

OWN LIFE.
WITH PROFITS.

TERM:
WHOLE OF LIFE.

Policy

N^o

1128

Assured

SUM

£450.0.0



THE ENGLISH WIDOWS' FUND

And General

Association.

ESTABLISHED BY DEED OF SETTLEMENT
THE 27th DAY OF OCTOBER, 1847.

LIFE ASSURANCE

INCORPORATED BY VIRTUE OF THE ACT OF
PARLIAMENT 7 & 8 VIC. CAP. 110.

OFFICE 67, FLEET STREET.

DATE,

January 10th 1853.

PREMIUM,

£10.11.2.

Whereas Robert John Coles of Chelsea Road, —
Bristol Accountant

the person Assured by this Policy is desirous of effecting an Assurance with "THE ENGLISH WIDOWS' FUND & GENERAL LIFE ASSURANCE ASSOCIATION," in the Sum of Four hundred and fifty pounds upon his own Life, and hath delivered into the Office of the said Association, a Declaration or Statement in writing, signed by him bearing date the fifteenth day of December — One Thousand Eight Hundred and fifty four declaring, that the age of the said Robert John Coles did not then exceed thirty four Years; that he was of sober and temperate habits; that he had had the Small Pox, or Cow Pox; that he had not had the Gout; that he had not been afflicted with Spitting of Blood, Habitual Cough, Disease of the Lungs, Asthma, Palsy, Dropsy, Rupture, Fits, Insanity, Complaint of the Liver, or with any other disorder which tends to the shortening of life.

And the said Assured agreed that such Declaration or Statement should be the basis of the Contract between himself and the said Association.

And Whereas the said Assured has paid to the said Association the Sum of ten pounds four shillings and no pence as a Premium for the Assurance of the said Sum of Four hundred and fifty Pounds, for twelve Calendar Months, commencing on this day, and terminating on the twelfth day of January — One Thousand Eight Hundred and fifty six both inclusive, the receipt whereof is hereby acknowledged.

Now therefore these Presents witness, That in case the said Robert John Coles shall die before or upon the ninth day of January — One Thousand Eight Hundred and fifty six or shall live beyond such day, and he or his Assigns shall, on or before the twelfth day of January — now next ensuing, and on or before the same day in every subsequent year during the continuance of this Assurance, pay to the said Association, the like Premium of ten pounds four shillings and no pence. Then and in such case the Funds or Property of the said Association shall, according and subject to the provisions of the Deed of Settlement of the said Association, be subject and liable to pay to the Executors, Administrators, or Assigns of the said Robert John Coles within six Calendar Months after proof satisfactory to the Board of Directors of the said Association shall have been given of the death of the said Assured, the sum of Four hundred and fifty Pounds Sterling, together with such further Sum or Sums, if any, as under the provisions of the said Deed of Settlement may have been apportioned as a Bonus or Bonuses to this Policy, and become payable with the Sum hereby Assured, and shall not have been satisfied by the previous payment of, or allowance of, an equivalent for the same.

Provided always, and these presents are upon this express condition, that if any statement or allegation contained in the Declaration hereinbefore referred to, be untrue; or if the Assurance hereby made shall have been obtained through any misrepresentation, concealment, or untrue averment whatsoever, then this Policy shall be null and void.

Provided also, That the Funds or Property of the said Association, or so much thereof as for the time being shall remain unapplied and undisposed of, and inapplicable to prior claims and demands, in pursuance of the Trusts, Powers, and Authorities contained in the said Deed of Settlement, shall alone be answerable for all claims and demands upon the said Association in respect of this Policy; and neither the Directors signing this Policy, nor any other Proprietor, or other Holder or Holders of Shares in the Capital of the said Association shall, when any claim or demand shall be made in respect of this Policy, be individually subject or liable to such claim or demand beyond so much of the Shares then held by him or them in the said Capital, and not subject to prior claims and demands, as shall not for the time being have been paid up; and no other person shall, upon any account whatsoever, be in anywise subject or liable to any claims or demands in respect of this Policy. And provided also, That this Policy, and the Assurance hereby made, shall be subject to the several Conditions and Regulations printed on the back hereof, so far as the same can be applicable, in the same manner as if the same respectively were repeated and incorporated in this Policy.

