

# Palladium

## LIFE

### Assurance Society,

#### LONDON.

N<sup>o</sup> 3092.

CLASS D. (without profits)

ANNUAL PREMIUM £ 2-10-8.

POLICY STAMP £ 1- - - -  
£ 3-10-8.

ESTABLISHED 1824.

#### Directors.

CAPT. C. J. BOSANQUET, R.N.	WILLIAM AUGUSTUS GUY, M.D.
ROBERT CHERRIE, Esq.	HENRY HARVEY, Esq., F.R.S.
PATRICK COOQUHORN, LL.D.	JAMES MURRAY, Esq.
SIR JAMES HULLER EAST, Bt.M.P.	PHILIP ROSE, Esq.
CHARLES ELLIOTT, Esq., F.R.S.	SAMUEL SREINER, Esq.
JOSEPH ESDAILE, Esq.	CHARLES RYAN THOMAS, Esq.

#### Trustees.

CHARLES ELLIOTT, Esq., F.R.S.	HENRY HARVEY, Esq., F.R.S.
JOSEPH ESDAILE, Esq.	JAMES MURRAY, Esq.

#### Auditors.

WILLIAM EDWARD GULFIS, Esq.	SIR JOHN YOUNG, BART., M.P.
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#### Bankers.

THE LONDON AND WESTMINSTER BANK.

#### Physician.

SETH THOMPSON, M.D.

#### Resident Actuary and Secretary.

JEREMIAH LODGE, A.B.

SUM ASSURED £ 200.

**Whereas** Thomas Hemming Robins, of No 1 Oxford Road, Hemmingford Road, Wansbury Park, Slington, ha th made an ASSURANCE with the PALLADIUM ASSURANCE SOCIETY, in the Sum of *two hundred pounds*, upon his own life, for the whole continuance thereof,

and ha th caused to be deposited, at the Office of the said Society, a Declaration to the Directors of the said Society, bearing date the *twenty third* day of *August* one thousand eight hundred and *fifty two* signed by the said *Thomas Hemming Robins* stating, amongst other things therein set forth, that on that day the said *Thomas Hemming Robins* did not exceed the Age of *Twenty eight* Years; that he had *not*; that he had *not* had the Gout; and was not afflicted with any Disorder which tended to shorten Life.

And whereas the said *Thomas Hemming Robins* ha th paid the Sum of *Two* pounds, *ten shillings, and eight pence* to the Directors of the said Society as the Premium for such Assurance for One Year, from the Date of this Policy.

Now these Presents Witness and declare, that if the said *Thomas Hemming Robins* shall happen to die, at any time previous to the *twenty first* day of *September* one thousand eight hundred and *fifty three, or at anytime thereafter* whilst the payment of the aforesaid Premium shall be duly made to the said Society, on or before the *twenty first* day of *September* in each year, the Capital Stock and Funds of the said Society shall be subject and liable, according to the conditions of the said Society's Deed of Settlement, to pay and satisfy to the *executors, administrators or assigns, of the said Thomas Hemming Robins*, within three Calendar Months next after proof shall have been given, to the reasonable satisfaction of the Directors of the said Society, of the death of the said *Thomas Hemming Robins, within the life time of M<sup>rs</sup> Mary Ann Woodman, whose age is stated to be not less than eighty years* the full sum of *Two hundred pounds* of lawful Money of the United Kingdom of Great Britain and Ireland.

Provided always, that the Assurance hereby granted shall at all times, and under all circumstances, be subject to the Terms and Conditions printed on the back of this Policy, so far as the same are or shall be applicable, in the same manner as if the same were here respectively repeated. And in case the Declaration hereinbefore referred to shall prove in any respect untrue, this Policy shall be void.

Provided always nevertheless, that the Capital Stock and Funds of the said Society shall alone be liable to answer and make good all Claims and Demands whatsoever, under or by virtue of this Policy; and that no Proprietor or Member of the Society shall, by reason of this Policy, be in anywise subject or liable to any such Claims or Demands, or be in anywise charged beyond the amount of his or her Share or Shares of such Capital Stock, or Funds; it being one of the original and fundamental Principles of the Society that the Responsibility of the individual Members shall in all cases be limited to their respective Share or Shares.

In Witness whereof, We, being Three of the Directors of the said Society, have hereunto subscribed our Names, this *twenty first* day of *September* in the year of our Lord One Thousand Eight Hundred and *fifty two*

Examined *[Signature]*  
Entered *[Signature]*

*[Signature]*  
*[Signature]*  
*[Signature]*

# THE LIFE ASSURANCE SOCIETY

ESTABLISHED 1843

INCORPORATED IN GREAT BRITAIN

1843

ESTABLISHED 1843

## CONDITIONS OF ASSURANCE.

Policies shall not be in force beyond 21 days after the expiration of the year, unless the premium then due shall have been paid to the Society. But, should proof be given to the satisfaction of the Directors, that the party whose life has been assured continues in good health, the Policy may be revived at any period within six months, on the payment of a fine, to be fixed by a Board of Directors, not exceeding ten-shillings per cent. on the sum assured; or, at any period within thirteen months, on the payment of such a fine as a Board of Directors may think reasonable.

Policies will become void, if the party whose life has been assured shall, in time of peace, go beyond the limits of Europe; or, in time of war, go out of the United Kingdom of Great Britain and Ireland, except in passing from one part of the United Kingdom to another; or, being or becoming a military or naval man, shall be called into actual service; unless, in each case, permission shall have been granted by the Directors; which may be obtained, on such party giving every requisite explanation, and paying a premium adequate to the extra risk, to be fixed by the Directors.

Persons whose lives are assured at the participation rate of premium, for the whole duration of life, and whose age does not exceed fifty years when the assurance commences, are alone entitled to participate in the profits of this Society.

Assurances made by a person on his own life will become void if he die by his own hands, by the hands of justice, or by duelling; but, should a Policy have been assigned for a valuable consideration, and have been in force for five years, this Society will be equally liable as if the assurance had been granted, in the first instance, to a person having a *bond fide* interest in the life of another.

If any person assured upon his own life, and who shall have been so for at least five years, shall die by his own hands, not being *deceased*, the Directors shall be at liberty, if they shall think proper, to pay for the benefit of his family any sum, not exceeding what the Society would have paid for the purchase of his interest in the Policy, if it had been surrendered to the Society the day before his decease; provided that the interest in such Assurance shall be in the Assured, or in any Trustee for the exclusive benefit of himself, or of his Wife or Children, at the time of his decease.

All Claimants, upon the decease of any person whose life shall have been assured by the Society, must, when required, make proof of the death; and give such further information, respecting the same, as the Directors shall think reasonable.

The Society will, in all cases of Claim, require proof of the age of the person whose life is assured, unless that fact shall have been previously ascertained, and agreed to by the Society; in which case it will be admitted by endorsement on the Policy.

If any difference shall arise on this Policy (except in case of fraud), such difference shall, at the option of the Assured, be submitted to Arbitrators, whose award, or that of their Umpire, shall be conclusive.