

MEDICAL, LEGAL, AND GENERAL Life MUTUAL Assurance Society.



Registered 1846.

Annual Premium £ 15. 15. 10

Sum Assured £ 1499. 19. 0

Payable Half Yearly on the 20th day of January and 20th day of July

N^o of Policy 172

MEMBER'S POLICY.
OWN LIFE.

Whereas

Henry Withers De Billinghamhurst Saylor of N^o 3 New Square Lincoln's Inn in the County of Middlesex Barrister

PREMIUM BY INSTALMENTS.

hath Proposed to effect an Assurance with the Incorporated Society called the "MEDICAL, LEGAL, AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY," in the Sum of Four hundred and ninety nine pounds nineteen shillings upon his own Life, for the whole continuance thereof, and hath made, signed, and delivered to the said Society, a Proposal and Declaration in Writing, dated the twenty first Day of June One Thousand Eight Hundred and forty eight whereby he hath declared, amongst other things, that his Age next Birth-day will not exceed thirty Years; that he hath not been ill since his birth; that he hath never had any serious Accident, or any Disease or Disorder tending to shorten his Life, and is not aware of any other circumstance likely to render an Assurance on his Life more than usually hazardous, except such particulars as are in the said Proposal and Declaration communicated to the said Society, if so considered; and that he hath not withheld any material information as to the State of his Health or Habits of Life; and the said Henry Withers De Billinghamhurst Saylor hath agreed with the said Society, that such Proposal and Declaration, together with the Statements made by him to the Medical Examiner of the said Society, and by his Referee in the said Proposal and Declaration named, shall be the basis of the Contract for such Assurance with the said Society:

And whereas the said Henry Withers De Billinghamhurst Saylor hath agreed to pay to the said Society, for such Assurance, the Annual Premium of fifteen pounds fifteen shillings and ten pence by two equal Instalments, on the twentieth day of January and the twentieth day of July in each year during the remainder of his Life, but the whole of such Instalments for the current Year in which he shall die to become payable immediately upon his Death, if that event shall sooner happen, and he hath accordingly paid to the Directors of the said Society the Sum of seven pounds seven shillings and eleven pence as the first Instalment of the Annual Premium for such Assurance for the space of One whole Year, beginning on the Day of the Date hereof, and ending on the twentieth Day of July One Thousand Eight Hundred and forty eight both inclusive, the Receipt whereof is hereby acknowledged:

Now this Policy witnesseth that the MEDICAL, LEGAL, AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY, relying upon the truth of such Proposal, Declaration, and Statements as aforesaid, and in consideration of the Premises, doth admit the said Henry Withers De Billinghamhurst Saylor as a Member of the said Society, and doth agree with the said Henry Withers De Billinghamhurst Saylor his Executors, Administrators and Assigns, that in case the said Henry Withers De Billinghamhurst Saylor shall die before or upon the said twentieth Day of July One Thousand Eight Hundred and forty eight, and he or his Executors, Administrators, or Assigns shall, before or upon the twentieth day of July next following the date hereof, in one Payment, or shall immediately upon the Death of the said Henry Withers De Billinghamhurst Saylor if that event shall sooner happen, well and truly pay or cause to be paid into the Directors of the said Society, for the time being, the further Sum of seven pounds seven shillings and eleven pence of lawful British Money, being the remaining Instalment of the first Annual Premium for such Assurance, and in case the said Henry Withers De Billinghamhurst Saylor shall live beyond the said twentieth Day of July One Thousand Eight Hundred and forty eight, and he or his Executors, Administrators, or Assigns shall, before or upon the twentieth day of January and the twentieth day of July in each and every succeeding year, for the remainder of his Life, in two equal Payments, or shall immediately upon the Death of the said Henry Withers De Billinghamhurst Saylor, if that event shall sooner happen, well and truly pay, or cause to be paid, unto the Directors of the said Society for the time being, the Annual Premium of fifteen pounds fifteen shillings and ten pence of like lawful Money; THEN and in such case the Stocks, Funds, Securities, and Property of the said Society shall be liable, according to the provisions of the Deed of Settlement of the said Society, to pay to the Executors, Administrators, or Assigns of the said Henry Withers De Billinghamhurst Saylor within Three Calendar Months next after the Proof shall have been given, to the Satisfaction of the Directors of the said Society, of the Death of the said Henry Withers De Billinghamhurst Saylor the full Sum of Four hundred and ninety nine pounds nineteen shillings of like lawful Money, together with such further sum or sums if any as shall have been apportioned as a Bonus or Bonuses in respect of this Policy, and shall not have been satisfied by any previous Payment, Allowance, or Equivalent for the same.

Provided always that this Policy of Assurance is effected on the terms of the said Assured participating in the Profits of the said Society, and with all the Privileges and Advantages, and upon and subject to all the Conditions, Restrictions, and Stipulations respecting Members of the said Society, indorsed upon this Policy, or contained in the Deed of Settlement, Bye-laws and Rules of the said Society, so far as the same are or shall be applicable thereto, and in the same manner as if the same respectively were here repeated and incorporated in this Policy.

