

No. 254 CL

Premium £ 4 . 8 . 1

Extra

Policy Stamp

For 1st Five years £ 4 . 8 . 1

For 2nd Five years 5 . 5 . 8

For 3rd Five years 6 . 5 . 3

Remainder of life 7 . . . 10

Sum Assured.

£100: Stg

Remainder of Life

Without Participation in Profits

THE STANDARD LIFE ASSURANCE COMPANY



Whereas James Brown Stockbroker Glasgow as Factor for the Trustees for

the children of the late Alexander Brown Banker in Glasgow

having surrendered or given up to the Commercial Life Assurance Company of Scotland a Policy of Assurance on the life of Mrs. Marion Meikle or Brown widow of said Alexander Brown bearing date the Thirtieth day of September One Thousand Eight Hundred and forty three and being No. 254 for the sum of One Hundred Pounds and which said Policy of Assurance bears to be subscribed by three of the Directors of the said Commercial Life Assurance Company of Scotland, in reliance upon the truth of a certain Declaration, bearing date the Thirtieth day of August One Thousand Eight Hundred and forty three made by the said James Brown and being desirous to take a Policy in lieu thereof, for the like sum of One Hundred Pounds at the same Annual Rate of Premium, from The Standard Life Assurance Company, based upon the same Declaration (and which said Declaration is hereby accordingly declared to be the basis of this Assurance) and having paid the Sum of Four Pounds eight shillings and one penny as the Premium for such Assurance for one year from the Thirtieth day of August One Thousand Eight Hundred and forty six

James Brown

And it is hereby further agreed, THAT if the said Mrs. Marion Meikle or Brown shall die at any time within the term of one year as above set forth, the Capital Stock and Funds of the said STANDARD LIFE ASSURANCE COMPANY shall be subject and liable to pay, and are hereby charged with the payment, to the said James Brown or to his Heirs Executors or Assignees the said Sum of One Hundred Pounds Months after the decease of the said Mrs. Marion Meikle or Brown shall have been certified and proved to the Directors of the said last-mentioned Company. The said Sum of One Hundred Pounds Sterling to be paid at the Office of the said last-mentioned Company in Glasgow, from which this Policy has been issued.

And it is hereby further agreed, THAT this Policy may be continued in force from year to year during the life of the said Mrs. Marion Meikle or Brown provided the said James Brown shall pay, or cause to be paid, to the Directors, at their said Office, on or before the Thirtieth day of August next ensuing, the Sum of Four Pounds eight shillings and one penny and the like Sum at the expiry of every year thereafter which payments shall be accepted, at every such period, as a full consideration for such Assurance.

Provided always, THAT the Assurance hereby made shall at all times, and under all circumstances, be subject to the Terms and Conditions printed on the back of this Policy, which Terms and Conditions are to be considered as incorporated in, and forming part of this Policy.

Provided always, THAT if any thing averred by the said James Brown in the Declaration herein before referred to shall be untrue, this Policy shall be void, and all monies received by the said Standard Life Assurance Company in respect thereof shall belong to the said last-mentioned Company for their own benefit.

Provided also, AND it is hereby expressly stipulated, contracted, and agreed, and the true intent and meaning of these presents is, that the Capital Stock and Funds of the said Company shall alone be answerable to the demands to be made under this Policy, and that none of the Partners of the said STANDARD LIFE ASSURANCE COMPANY shall be subject or liable to such demand, or to any other Ground of Claim against the said last-mentioned Company, beyond the Share of the Capital Stock and Funds of the said Company subscribed for, or belonging to them respectively, at the time the said Claim shall arise, any law or practice to the contrary notwithstanding.

In witness whereof, WE, being Three of the DIRECTORS of the said STANDARD LIFE ASSURANCE COMPANY, have hereunto set our hands, the day of September in the Year of our Lord One Thousand Eight Hundred and forty six.

