

DIRECTORS.

CHAS. FRITCHETT BOUSFIELD, Esq.
 JOHN BRADBURY, Esq.
 WILLIAM CASH, Esq.
 THOMAS CASTLE, Esq.
 JOHN FELTHAM, Esq.
 JOSEPH HARGRAVE, Esq.
 THOMAS HODGKIN, M.D., Esq.
 ROBERT INGHAM, Esq.
 JOSEPH JANSON, Esq.
 SAMUEL HAYHURST LUCAS, Esq.
 CHAS. LUSHINGTON, Esq.
 JOHN ST. BARRE, Esq.
 RICHARD SHORTIDGE, Esq.
 SAMUEL SMITH, Esq.

Medical Directors.

J. T. CONQUEST, M.D., F.L.S. | THOMAS BEVAN, M.D., F.L.S.

NATIONAL PROVIDENT INSTITUTION.



95
 Treasurer, JOSEPH JANSON, Esq.
 Trustees, JOHN FELTHAM, Esq., SAMUEL SMITH, Esq.
 Arbitrators, HENRY COMPTON, Esq., JOHN JAMES, Esq., THOMAS PALEY, Esq., JOHN TIDD PRATT, Esq.
 Bankers, MESSRS. BROWN, JANSON, and Co.
 Solicitors, MESSRS. HARDWICK and DAVIDSON.

No. 6215
 Sum Assured £500

CLASS IX.
 Premium, £13. 1s. 7



Annual Premium £13. 1s. 7
 Deduct 37 days from July 1. 6. 10
£11. 17-9

Whereas Richard Harris Pugh of Aldermanbury in the City of London, Wholesale Grocer is

desirous of effecting an Assurance with **The National Provident Institution**, in the Sum of Five Hundred Pounds, upon his own Life, and hath signed and caused to be delivered into the Office of the said Institution a Declaration or Proposal in writing, bearing Date the Seventh day of August One Thousand Eight Hundred and Forty six declaring (amongst other things), that his age next birth-day would not exceed Forty two years, and that the Statement subjoined thereto and hereinafter set forth, of health, and of circumstances, if any, likely to affect it, was fully and faithfully made. And the said Proposer did thereby agree that such Declaration should be the basis of the Contract between him and **The National Provident Institution**; and that if any untrue averment was contained in that Declaration, as respected Age, state of Health, or other circumstances, all moneys which might have been paid upon account of the aforesaid Assurance should be forfeited, and the Contract between the Proposer and the said Institution should be null and void. And by the statement hereinbefore referred to of health and of circumstances, if any, likely to affect it, the said Proposer declared that he had had the Small Pox or Cow Pox; had not had the Gout; had not been afflicted with rupture, fits, or convulsions since childhood, asthma, insanity, or spitting of blood, nor with an habitual cough, disease of the lungs, or any other disease or disorder tending to shorten life; nor was there any other circumstance or information touching the past or present state of the Proposer's health or habits of life with which the Directors ought to have been made acquainted.

And **Whereas** the said Proposer hath paid to the said Institution the sum of Eleven Pounds, Sixteen Shillings and Nine Pence as the Premium for the Assurance of the sum of money hereinbefore mentioned, commencing on the Seventh day of August One Thousand Eight Hundred and Forty six and terminating on the Thirtieth day of June One Thousand Eight Hundred and Forty seven both inclusive.

Now therefore this Policy Witnesseth, That We, three of the Directors of the said Institution, whose names are hereunto subscribed, do hereby agree, that in case the said Richard Harris Pugh shall die at any time on or before the Thirtieth day of June One Thousand Eight Hundred and Forty seven, or if he shall survive that day, and shall on or before the First day of July One Thousand Eight Hundred and Forty seven, and on the same day of every subsequent year, during his life, pay or cause to be paid to the Institution the Premium of Thirteen Pounds Four Shillings and Seven Pence the Funds of the said Institution shall, conformably with the Rules and Regulations thereof, be subject and liable to pay within three calendar months from the day on which notice shall have been received (agreeably with the Rules of the Institution) of the decease of the said Richard Harris Pugh to the person or persons entitled thereto under the Rules and Regulations of the said Institution, the sum of Five Hundred Pounds of lawful money of Great Britain, and such further sum or sums (if any) as shall, under the Rules and Regulations of the said Institution, be appropriated to the increase of the amount of the sum hereby assured.

Provided always, That if any thing averred by the said Proposer in the Declaration hereinbefore mentioned is untrue, or if it should be proved that the Referees have knowingly given false testimonials, this Policy shall be null and void, and all Premiums and other Moneys paid in respect thereof shall be forfeited to the Institution.

