



9

CONSOLIDATED
Investment
AND
ASSURANCE COMPANY.

Policy No 2

Date 15th October 1846

Term for Life

LIFE ASSURED

Samuel Gibbins

Sum Assured £ 500

Half yearly

Premium £ 7.16.3

Whereas the Directors of the CONSOLIDATED INVESTMENT & ASSURANCE COMPANY have agreed with Samuel Gibbins (Merchant) of London Lane, Shropshire in the County of Middlesex to Assure his life in the sum of Five hundred pounds and he has declared that his age did not exceed Thirty nine years on the fifteenth day of October instant, and that he has had the Small Pox or Cow Pox; has never had the Gout, Cancer, Asthma, Habitual Cough, or other affection of the Lungs, nor any Fit or Fits, nor suffered from Spitting of Blood, Mental Derangement, or any other complaint, affection, or disorder which tends to shorten Life

And whereas the said Samuel Gibbins hath paid at the Office of the said Company the sum of Seven pounds Seven Shillings and Three pence as a premium for one half of a year, commencing on the day of the date of this Policy.

Now these Presents witness, that if the said Samuel Gibbins shall die within the term of one half of a year, to be computed from the day next before the day of the date of this Policy, or if he shall survive the said Term of one half of a year, and shall pay at the Office of the Company the like Premium of Seven pounds Seven Shillings and Three pence on or before the fifteenth day of April and October in this and every subsequent year during his life, then the Funds and Property of the Company in accordance with the Articles of the Deed of Settlement dated the twelfth day of September, one thousand eight hundred and forty-six, after payment of all prior claims thereon and the expenses of the Trustees and Directors, shall be liable to pay unto the Executors, Administrators, or Assigns of the said Samuel Gibbins within Thirty days after the Board of Directors shall have been satisfied with proof of the Death of the said Samuel Gibbins, the sum of Five hundred pounds hereby assured, together with any additions which shall be made thereto.

Provided nevertheless that in case the said Samuel Gibbins shall die upon the Seas, unless in passing direct from one part of the United Kingdom to another, or in time of Peace in a Decked Vessel from or to any port of the United Kingdom, to or from any Foreign port, or from or to any such Foreign port, to or from any other Foreign port situate within the limits of Europe, (except the ports of the White Sea, Baltic, and Cattigat, in the months of December, January, and February,) or shall go beyond the limits of Europe, or shall enter into any Military, Naval, or Preventive Service without Licence in writing from the Board of Directors of the said Company, or in case the Assurance hereby made shall be proved to have been obtained by any wilful misrepresentation, concealment, or other fraud, or any material omission shall have been made, either in regard to the matters contained or referred to in the before-mentioned Declaration, or otherwise; or if he shall commit Suicide, whether feloniously or otherwise, or die by Duelling, or the hands of Justice, then this Policy shall be void, and the monies paid on account of this Assurance shall be forfeited to the Company.

Provided also that the subscribed Capital and other the Funds of the Company shall (subject to all prior claims) alone be liable to answer claims by virtue of this Policy, and that no Trustee, Director, or Proprietor of the said Company, or other person interested therein, shall be in any wise personally, or individually liable to answer, or contribute towards answering any claim by virtue of this Policy beyond the amount of the unpaid proportion of his or her Shares in the said subscribed Capital.

In witness whereof we being three of the Directors of the said Company, have hereunto set our hands opposite the seal of the said Company, this fifteenth day of October in the Year of our Lord One Thousand Eight Hundred and forty six.

Signed in the presence of

Samuel Whiston

Chas. Gibson
Edw. Gibson
Danjo Maffey

Memorandum. The sum of £ 10. 10. 0 (Ten Pounds) Agreed to be taken in lieu of £ 25. 6. 6. Quarterly Tax, declared 11 October 1882.

William Hughes

24 Jun 1882

CONSOLIDATED
INVESTMENT AND ASSURANCE
COMPANY.



Policy No. 2

Date 15 October 1882

Sum Assured £ 500.0.0

Premium £ 4.11.0

Payable Half-yearly

on the Life of

Thomas Henry Cvetter

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Received

the sum of £ 676. 9. 8 (Six hundred and Seventy Six Pounds, Nine Shillings and Eight Pence) being in full discharge and satisfaction of all claims whatsoever in law or in Equity which the undersigned or it may hereinafter become liable for in respect of the within Policy. And the undersigned hereby holds the said sum of £ 676. 9. 8 in trust for the said Company from and against all claims and demands of any person or persons whatsoever by virtue of the said Policy and against all such persons immediately hereto.

£ 676. 9. 8 own

Witness

Thomas Henry Cvetter
22, Salt Street EC
Clerk

William Carter Gossnitch

Manager

MS

MS