

# THE NEW EQUITABLE LIFE ASSURANCE COMPANY, 449, STRAND, CHARING CROSS, London.

POLICY.

POLICIES INDISPURABLE.

ASSURED SUM.

No. 1274.  
PREMIUM.  
£ 11. 6. 8.

INCORPORATED ACCORDING TO THE PROVISIONS OF THE ACT  
OF PARLIAMENT 7 & 8 VICT., CAP. 110.

£ 150. 0. 0  
DATE OF PAYMENT.  
20<sup>th</sup> February

*Whereas* Humphrey Brown, of Tewkesbury, Gloucestershire, Esquire, M.P.

hereinafter styled the Assured, has proposed to effect an Assurance with THE NEW EQUITABLE LIFE ASSURANCE COMPANY, upon his own life in the Sum of

Two Hundred and Fifty pounds and hath delivered, or caused to be delivered, into the Office of the said Company, a Declaration, and Proposal for Assurance in writing, bearing date the Twenty eighth day of January One Thousand Eight Hundred and Fifty four.

And whereas the said Company has undertaken the proposed Assurance upon the Terms and Conditions herein and hereon expressed.

And whereas the said Assured hath, on the twentieth day of February instant paid to the said Company the Sum of Seven pounds six shillings and eight pence being the Amount payable Annually in respect of such Assurance, for one year, as stated on the margin hereof.

Now this Policy of Assurance witnesseth, that the said Company, doth agree, and it is hereby declared and agreed, by and on behalf of the said Company, that if the said Humphrey Brown shall die before the termination of Twelve calendar months from the date hereof, or shall live beyond that period, and on or before the expiration of every succeeding Twelve calendar months during the continuance of this Assurance, pay or cause to be paid to the Directors of the said Company for the time being, at the Office of the said Company, the Sum for the time being payable in respect of Premium upon this Assurance, as stated upon the margin hereof—Then, and in such case, the said Company shall pay to the Executors, Administrators, or Assigns of the said Assured, at the expiration of three calendar months next, after proof shall have been made and given to the satisfaction of the Directors of the said Company, of the death of the said Humphrey Brown

Two Hundred and Fifty Pounds

the full Sum of

deducting, however, such portion or portions of Premium or Premiums as shall, agreeable to the Conditions, herein and hereon then remain unpaid.

And these presents are upon this express condition, that this Policy shall be INDISPURABLE, and the fact of issuing the same shall be conclusive evidence of the VALIDITY OF THIS POLICY, and it shall not be lawful for the Company to delay payment of the money assured thereby, on the ground of any Error, Mistake, or Omission, however important, made by or on the part of the Person or Persons effecting such Assurance, and that on the contrary, the amount so assured shall be paid at the time stipulated by the Policy, as if no such Error, Mistake, or Omission, had been made or discovered.

Provided also, that this Policy and the Assurance hereby made, shall be subject to the several Conditions and Regulations herein and hereon expressed, so far as the same are or shall be applicable, in the same manner as if the same respectively were repeated and incorporated in this Policy.

Provided always, and it is hereby expressly declared and agreed between and by the said Company, and the Assured, that this Policy and any thing herein contained, shall in no case extend, or be deemed or construed to extend, personally to charge or render liable the respective Proprietors of the said Company, or any of them, or any of their Heirs, Executors, or Administrators, to any claim or demand whatsoever in respect of this Policy, or of the Assurance hereby made; but that the Capital Stock and Funds, and Corporate Property of the said Company, shall alone be charged and liable to answer all claims and demands by virtue of this Assurance, or incidental thereto.

In Witness whereof, the said Company have caused their Common Seal to be herewith affixed, and we, not being less than three of the Directors of the said Company, have hereunto set our Hands, this twentieth day of February in the year of Our Lord One Thousand Eight Hundred and Fifty four.

Examined N.

Entered J. J.

James Beaman  
Thomas Beaman  
George Chapman } Directors.

John Thompson Secretary.





# THE NEW EQUITABLE LIFE ASSURANCE COMPANY.

## CONDITIONS OF ASSURANCE AND REGULATIONS WITHIN REFERRED TO.

1. Policies shall not be in force beyond thirty days after the Annual Premiums become due or a proportionate number of days for half-yearly or quarterly payments; but should proof be given to the satisfaction of the Directors, that the party or parties whose life or lives have been assured, continue in good health, the Policies may be revived at any period within three calendar months, on the payment of a fine to be fixed by the Directors, not exceeding ten shillings per Cent. on the Sum assured. No receipt shall discharge any Premium or Deposit, unless printed and sent from the Office signed by three of the Directors, and countersigned by the Secretary.

