

Britannia

MUTUAL LIFE ASSOCIATION.

Empowered by HER MAJESTY'S ROYAL LETTERS PATENT.

No. 5780

Sum Assured £ 300

Date 2nd February 1856

Premium £ 4.5.3

Whereas James M. C. Nat Glass of Bellville, in the County of Hastings, Canada West, Assuring

the Person assured by this Policy had agreed to effect an Assurance with "THE BRITANNIA MUTUAL LIFE ASSOCIATION" in the Sum of

Three Hundred Pounds, in his own life, for the whole calendar year

and had caused to be delivered into the Office of the said Association a Declaration or Statement in writing, signed by the said Assured, bearing Date the second Day of February 1856 declaring that the Age of the said James M. C. Nat Glass did not then exceed thirty two years, and that he had had the Small Pox or Cow Pox, that he was not then and had not ever been afflicted with Gout, Asthma, Hernia, Fits, or Spitting of Blood, and that he was not afflicted with any Disorder tending to shorten Life; and that the said Assured agreed that such Declaration or Statement should be the basis of the Contract between and the said Association.

And Whereas the said Assured had paid the Sum of Four Pounds Three Shillings and Three Pence as a Premium for six Calendar Months commencing on the Day of the Date of this Policy, the receipt whereof is hereby acknowledged, and the said Assured had agreed to pay the Premiums hereinafter mentioned, at the times when the same shall respectively become payable, as a consideration for the Sum hereby Assured.

Now this Policy witnesseth That if the said James M. C. Nat Glass shall die previously to the expiration of six Calendar Months to be computed from the Day next before the Day of the Date of this Policy, or in the event of his living beyond the said Term, if he or his Assigns shall pay the premium of Four Pounds Three Shillings and Three Pence once or before the expiration of the Calendar Months to be completed from the day of the date hereof and at the expiration of every subsequent six Calendar Months during his life

the Funds or Property of the Association shall be subject and liable, according to the Deed of Settlement of the said Association, to satisfy and pay unto

his Executors, Administrators, Appointees or Assigns, the Sum of Three Hundred Pounds of lawful money of Great Britain, within Three Calendar Months next after satisfactory Proof of the Death of the said James M. C. Nat Glass shall have been received at the Office of the Association.

And this Policy further witnesseth, That the said Assured shall be entitled, after payment of any and every premiums, to such share of the profits of the said Association, as shall be allotted to him in pursuance of the provisions to that effect, contained in the Deed of Settlement above-mentioned.

Provided always That if anything averred in the Declaration or Statement hereinbefore mentioned (except as to the Age of the said James M. C. Nat Glass which is hereby admitted to have been proved to the satisfaction of the Board of Directors) shall be untrue, this Policy shall be absolutely void.

Provided also That this Policy and the Assurance hereby effected are and shall be subject to the Conditions and Regulations hereupon endorsed, so far as the same are and shall be applicable, in the same manner as if the same respectively were repeated and incorporated in this Policy.

In Witness whereof, I, as Agent of the said Association, and by the Authority of the Directors of the said Association, have hereunto set my hand this second Day of February, One Thousand Eight Hundred and Fifty six.

Entered, [Signature]

Examined, Francis

[Large Signature] W. C.

Belleville Mo 20th 1880

I hereby assign this within
policy to my wife Janet C. Glass
and children *James Glass*
J. C. Carle witness

Policy Life Assurance
"Britannia"

£300.0.0⁰⁰ 1/4

In consideration of the payment to us by the
Bacon Medical and General Life Association
of the sum of \$1460 in full of all monies
due in and by virtue of the within policy
of insurance we ^{Catharine} Janet Charlotte Glass widow of
the late James Glass within deposed Charlotte
Eliza Bess formerly Charlotte Eliza Glass wife
of Robert John Bess of the City of Belleville
Gentleman and ^{Marian H.} James H. Glass of the said City
of Belleville Spinster children of the said
late James Glass who have attained the age of twenty
one years the said Robert John Bess husband of
the said Charlotte Eliza Bess and William
Stodkins Biggar of the said City of Belleville
Guardian of the Infant Children of the late
James Glass under order of the Circuit
Court of the said County of Hastings
hereby

hereby ~~assure~~ release and forever
discharge the said The Bacon Medical
and General Life Association their successors
and assigns of and from all claim demands
and sums of money due or to grow due
or become payable under and by virtue of
the within Policy of Insurance
In Witness whereof we have

hereunto set our respective hands and
seals the twentieth day of June 10, 1883
In the presence of
J. A. Farris, as to the requirements
of E. Janet Marianne H. Glass
Thos. Dow (as to separation
of R. J. Bess Charlotte Bess
and W. Stodkins Biggar)

R. J. Bess
Charlotte Bess
Marian H. Glass
Charlotte Bess
W. Stodkins Biggar

BRITANNIA MUTUAL LIFE ASSOCIATION.

CONDITIONS OF ASSURANCE AND REGULATIONS IN REGARD THERETO.

1. No Policy shall be considered in force if the Premium shall be unpaid for the space of thirty days next after the day on which the same shall have become payable; but should proof be given to the Board of Directors which shall be by them considered satisfactory, that the party whose life hath been assured continues to be in good health, and of sober and temperate habits, the Policy may be revived at any time within twelve calendar months, on payment of the Premium or Premiums then due, with interest thereon, at the rate of five per cent. per annum.
2. The Policy will become void if the Person whose Life hath been assured shall die upon the Seas, unless in passing from one part of British North America to another, or from or to any port in British North America, to or from any port in the United States of North America not further South than the City of Washington; or shall go beyond the limits of British North America except to any part or parts of the United States, not further South than the latitude of the City of Washington; or being in or entering into any Naval or Military Service whatsoever, shall go into actual service; unless in each case of going upon the seas, or beyond the limits aforesaid, or into actual service, the same shall have been respectively ~~done with the privy and permission of the Board of Directors, and such premium on account of the additional risk be paid, as shall be required by the Board of Directors.~~
3. In any case where the person who shall have effected an Assurance on his or her own life, shall commit suicide, and the Policy shall have been assigned to any person or persons having a *bond-fide* interest in his or her life to the extent of the sum assured, the full amount will be paid to the party or parties so interested; if the interest be less than the sum assured, the party or parties will be indemnified to the full extent of such interest.
4. If the person assured, being beneficially interested in the Policy, commit suicide, the Directors will have the option either of paying the sum assured, or of returning the full amount of premiums received (without interest) to his or her Executors or Administrators.
5. That in all cases where any Policy issued by the Association shall be, at the time of issuing the same, or shall at any time afterwards become subject to any trust or trusts whatsoever, the receipt of the Trustee or Trustees for the time being for the sum assured by such Policy, shall, notwithstanding any equitable claim or demand whatsoever of the person or persons beneficially entitled to the Policy or sum assured thereby, be an effectual discharge to the Association.
6. That the amount due under the Policy shall be paid according to the provisions within stated, and that no Director or Policy-holder shall be in any wise liable for any payment whatever, except according to the provisions of the Deed of Settlement of the Association.