

No^o 3378

Premium . . . £15.16.3

Payable yearly on the 31st October



FOR
The Whole Term
OF
OWN LIFE.

Sum Assured

£500.0.0

With Participation of Profits

Whereas John Herwood of the County of Surrey, Esquire, Solicitor

has made Assurance with **The Minerva Life Assurance Company**, London, on his **LIFE**, in the Sum of **Five Hundred Pounds** and has deposited, or caused to be deposited, at the Office of the said Company, a Declaration to the Directors of the said Company, bearing Date the **thirtieth** Day of **October** 1854 stating, amongst other things therein set forth, that on that Day he did not exceed the Age of **thirty-eight** years; has had the Small Pox or Cow Pox; has **not** had the Gout, and is not afflicted with any Disorder which tends to shorten life;

And **whereas** the said **John Herwood** has paid the Sum of **Five Hundred sixteen shillings and three pence** of the said Company, 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 **John Herwood** shall happen to die at any time previous to the **thirtieth** Day of **October** 1855 or at any time thereafter whilst the payment of the aforesaid Premium shall be duly made to the said Company, on or before the **thirtieth** Day of **October** in each year; the Capital Stock and Funds of the said Company shall be subject and liable, according to the Conditions of the said Company's Deed of Settlement bearing date the Fourth day of August, 1836, to pay and satisfy to the Executors, Administrators, or Assigns, of the said **John Herwood** within three Calendar Months after his Decease shall have been fully certified and proved to the reasonable satisfaction of the Directors of the said Company, the full Sum of **Five Hundred Pounds** of the lawful Money of the United Kingdom of Great Britain and Ireland, and such further Sum or Sums as shall under the Regulations of the said Company be appropriated as a Bonus or Bonuses, or addition to this Policy.

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. And in case the Declaration herein before referred to shall prove in any respect untrue, or the said **John Herwood** shall die by his own hands, or by Duelling or by the Hands of Justice; or in case he shall depart beyond the limits allowed for Foreign Residence, and travel according to the Conditions printed on the back hereof without the Consent of the Court of Directors of the said Company, or shall die in, or in consequence of, any actual Military or Naval Service (Local Militia or Volunteer Corps excepted), or if he shall die on the High Seas (except in passing from one Part of the United Kingdom of Great Britain and Ireland to another, or to or from the Channel Islands, and except in passing in Time of Peace in a decked Vessel or Steam Boat, to or from any part within the Limits prescribed by the Conditions hereof,) this Policy shall be void.

Provided always nevertheless, That the Capital Stock and Funds of the said Company 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 Company 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 Company, 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 Company, have hereunto set our hands and seals, this **thirtieth** Day of **October** in the year of our Lord One Thousand Eight Hundred and Fifty-four.

Examined

W. Robinson

Entered

J. H. Meas

M. L. Bennett

B. P. Watson

J. W. Ware

MINERVA

LIFE ASSURANCE COMPANY,

No. 1, CANNON STREET WEST, LONDON.

CONDITIONS.

1.—Persons proposing an Assurance on Lives or Survivorships must give reference to two or more persons of repute (one of whom must be the usual Medical attendant of the Person whose Life is to be assured) to ascertain the identity and present state of the health of the party; and, if accepted, must sign a declaration, containing the place and date of birth, profession, and occupation, place of residence, and age next birth-day of the Life to be assured, the sum and term to be assured, and the premium per cent. per annum; and if the person so proposed be afflicted with any of the diseases mentioned in such declaration, or any other disorder which tends to the shortening of Life, the same must also be stated. An increased premium will be required when persons to be assured do not appear personally, either at the Office of the Company in London, or before their Agents in the Country.

2.—Every Premium should be paid within one calendar month from the day on which it becomes due, or the Policy will become void; but may be revived within three calendar months, upon payment of a fine of ten shillings per cent. on the Sum assured, provided the person assured be alive and in good health, which must be declared at the time by the party interested in the Policy, but if a longer period than three months be allowed to elapse, special application must be made to the Directors, and Medical evidence produced of the continued health of the Life assured.

3.—Persons whose Lives are assured, may reside in the Colonies of British North America, the Cape of Good Hope, New Zealand, New South Wales, and Australia; and may also reside in any part of the world north of 38 degrees of North latitude—California alone excepted—and South of 30 degrees of South latitude: and provided they be not seafaring men by profession, may in time of peace travel to and fro within the specified limits, in decked Vessels or Steam-boats, without extra charge, or license previously obtained; but every Policy becomes void upon the party whose

Life is assured going beyond the specified limits (unless permission shall have been specially obtained from the Directors, and a premium paid in proportion to the extra risk incurred) or dying upon the Seas, except in passing from one part of the United Kingdom to another; and also except in time of peace, in passing and repassing in decked vessels or steam-boats to or from any part of the specified limits.

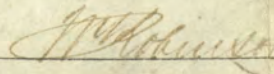
4.—The Policies of Persons assuring their own Lives, who shall die by duelling, or by their own hands, or by the hands of Justice, will become void so far as respects such persons: but shall remain in force, so far as any other person or persons shall have acquired a bona-fide interest therein, by assignment, or by legal or equitable lien; the extent of such interest to be proved to the satisfaction of the Directors.

5.—An increased Premium is to be paid for the Assurance of Naval and Military Persons, if they should enter, or be ordered into actual service; and also of Persons who have not had the Small or Cow-Pox, or any other of the usual infantile diseases; and the Directors are empowered to fix the Premium in all other cases, where any peculiar hazard shall attend the Life upon which the Assurance is proposed to be made.

6.—Claims will be paid at the expiration of three months after satisfactory proof of the Decease of the Person assured, and the cause thereof, and of the age and identity; and the claimants must produce such other information as the Directors may consider requisite.

7.—The Agents of this Company are not authorized to accept or receive notice or intimation of any assignment, or charge upon any Policy. The Company do not recognize or hold themselves bound by any notice or intimation, unless served on their Actuary and Secretary in London.

It is hereby understood that a Return of FORTY PER CENT.—or Two-fifths—of the ordinary Premiums received on this Policy will, at any time during the continuance of the Assurance hereby granted, be made for the surrender thereof.


Actuary and Secretary.

MEMORANDUM.—THAT ALL LIABILITY UNDER THE WITHIN-WRITTEN POLICY OF ASSURANCE OF THE MINERVA LIFE ASSURANCE COMPANY HAS, BY VIRTUE OF AN AGREEMENT MADE BETWEEN THE TWO COMPANIES, BEEN TRANSFERRED TO AND UNDERTAKEN BY THE STANDARD LIFE ASSURANCE COMPANY PURSUANT TO THE POWER CONTAINED IN THEIR ACT OF PARLIAMENT, 22 & 23 VICTORIA, CAP. 27.

AS WITNESS THE SIGNATURES OF THREE OF THE DIRECTORS OF THE STANDARD LIFE ASSURANCE COMPANY, THIS 11th DAY OF February 1864.

J. Jones Williams

RESIDENT SECRETARY.

J. W. Keble
L. Reid
J. P. ...

DIRECTORS.