2. That in case this Policy be, or become, subject to any Trust, the receipt of the Trustees for the time being, for the money which may become payable thereon, shall, notwithstanding any equitable claim or demand whatsoever, of the person or persons beneficially entitled thereto, be an effectual discharge to the Company.

3. The person or persons on whose life or lives this Policy depends, may reside in any part of Europe, or in any other part of the World distant more than 35 degrees from the Equator, but this Policy shall be void, if such person or persons shall go within that limit, or shall travel by sea, (except in passing from one part of the United Kingdom to another, or in passing in time of peace between any two places in the same hemisphere distant more than 35 degrees from the Equator,) unless in each case previous permission shall have been obtained from the Board of Directors, and an additional Premium have been paid adequate to the increase of risk.

4. This Policy will become void, if the person or persons on whose life or lives the same depends, shall become

employed in active military, naval, or nautical service; but Naval and Military Officers, and others, requiring to go to Foreign Countries, may keep their Policies in force by a special agreement with the Company.

5. That if any person upon whose life a Policy of Assurance shall have been effected, shall within two years of the date of this Policy, die by his own act, or duelling, or by the hands of public justice, such Policy shall be void, but all payments which shall have been made in respect thereof, shall be returned to the Representatives of such person without interest, but if such Policy shall have been *bonâ fide* assigned for a valuable consideration, the same shall be valid to the extent of the interest of the Assignee.

6. All Premiums which have been paid to the Company, in the event of this Policy becoming void, shall be (except as provided for by the last preceding Condition) forfeited to the Company and all claims in respect thereof shall be void; and in cases where for the convenience of the Assured, the Premiums are made payable half-yearly or quarterly, the unpaid Premiums, if any, for any portion of the then current year of Assurance in which the claim arises, shall be considered due, and be deducted from the Sum assured; it being intended that the Company shall in such cases receive the same amount of Premium, as if the Premiums had originally been made payable yearly.

7. All persons claiming any sum or sums of money, by virtue of this Policy, must give to the Directors of this Company satisfactory proof of the death of the person or persons on whose life or lives the Assurance has been effected; and, if required, such further information respecting the same, as the Directors may deem reasonable.

**Half-Premium Plan.**—On a Policy on the Half-Premium Plan, the payment of one-half of the Premiums for the first Five Years may be withheld on credit, and the Half Premium so withheld may be paid to the Company at any time during the continuance of the Policy for which the Assurance shall be effected; and such withheld Half Premiums, while unpaid, shall bear interest after the rate of Five Pounds per centum per annum, and which interest shall be paid to the Company from time to time on the respective days on which the withheld Premiums should otherwise have been paid, and shall be considered as forming an addition to the Premium for the time payable in respect of the Assurance. Every portion of Premium so withheld, remaining due when the claim arises, shall be deducted by the Company out of the Sum assured.

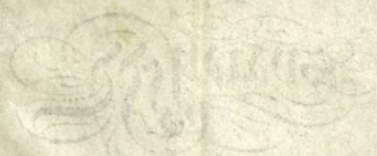
First Payment, being one-half of the Premium and Interest on the other half...£ \_\_\_\_\_  
 Second - - - - - ..£ \_\_\_\_\_  
 Third - - - - - ..£ \_\_\_\_\_

Fourth Payment, being one-half of the Premium and Interest on the other half...£ \_\_\_\_\_  
 Fifth - - - - - ..£ \_\_\_\_\_

Amount of withheld Premiums at the end of the Fifth year £ \_\_\_\_\_

Sixth and future Payments, when the withheld Half Premiums shall be paid off at the end of the Fifth year £ \_\_\_\_\_

Sixth and future Payments, until the withheld Half Premiums, or any portion thereof, shall be paid off... \_\_\_\_\_



THE  
**New Equitable**  
 LIFE ASSURANCE COMPANY,  
 INDISPUTABLE POLICY.



*J. A. Brown Esq. M.P.*

N<sup>o</sup>. *1274*

MEM EQUITABLE LIFE ASSURANCE