Provided also that in case any false Statement shall have been made, or any material information suppressed by the said Assured, or his Referee, in the Proposal and Declaration or Statements hereinbefore referred to, affecting the state of his Health or Habits of Life, or in case the said Assured shall incur any of the extra Risks mentioned in the Conditions hereupon indorsed, without Special Contract with the said Society, then this Policy of Assurance shall be void, and all advantages thereof shall be forfeited to the said Society.

Provided also that the Stocks, Funds, Securities, and Property of the said Society for the time being, after or subject to the satisfaction of all prior charges, shall alone be liable to pay the Monies assured by this Policy; and that no Director, whether he shall have signed this Policy or not, and no Trustee, Member, or Shareholder of the said Society, shall be in any wise personally liable for the Payment of any Monies assured by this Policy.

In witness whereof, the said Society hath caused the Common Seal thereof to be hereunto affixed, and the undersigned, being Three of the Directors of the said Society, have hereunto subscribed their Hands this twenty first Day of June in the Year of our Lord One Thousand Eight Hundred and forty eight

Sealed with the Common Seal of the said Society, and signed by the Three Directors whose Signatures are subscribed hereto, in the presence of

Red Seal

Examined *Richard Cuthbert*
Entered *Saml. M. C. C. C.*



Fred. J. White Chairman
W. Wain
W. M. M. M.

DIRECTORS.

CONDITIONS AND OTHER REGULATIONS
AFFECTING THE ASSURANCE.

1. The Bonus on the Policy shall be added to the sum assured, and paid therewith in reversion, without interest; but if required by the Assured, the Directors have power at their discretion, to pay the immediate value thereof, to be fixed by the Actuary, or to pay the same by way of Annuity, in reduction of the future Premiums. The Bonus shall be subject to the same rules as the sum assured, and be liable to be forfeited with the Policy.

2. The Premiums may be made payable yearly, half-yearly, or quarterly, and become due in advance; and if not paid within thirty, fifteen, or seven days respectively, after due, as the case may be, the Policy and all advantages thereof will be forfeited; but the Directors have power to revive the same, having regard in each case to the then state of health of the Assured, on payment of a fine of 2s. 6d. for every £100 assured, if the Premium be paid within three months,—and a fine of 5s. for every £100 assured, if paid within six months,—and afterwards on payment of such fine as the Directors shall think proper.

3. The Directors have power to grant Licences at extra Premiums to any Person, on whose life the Policy shall have been effected, to go beyond the limits of Europe, or to serve in the Army, Navy, or Preventive Service, or to engage in other occupations exceeding the ordinary risks.

4. The Directors have power also to vary the terms of the Policy as to the period of Assurance, the mode of payment of the Premiums or Bonus, or the amount of the sum assured.

5. If any Person on whose life the Policy shall have been effected shall go to any Foreign parts in time of war, or to any Foreign parts beyond the limits of Europe in time of peace, except the necessary passage by sea from any one part to any other part of Europe in decked vessels or steam-boats, or serve in the Army, Navy, or Preventive Service, or engage in any other hazardous occupation, without special contract with the Society, or if the conditions of such special contract be not complied with, the Policy and all advantages thereof will be forfeited; but the Directors have power to revive the same on such terms as they shall think fit, having regard in each case to the then state of health of the Assured.

6. If the Assured shall die by his own act, or by duelling, or the hands of public justice, the Policy and all advantages thereof will be forfeited; but in all cases where the Policy shall have been *bona fide* assigned for valuable or good consideration, the same shall be deemed valid to the extent only of the interest of the Assignee therein; and in all cases where three annual Premiums shall have been paid, the Directors may at their discretion allow to the representatives of the Assured such sum—not exceeding the amount of the Premiums actually paid, or the value which would have been given by the Society for the Policy if surrendered the day before the death of the Assured—as the Directors may think fit, taking into consideration the peculiar circumstances of each case.

7. The Assured are entitled to attend and vote at the General Meetings of the Society; and if assured to the amount of £1000, and less than £3000, the Assured will be entitled to two votes; and if to the amount of £3000 and upwards, to three votes; and for every vote held for ten years or upwards, the Assured will thenceforth be entitled to two votes.

8. All Persons making claims upon Policies must give satisfactory proof of the death of the Person on whose Life the Assurance shall have been effected, and also, if required, such further information respecting the same as the Directors shall think reasonable; and must also give satisfactory proof of the time of birth, unless that shall have been previously established and admitted by endorsement on the Policy.

MEDICAL, LEGAL, & GENERAL
MUTUAL

Life Assurance Society.

MEMBER'S POLICY.

No. 172

£1000 00 0

OWN LIFE.

Henry Wilson Esq. of Kingston-upon-Thames

Summed Premium £152 13 10

Payable by INSTALLMENTS on the

20th day of January 1878

15th day of February 1878