

Sovereign Life Assurance Company

LIFE POLICY.

No. 3, ST. JAMES'S STREET, LONDON.



No. 107

$\frac{L}{P}$

Premium £ 3. 9. 5

Sum Assured £ 100. 0. 0

Payable Annually

Whereas Robert Hunter of N^o 10 George Yard, (Duke Street, Grosvenor Square), Coachman to
Viscount Carrington hath proposed to effect an Assurance with the SOVEREIGN LIFE ASSURANCE COMPANY, in the sum of one hundred
one thousand eight hundred and forty six Pounds, upon his own life, from and after the twenty sixth day of November
signed by himself the said Robert Hunter and bearing date the eighteenth
day of November one thousand eight hundred and forty six thereby declaring that his Age on his next birthday will
 not exceed forty two years, and setting forth his past and present state of health, and other circumstances touching his habits of life, which Declaration
 the said Robert Hunter hath agreed shall be the basis of the contract between
himself and the Company.

And whereas the said Robert Hunter hath paid at the Office of the Company the Sum
 of three pounds, nine shillings, and five pence as a Premium for the said Assurance
 until and upon the twenty sixth day of November one thousand eight hundred and forty seven

Now this Policy witnesseth, that if the said Assured shall die before or upon the twenty sixth day of November one thousand
eight hundred and forty seven or if he shall survive that day, and he or his Assigns, shall, on or before that day, and on or before the
twenty sixth day of November in every succeeding year during which the said Assured shall be living, pay at the Office of the Company
 the Premium of three pounds, nine shillings, and five pence then the Funds and other Property of the Company shall be subject
 and liable, according to the provisions of the Deed or Deeds of Settlement of the Company, to pay to the Executors, Administrators or Assigns of the said Assured, within Three Calendar Months after
 satisfactory proof of his death shall have been received at the Office of the Company, the sum of One hundred Pounds,
 of lawful money of Great Britain, and such further sum or sums as shall, under the regulations of the Company, be appropriated as a bonus, or as bonuses, or as an addition, or as additions to
 this Policy.

Provided always, and these Presents are upon this express Condition, that in case any allegation or representation contained in the Declaration or in the Statement hereinbefore mentioned,
 shall be untrue, or if the Assurance hereby effected shall have been made through any misrepresentation, concealment, or untrue averment whatsoever, then this Policy shall be void, and all moneys paid in respect
 thereof shall be forfeited to the Company.

Provided also, that the Capital Stock of the Company, or so much thereof as for the time being shall have been subscribed, and other the Stocks, Funds, Securities, and Property of the Company
 remaining at the time of any claim or demand made, unapplied, and undisposed of, and not absorbed by, or required to answer or meet any prior claim or demand, or claims or demands, in pursuance of the trusts,
 powers, and authorities contained in the said Deed or Deeds of Settlement, shall alone be liable to answer and make good all claims and demands upon the Company in respect of this Policy, and all other
 Policies granted by the Company, and that no Director or other Proprietor of the Company, his or her heirs, executors, or administrators, shall, by reason of any Policy of Assurance or Instrument securing
 Annuities, or of the whole of the Policies of Assurance or Instruments securing Annuities taken together, which any Director has signed or may sign, or upon any other account, be in any wise individually
 liable or subject to any claim or demand, or claims or demands, against the Company, beyond the amount of the unpaid part of his particular Share or Shares in the said Capital Stock, or in such parts of
 the said Capital Stock, as, for the time being, shall have been subscribed.

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 may be applicable in the
 same manner as if they were respectively repeated and incorporated in this Policy.

In Witness whereof, We, being three of the Directors of the Company (this Policy being first duly sealed in our presence), have hereunto set our hands, this third
 day of December in the year of our Lord one thousand eight hundred and forty six

ENTERED Edward L. Meale Accountant.

EXAMINED A. D. Davison Secretary.

