

No. Thirteen Investment Assurance.

BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

37, New Bridge Street, Blackfriars, London.

An Agreement bearing date the first day of June One thousand eight hundred and forty seven made between the British Empire Mutual Life Assurance Company and John Gaver of 11 Cole Street North Devon Road

Witnesseth that in consideration of the sum of Ten shillings paid on the signing hereof and of the further sum of Ten shillings to be paid by the said John Gaver on or before the first day of every succeeding month until the first day of Nov<sup>r</sup> 1859 the funds and property of the Company after satisfying all Assurances, Contracts, and engagements, granted, effected, or entered into by the Company and previously payable, and all other prior charges thereon, shall be subject and liable to pay on the said first day of Nov<sup>r</sup> 1859 to the said John Gaver the full sum of One hundred pounds, Sterling. Provided also that the Assurance hereby effected shall be subject to the several conditions, restrictions, and stipulations hereupon endorsed. Provided lastly, that the funds and property of the Company, according to the Deed of Settlement of the said Company, shall alone be liable to the payment of the monies hereby assured, and that no Director of the Company, by whom this Agreement is signed, nor any member of the Company, as such shall be responsible for the payment of, or contribution towards the monies assured, hereby or personally liable to any demand against the Company in respect thereof.

In Witness whereof we, two of the Directors of the said Company, have hereunto set our hands this seventeenth day of August One thousand eight hundred and forty seven

Signed in the presence of W. G. Gours

Entered by W.

Examined by

John Gaver

John Gaver



## Conditions.

1. All Premiums must be paid on the 1<sup>st</sup> day of each month. Should the Premium not be so paid, a fine of 3<sup>d</sup> on each Premium per month must be paid by the Assurer.
2. Should the Premiums remain unpaid for 6 months at any time, the Assurance will become void, and all monies paid thereon will be forfeited to the Company.
3. In all cases where any sum of money which may fall due in respect of this Assurance shall either in the first instance, or at any other period, be or become subject to any trust or trusts, mortgages or mortgage, then the receipt or receipt of the Trustees or Trustee, Mortgagees or Mortgagee for the time being shall be a legal and effectual discharge to the Company for all such sum or sums of money, notwithstanding any equitable claim and demand whatsoever of the persons or person beneficially interested therein.
4. Should the Assurer at any time wish to withdraw the amount of monthly Premiums paid, he or she shall be allowed to do so with 4 per cent Interest added thereto, upon giving one month's notice at the Office, for sums not exceeding £5, and for sums exceeding £5, three months notice.
5. Should the Assurer die before the Assurance shall become payable, his representative shall be entitled to receive back all the Premiums paid with interest at 4 per cent per annum added thereto.
6. Such interest to be calculated from the first day of the month succeeding that in which the Premiums are paid, up to the first day of the month preceding the withdrawalment.

No receipts for Premiums will be valid but those regularly printed for and issued from the Head Office in London, and signed by two Directors.