James Brown Manager
Thomas Robertson Cashier

William Moss Director
James Robson Director
W. K. Melville Director

Robertson
Meikle
Brown

Attest the Thirtieth day of August Eighteen Hundred and forty six
Four Pounds eight shillings and one penny for the first period of five years from the Thirtieth day of August eighteen hundred and forty three the sum of Two Pounds five shillings and eight pence on or before the day specified in each succeeding year from the Thirtieth day of August eighteen hundred and forty six commencing with payment falling due on that day and the Thirtieth day of August eighteen hundred and forty seven being Two Pounds five shillings and eight pence for the second period of five years - the sum of Two Pounds five shillings and three pence on or before the day specified in each succeeding year from the Thirtieth day of August eighteen hundred and forty three commencing with payment falling due on that day and the Thirtieth day of August eighteen hundred and forty four being Two Pounds five shillings and three pence for the third period of five years - and thereafter an annual payment of Seven Pounds and ten pence on or before the day specified in every year during the life of the said Mrs. Marion Meikle or Brown commencing with payment falling due on the Thirtieth day of August eighteen hundred and forty six



THE STANDARD LIFE ASSURANCE COMPANY.

SPECIAL CONDITIONS OF ASSURANCE.

1. Policies become void unless the Premiums are paid within the following periods after they become due; namely, Quarterly payments within thirteen days, Half Yearly payments within twenty days, and Yearly payments within thirty days. But the Directors have power to renew Policies within three Calendar Months after they have lapsed, upon satisfactory evidence of the unimpaired state of health of the party, and the payment of a fine.

2. Parties whose lives are Assured (not being mariners by profession), are allowed to pass in time of peace from one part of Europe to another (if by sea, in decked or steam vessels), without previous communication with the Directors, or the payment of an additional premium; but if the Assured go beyond the boundaries of Europe, or go from the United Kingdom to any Country which is the Theatre of War, or Civil Tumult, or in which any Pestilential Disorder shall be then prevailing, the Policy will be forfeited unless the party Assured shall have obtained the consent of the Directors, and paid the additional premium required for such extra risk.

3. The lives of Military and Naval Officers in the United Kingdom, both on full and half pay, are Assured at the same rate of premium as those of Civilians, so long as they are not dispatched on foreign or engaged in the preventive service, or exposed professionally to additional risk from this country being invaded by a foreign enemy,

or made the seat of open rebellion against the Constituted Authorities; and the Directors are empowered to fix the premium where any peculiar risk attends the life on which the Assurance has been made, or is proposed.

4. Policies on the lives of parties dying by suicide, duelling, or by the hands of justice, will not be affected so far as affects the beneficial interests therein of other persons, in whose names they may have been opened, or to whom they may have been conveyed for an onerous consideration, by assignment duly intimated to the Company; and where the Assurance is effected by a person on his or her own life, the Directors are empowered in special cases to pay the amount which would have been given for the surrender of the Policy the day before death.

5. All Claimants upon the decease of any person whose life shall have been Assured by the Company, must, if required, give proof thereof, and afford such further information respecting the same as the Directors shall think reasonable, and within three Calendar Months after such satisfactory proof the sum Assured will be paid.

6. The Directors and the Claimants, upon the decease of the party Assured, shall be bound to submit any dispute which may possibly arise to arbitration, with the view of avoiding in all cases the delay and expense of legal proceedings.

Wm. M. Wynn Manager.

Thomas Robertson Cashier.

RECEIVED JUNE 2

Standard Life Assurance Company's Office Edinburgh 16 September 1868
It is hereby declared that one half of the premiums on the within Policy as they become due may remain on credit by way of loan over Policy provided the interest on the accumulated loan at five per cent be regularly paid in advance at the stated periods when the Premiums fall due. and that when said Policy comes to be paid by the Company the said accumulated loan if not then paid off shall be retained by the Company off the sum Insured.

Wm. Geo. Thomson
Secretary