Provided also, That this Policy and the Assurance hereby effected are and shall be subject and liable to the several Conditions, Rules, and Regulations hereupon endorsed, and to the other Rules and Regulations of the said Institution, so far as the same are or shall be applicable, in the same manner as if the same respectively were repeated and incorporated in this Policy.

Provided always nevertheless, That the Funds of the said Institution (subject to prior Claims and Demands) shall alone be liable to answer and make good all Claims and Demands in respect of this Policy. And that neither the Directors executing this Policy, nor any of them, nor any other Director or other Officer of the said Institution, their respective Executors or Administrators, shall be individually subject or liable to any Action, Suit, Claim, or Demand whatsoever in respect of this Policy, except so far as such Director or other Officer may have made himself answerable or responsible under the Provisions of the Act of 10 Geo. IV. cap. 56, as amended by 4 & 5 Will. IV. cap. 40, and 3 & 4 Vic. cap. 73; and that no other member of the said Institution, nor any other person, shall be subject or liable to any Action, Suit, Claim, or Demand whatsoever, in respect to this Policy.

In Witness whereof, We, three of the Directors of the said Institution, have hereunto set our Hands in London, this Fourteenth day of August, in the Year of our Lord One Thousand Eight Hundred and Forty six.

Examined Wm Marsh
 Secretary
 Entered Wm Marsh

John Feltham
Charles Kingston
And lastly

NATIONAL PROVIDENT INSTITUTION.

This Institution is established under the provisions of the Act 10 Geo. IV. c. 56, intituled "An Act to consolidate and amend the Laws relating to Friendly Societies," as amended by 4 & 5 Will. IV. c. 40, and 3 & 4 Vic. c. 73.

A Copy of the Rules and Regulations of this Institution has, conformably with the above-mentioned Act, been deposited with the Clerk of the Peace for the City of London, and has been filed by him with the Rolls of the Sessions of the Peace in his custody.

All Assurers shall be deemed and taken to have full notice of the Rules and Regulations of this Institution.

Every Person is a Member of this Institution who is assured therein.

The Institution is supported by the Premiums paid by Members for their Assurances.

CONDITIONS OF ASSURANCE, AND OTHER REGULATIONS IN REGARD TO THE SAME.

If the Premium on the within Policy shall be in arrear for more than 30 days from the time of its becoming due, the Policy shall be null and void.

The Directors are empowered to purchase any Policy granted by the Institution.

The WITHIN Policy will become void if the person whose life is assured thereby shall die under any of the following circumstances:—

1st. Being on the high seas (except in passing from one part of the United Kingdom to another, or on board a decked vessel between the river Elbe and the Port of Gibraltar in time of peace), unless license shall have been obtained from the Board of Directors, and such additional premium paid as they may require.

2nd. When beyond the limits of Europe, unless with such license and on payment of such additional premium as is mentioned in the preceding case.

3rd. By suicide (whether felonious or not) or duelling.

Should the within Policy become void as above, then, at the discretion of the Board, either the value of the Assurance on the day before it shall have become void, or such proportion as the Directors may think fit, or all the Premiums received upon it, without Interest thereon, shall be paid in such manner as the Sum assured would have been paid had it been due.

If it shall be clearly proved against any Member of the Institution, that he or she has defrauded the Institution or

endeavoured to do so by any wilful misrepresentation, or if any Member shall be convicted of felony, or enter into the Army or Navy, he or she shall be excluded from the Institution; and all his or her interest and moneys therein will be forfeited.

No Member shall sell, transfer, or convey to any person, any endowment, allowance, benefit, or claim, assured or granted by this Institution, or any policy relating thereto; but any Member may appoint a Nominee or Nominees, according to such form as shall be prescribed by the Board, to receive the amount assured when due.

In case no Nominee shall have been appointed, the provision at death, when due, shall be paid to the Executors or Administrators of the Assurer.

A Nominee or Nominees may be withdrawn at any time after appointment, and another or others be substituted instead; but any Member may appoint a Nominee or Nominees, his or their Executors, Administrators, or Assigns, with the condition annexed, that the said appointment shall not be disturbed or revoked without the consent in writing from the Nominee or Nominees so specially appointed, his or their Executors, Administrators, or Assigns.

Every appointment of a Nominee or Nominees must be certified by the signature of the Member, and of two witnesses thereunto; and will not be valid unless registered at the office of the Institution.

. Printed Forms for the appointment of Nominees may be had at the Office, and of the Country Agents.

NATIONAL
PROVIDENT INSTITUTION,

48, GRACECHURCH STREET,
LONDON.

POLICY OF ASSURANCE,

No.

6215

CLASS IX.

£500

Premium payable the first day of

July in each year

£13.4.7

Mr. Richd Harris Pugh