In Witness whereof, We, three of the Directors of the said Association, have hereunto set our Hands, this twelfth day of January — One Thousand Eight Hundred and fifty six

Examined, Thomas Walker


Entered Henry C. Edmond

L. Moore - Cooper

Thomas Robinson

H. S. Stephens





THE ENGLISH WIDOWS' FUND.

CONDITIONS OF ASSURANCE.

I.—A Policy will not become void if the Premium be paid within thirty days next after the same shall become due; but if the Premium shall not be paid before the expiration of such period, then the Policy shall be void. But should proof be given to the satisfaction of the Board of Directors that the Person whose Life is Assured continues in good health, the Policy may be revived at any period within Six Calendar Months, on the payment of a fine, to be fixed by the Board of Directors, not exceeding 10s. per Cent. on the sum assured, or at any period within Twelve Calendar Months, on the payment of such fine as the Board of Directors may think reasonable, not exceeding 20s. per cent.

II.—All Claimants, upon the decease of any Person whose Life shall have been assured by the Association, must make proof thereof, and give such further information respecting the same as the Board of Directors shall require. Reasonable proof will also be required of the time of Birth, unless the fact shall have been previously established, in which case, the same will at any time be admitted on the Policy. And should the Premium be payable by less than yearly payments, the Company shall be entitled, on the falling in of the Policy, to deduct from the amount payable such sum as shall, with the Premium or Premiums already paid upon such Policy for the current year of its duration, be equal to one whole year's amount of half-yearly, quarterly, monthly, or weekly Premiums, as the same may have been payable.

III.—A Policy will become void if the person whose Life is thereby assured, shall go beyond the limits of Europe, unless previous permission shall have been obtained from the Board of Directors, and such additional Premium paid as they shall consider adequate to the increased risk; or if such person shall die on the High Seas, (except in passing from one part of the United Kingdom to another, and also in time of peace, passing on board of a decked vessel from one to any other part of Europe,) unless with such permission, and on payment of such additional Premium as is before mentioned.

IV.—A Policy will become void if the person whose Life is assured being in, or thereafter entering into any Naval or Military capacity, shall be called into Active Service, or being or becoming a Seafaring man, shall go upon the Seas in the course of his occupation; unless such additional Premium shall be paid on account of the extra risk, as shall be required by the Board of Directors.

V.—A Policy, effected by a person on his or her own Life, shall become void, if such person shall die by Duelling, or by the hands of Justice, or by Suicide, whether felonious or not. But if any other person or persons shall have acquired a *bona fide* interest, by Assignment of, or by Legal or Equitable Lien on such Policy; then the same shall, as regards the interest of such person or persons therein, remain in full force.

VI.—In the case of a Policy of at least Five Years' duration, or on which a sum equivalent to five Annual Premiums shall have been paid, which shall be rendered void by reason of the party assured having died by Duelling, or by the hands of Justice, or by Suicide, as aforesaid, the Board of Directors shall, if the person so dying, or his or her wife or husband, or children shall, at the time of his or her death, be interested in the Policy, be at liberty, if the Board shall think proper, but not otherwise, to pay for the benefit of the family of such person, any Sum, not exceeding what the Association would have paid for such Policy, if it had been surrendered on the day previous to his or her death.

VII.—All Premiums and other Monies which shall have been paid to the Association in respect of any Policy which may have become void, shall be forfeited to the Association.

VIII.—If the age of any person on whose Life an Assurance shall have been effected, shall exceed the age stated in the Declaration, it shall be lawful for the Board of Directors, if they shall think fit, to declare the Policy void on that account, or to allow such a Sum to be paid on such Policy, upon the dropping thereof, as would have been assured thereby for the Annual or other Premium or Premiums actually paid in respect thereof, if the age of such person had been correctly stated in the Declaration.

IX.—That in all cases, where any Policy shall either originally, or at any time afterwards be, or become subject, to any Trust or Trusts whatsoever, the Receipt of the Trustees or Trustee, for the time being, for the money which may become payable in respect of such Policy, shall, notwithstanding any equitable claim or demand whatsoever of the person or persons beneficially entitled to the Policy, be an effectual discharge to the Society and the Proprietors thereof.

POLICY NUMBER, 1128.

SUM \$450.00

NAME Robert J. Coles

DATE January 10. 1835.

PREMIUM \$10.14.2

WHEN DUE January 10. 1835.

