

N^o 1907

Sum Assured
£ 500



Annual Premium
£ 18 15 5

Payable 14 October

OWN LIFE—WHOLE OF LIFE *without* PROFITS.

Whereas

Julius Gale Bower of *410 2 Downshire Place, Wandsworth Road, Merchant*

is desirous of effecting an Assurance with the VICTORIA LIFE ASSURANCE AND LOAN COMPANY, in the sum of *Five Hundred Pounds* upon his own Life for the whole duration thereof, and hath delivered to the Directors of the said Company, a Proposal and Declaration in writing signed by *himself* dated the *fourteenth* Day of *October* One Thousand Eight Hundred and *thirty eight* stating (among other things therein set forth) that the age of the said Assured did not exceed *thirty six* years: that he had *not* had the Small Pox, or Cow Pox, or been vaccinated; had *not* had the Gout; had *not* had the Asthma; had never had any fit or convulsion since infancy; had not any habitual Cough, or any Spitting of Blood, or Rupture; had never been afflicted with Insanity; and that he was then in good health, and did ordinarily enjoy good health, and that the said Assured was not aware of any disorder or circumstance tending to shorten his life or to render an Assurance upon his life more than usually hazardous; and which Proposal and Declaration he hath agreed shall be the basis of the Contract between *himself* and the said Company.

And Whereas the said Assured hath paid to the Directors of the said Company the sum of *Eighteen pounds fifteen Shillings and five pence* as the Premium of the said Assurance for *twelve Calendar months* commencing on the *fourteenth* Day of *October* One Thousand Eight Hundred and *thirty eight* and ending on the *fourteenth* Day of *October* One Thousand Eight Hundred and *thirty nine*

Now this Policy Witnesseth, That if the said Assured shall die before or upon the *fourteenth* Day of *October* One Thousand Eight Hundred and *thirty nine* or shall live beyond such Day, and he or his Assigns shall, on or before the said *fourteenth* Day of *October*, and on or before every subsequent *fourteenth* Day of *October* during the Continuance of this Assurance, pay to the Directors of the said Company, the said *annual* Premium of *Eighteen pounds fifteen Shillings and five pence* then the Stocks, Funds or Property of the Company shall, according and subject to the Provisions of the Deed or Deeds of Settlement of the said Company, be liable to pay to the Executors, Administrators, or Assigns of the said Assured, within two Calendar Months after proof shall have been given to the satisfaction of the Directors of the said Company, of the death of the said Assured, the sum of *Five Hundred* Pounds of lawful money of Great Britain,

Provided always, and these Presents are upon this express condition, that in case any statement or allegation contained in the Proposal or Declaration hereinbefore referred to be untrue, or if the Assurance hereby made shall have been made through any misrepresentation, concealment, or untrue avowment whatsoever, then this Policy of Assurance shall be void, and all Premiums and other sums which shall have been paid on account thereof shall be forfeited to the said Company, and all claims in respect of such Assurance shall cease and be void to all intents and purposes whatsoever.

Provided also, That the Assurance hereby effected shall be subject to the Conditions of Assurance printed on the back of this Policy.

Provided also, That the Capital Stock of Five Hundred Thousand Pounds Sterling, or so much thereof as for the time being shall have been subscribed, and other the Stocks, Funds, Securities, and Property of the said Company remaining, at the time of any claim or demand made, unapplied and undisposed of, and inapplicable to prior claims and 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 said Company; and that no Director or other, Proprietor of the said Company, his 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, be in anywise individually liable or subject to any such claims or demands beyond the amount of the unpaid part of his Share or Shares in the said Capital Stock of Five Hundred Thousand Pounds, or in such part of the said Capital Stock as for the time being shall have been subscribed.

In witness whereof, We, Three of the Directors of the said Company, have hereunto set our hands this *fourteenth* Day of *October* in the Year of our Lord One Thousand Eight Hundred and *thirty eight*

Entered, *W. Turner*

Charles Phillips

Examined, *W. R. R. R. R.*
Acting

George B. B.

W. R. R. R.

CONDITIONS OF ASSURANCE.

1. Policies are not to be held in force until the premium is paid to the Company.
2. Policies upon which premiums are payable yearly, half-yearly, or quarterly, or in any other manner than in a single payment, will become void unless such premiums are actually paid to the Company within thirty days after the day on which they respectively become due.
3. The payment of the premium upon any Policy, within thirty days after the day on which it has become due, will be sufficient to keep the Policy in force, notwithstanding the person whose life is assured by it may have died within the said thirty days.
4. A Policy which has become void by the non-payment of the premium within thirty days after it has become due, may, if proof be given to the satisfaction of the Directors that the state of health of the person whose life is assured is unimpaired, be revived at any time within three calendar months, on the payment of interest at the rate of 25 per cent. per annum on the lapsed premiums, and of a fine of five shillings per cent. on the sum assured; or at any further period within twelve calendar months, at the option of the Directors, upon payment of such fine as they may think fit.
5. Persons assured by this Company will be allowed, without any extra premium or obtaining a special permission from the Directors for that purpose, to reside in any part of Europe.
6. Policies will become void if a person whose life has been assured shall go out of Europe, or shall die upon the sea, except in passing from one part of the United Kingdom to another, or in passing in a Decked Vessel in time of peace from any European Port to any European Port between Brest and Hamburg, both inclusive, unless in each case permission shall have been obtained from the Directors, and such additional premium paid as the Directors shall judge adequate to the increase of risk.
7. Policies will become void if the person whose life is assured shall die in consequence of having been engaged or employed in actual service in any Military or Naval capacity, or being or becoming a Seafaring person; shall go upon the sea in the course of his occupation, unless in each case the Directors shall have previously undertaken the extra risk upon payment of an adequate premium.
8. Policies effected by persons on their own lives who shall die by their own hands, whether feloniously or not feloniously, and whether being of sound or unsound mind, or by the hands of justice, or in consequence of a duel, will become void, so far as regards the Executors or Administrators of the person so dying, but will remain in force only to the extent of any *bona fide* interest which may have been acquired by any other person under an actual Assignment by Deed for a valuable consideration in money, or by way of security or indemnity, or by virtue of any legal or equitable lien as a security for money, but to such extent only as such person shall be uncovered by any other security, upon proof of the extent of such interest being given to the Directors to their satisfaction.
9. If a person who shall have been assured upon his own life, for at least five years, or shall have paid a sum equivalent to at least five years' annual premiums, shall die by his own hands, whether feloniously or not feloniously, and whether being of sound or unsound mind, the Directors shall be at liberty, if they think proper so to do, but not otherwise, to pay for the benefit of his family any sum not exceeding what the Company would have paid for the purchase of his interest in the Policy if it had been surrendered on the day previous to his decease; provided the interest in such Assurance shall be in the Assured or in a Trustee for him, or for his Wife or Children at the time of his decease.
10. In every case in which a Policy shall become void, all monies which shall have been paid to the said Company on account of the Assurance, and all additions which may have been made to such Policy shall be absolutely forfeited to the Company.
11. Upon the death of any person whose life has been assured by the Company, such satisfactory proof thereof, and such other information and evidence respecting the time and manner of such death, as the Directors may think fit to require, shall be furnished by the person claiming in respect of such Assurance.