made by him shall be untrue, or fraudulent, this Policy shall be void, and all monies paid thereunder shall be forfeited to the said Company: **Provided also**, That this Policy and the Insurance hereby effected are and shall be subject and liable to the several Conditions, Restrictions, and Stipulations hereupon endorsed, so far as the same are or shall be applicable, in the same manner as if the same respectively were here repeated and incorporated in this Policy: **Provided always**, and it is hereby expressly agreed and declared to be the true intent and meaning hereof, that the Capital Stock and Funds of the said Company shall alone be answerable for the demands thereupon under this Policy, and that no Member of the said Company shall, upon any account or pretence whatsoever, be subject or liable to any demands against the Company 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. **In Witness** whereof, We the Undersigned, being Three of the DIRECTORS of the IMPERIAL LIFE INSURANCE COMPANY, have hereunto set our Hands this *fourth* Day of *May* in the Year of our Lord One Thousand Eight Hundred and *Forty Six*.

Examined *Saml. J. G. Galt*
1 February

Entered *Andrew Braden*

[Handwritten signatures and initials]

CONDITIONS OF INSURANCE.

PERSONS proposing Insurances on Lives, or on Survivorships, must state the several particulars required by the Printed Forms of Proposals, and give reference to two persons of repute, one of whom must be the usual Medical attendant of the life proposed to be insured.

POLICIES will become void, if the Party or Parties whose life or lives hath or have been insured shall go beyond the limits of Europe without the consent of the Directors, or shall die upon the seas during any voyage made without such consent, (except in passing from one place in the United Kingdom to another, or in passing, in time of peace, in Decked Vessels, between any European Ports); or shall, without such consent, enter into, or engage in any Military or Naval Service whatever, or shall at the dates of the Policies have entered into, or be engaged in any Military or Naval Service, and shall have concealed the same from the Directors.

THIRTY DAYS are allowed for the payment to the Company of the Annual Premiums after they become due; but if the Premiums remain unpaid more than Thirty Days, and not exceeding Three Calendar Months, the Policies may be revived upon payment to the Company of 10s. per cent. on the Sum insured, provided proof be given, to the satisfaction of the Directors, that the health and habits of the Party whose life is insured continue good and unchanged.

INSURANCES made by Persons on their own Lives will become void, if such persons die by their own hands, by duelling, or by the hands of justice; but shall remain in force, so far as any other person or persons shall have acquired a *bona fide* interest therein, by assignment, or by legal or equitable lien; the extent of such interest to be proved to the satisfaction of the Directors; and when at least Five Annual Premiums have been paid on such Insurances, the Directors will entertain an application from the representatives of the deceased for such allowance as the circumstances of the case may justify; not exceeding in any case the value of the Policy at the time of the decease.

EVERY Person making an insurance on the Life of another must be interested to the full amount insured thereon.

ALL claims upon Policies will be paid within three months after satisfactory proof shall have been received at the Office of the Company, of the death of the person or persons whose life or lives hath or have been insured, and such further information respecting the same shall have been given as the Court of Directors may require. Reasonable proof will also be required of the time of birth, of the life or lives insured, unless that fact shall have been previously established; in which case the same will be admitted by endorsement on the Policy.

*Received of the Directors of the Imperial Life
Insurance Company the sum of Seven hundred
and Eighty five pounds their shareings
in discharge of their liability under this
Policy.*

Dated this 29th day of March 1852

£785^{..} 5^{..} 0

*James H. Park.
Partner & Secretary.*



*Esseutance of the receipt
numbered John Bidgen Park.*