Henry W. Nichol
Philip S. Boyd
 DIRECTORS

8th May 1874

Received of the Sovereign Life Assurance Company, the sum of One Hundred and Three Pounds fourteen shillings, in full discharge of all liability under the within Policy signed by William Bottingall Humber by assignment 13 September 1866 in the presence of

Wm. E. Dalrymple Thomson
Vicar of St. Clements, Bottingall

104, Frobisher Street, London

WATERLOO SQUARE, LONDON

Sovereign

LIFE ASSURANCE COMPANY,

5, ST. JAMES'S STREET,
LONDON.

On the Life of Wm. E. Thomson

£ 100. 0. 0

Premium £ 2. 9. 5

Payable Annually

No. 107. $\frac{L}{P}$



is requested to read your Policy.

Johnnie Down 1851 2/3 140

CONDITIONS OF ASSURANCE.

1.—A Policy will not become void on account of the event upon which the Sum Assured by the Policy shall become due, happening before the payment of the Premium, if the Premium shall be paid within Thirty Days next after the same shall become due. That if the Premium shall not be paid before the expiration of Thirty Days from and after the day on which the same shall become payable, then the Policy shall be void, unless it shall be revived by a subsequent agreement with the Board of Directors.

2.—If the age of any person, or any one of the persons, on whose life or lives an assurance shall be effected by any Policy, granted by the Company, shall exceed the age stated in the declaration, it shall be lawful for the Board of Directors, if they in their discretion shall think fit, but not otherwise, to declare that the Policy shall not on that account be void, and to allow such a sum or sums to be paid on such Policy upon the determination thereof, as would have been assumed thereby, for the annual, or other premium or premiums actually paid in respect thereof, if the age of the person on whose life the assurance shall be effected had been correctly stated in the declaration.

3.—That in all cases when any Policy shall either originally, or at any time afterwards, be or become subject to any trust or trusts whatsoever, the receipt of the trustee or trustees 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 interested in the Policy, be an effectual discharge to the Company.

4.—The person or persons on whose life or lives a Policy may depend, may reside in any part of Europe without paying any extra Premium, or obtaining a special licence from the Board of Directors for that purpose.

5.—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 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, unless previous permission to go out of Europe or upon the Seas shall have been obtained from the Board of Directors, and such extra premium paid as the Board of Directors shall determine to be adequate to the increase of risk.

6.—A Policy will become void if a 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 Naval or Military capacity, or being or

becoming a Seafaring person, shall go upon the Sea in the course of his occupation; unless such extra premium or premiums on account of the extra risk shall be paid as the Board of Directors shall determine.

7.—A Policy effected either separately or jointly with other lives upon the life of any person who shall die by his own hands or act, whether such act be felonious or otherwise, or shall die by duelling, or by the hands of justice, shall become void; and all monies paid in respect thereof shall be forfeited to the Company. But in case the beneficial interest in the Policy has been vested in any other person either originally or by such person having taken a legal or equitable assignment thereof, or charge or lien thereon, for a valuable and pecuniary consideration, the Policy shall remain valid to the extent of the interest of such other party, provided that notice in writing of such assignment, charge, or lien, shall have been delivered at the office of the Company thirty days before the death of the party on whose life the assurance is effected.

8.—If the person on whose life this policy may depend shall have been so assured for five years or upwards, and shall die by his or her own hands or act, whether such act be felonious or otherwise, without having assigned or charged this Policy for a valuable or pecuniary consideration to the full extent of his or her interest therein, the Directors may pay for the benefit of all or any of the members of his or her family, in such mode and in such shares as they may think proper, a sum or sums of money not exceeding in the whole the amount which the Company would have been ready to pay for the purchase of the interest of the Assured in this Policy, if that interest had been sold to the Company on the day previous to his or her decease.

9.—All premiums and other moneys 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 hereby made shall, except as otherwise provided by any of the preceding Conditions, be void.

10.—When the event shall have occurred upon which the sum assured by any Policy shall become payable, such proof of the death or deaths and such other evidence and information shall be produced to the Board of Directors as they shall think necessary, to establish the Claim made in respect of such policy; and reasonable proof must also be produced to the Board of Directors of the age or ages of the person or persons on whose life or lives such Policy depended, unless such fact shall have been previously established and admitted by the Company in the Policy, or by an indorsement thereon.