

# London & Yorkshire Assurance Company

CHIEF OFFICE:

45, PALL MALL, LONDON, S.W.

Policy No. 205

Sum Assured, £200

Premium, £1. 17. 2

Payable 1<sup>st</sup> August yearly

WITH PARTICIPATION IN PROFITS.

The whole Term.

This Policy of Assurance, Witnesseth, that whereas William Thomas Honess of 45, Coleman Street in the County of Middlesex Shipping and Commission Agent

the hereinafter designated Assured, hath agreed with THE LONDON AND YORKSHIRE ASSURANCE COMPANY, for an Assurance of the sum of Two Hundred Pounds Sterling upon the life of himself for the whole term thereof

with participation in profits, according to the regulations of the said Company, and hath delivered into the offices of the said Company, a Declaration or Statement in writing, dated on the fifth day of July One thousand eight hundred and fifty nine signed by himself

stating amongst other things that the age of the said William Thomas Honess did not then exceed twenty seven years which Declaration or Statement in writing the said Assured hath agreed shall be the basis of the contract between himself and the said Company.

And whereas, the said Assured hath paid to the said Company the sum of Four Pounds Seventeen Shillings and Six Pence as the Premium or consideration for the said Assurance for twelve calendar months to be computed from the first day of August One thousand eight hundred and fifty nine the receipt whereof is hereby acknowledged.

Now know all Men by these presents, that in case the said Assured shall die within the said number of months from the date hereof or shall live beyond that period and the Assured shall on or before the expiration of that period, or within thirty days thereafter, or on or before the expiration of every succeeding twelve calendar months (or within thirty days thereafter) during the term of this Assurance pay to the said Company the annual premium of Four Pounds Seventeen Shillings and Six Pence then and in such case the Capital Stock and other the Stocks Funds and Property of the said Company after satisfying all Assurances granted by the said Company previously payable and all other prior charges on such Capital Stock Funds and Property shall be subject and liable according to the provisions of the Deed of Settlement of the said Company to pay to the Assured or to the Executors Administrators or Assigns of the Assured within three calendar months next after proof shall have been given to the satisfaction of the Directors of the said Company of the death of the said William Thomas Honess and of the cause thereof, the full sum of Two Hundred Pounds sterling and also to pay to the Assured or to the Executors Administrators or Assigns of the Assured as the same may become payable any Bonus to which he she or they may be entitled according to the regulations of the said Company.

Provided always, and it is hereby expressly declared that the said Capital Stock Funds and Property of the said Company after making such satisfaction and payment as are before mentioned shall alone be answerable for the payment of the moneys Assured by this Policy, and that no Director or Officer of the said Company or Proprietor of Shares therein shall be responsible for the payment of or any contribution towards the moneys assured by this Policy or be liable to any demand against the said Company on any pretence whatsoever beyond the amount of the unpaid part for the time being of his or her share or shares in the Subscribed Capital Stock of the said Company and that no person assured by the said Company shall be liable to any demand against the Company on any pretence whatsoever.

Provided also that this Policy and the Assurance hereby effected are and shall be subject and liable to the several conditions restrictions and stipulations hereon endorsed so far as the same are or shall be applicable in the same manner as if the same respectively were here repeated and incorporated in this Policy.

Provided also that if any fraud has been practised upon the said Company in effecting the Assurance hereby made, this Policy shall be void and all moneys paid thereunder shall be forfeited to the said Company.

In Witness whereof the Common Seal of the said Company is hereunto affixed by order of the Board of Directors and the undersigned being Three of the Directors of the said Company have hereunto subscribed their names this fourth day of August One thousand eight hundred and fifty nine

Examined Marice A. Reed

Entered A.W.

W. Thomas Honess Secretary

Wm. Ferguson  
S. V. Robin  
J. B. M. M. M. Directors

48, PAUL MALL, LONDON S.W.

### CONDITIONS.

1. Persons proposing Insurances must give the particulars required by the printed forms of Proposal, and must sign the Form of Declaration annexed thereto. Thirty days will be allowed for the payment of the Renewal Premium within mentioned from the time of its respectively becoming due, and no Policy will remain in force after the Thirty days have expired for the payment of the Renewal Premium, unless such Premium shall actually have been paid, and the printed form of Office Receipt, signed by two Directors of the Company, and countersigned by one of the Clerks or Agents, given; but the Assurance may be revived at any time, not exceeding three calendar months from the expiration of such Thirty days, on proof being given to the satisfaction of the Directors of the good state of health of the life or lives assured, and on the payment of the Premium due, with a fine of ten shillings per cent. on the sum assured, and interest at the rate of five pounds per cent. per annum on such Premium.

2. If the person whose life is assured under this Policy shall, without the permission of the Directors, go out of Europe, or die upon the high seas (except in passing from one part of the United Kingdom to another, or in passing in decked vessels in time of peace from one part of Europe to another part of Europe), or if he shall enter into any Police Force or the Preventive Service, or if he should be engaged or employed in actual warfare in any Military or Naval capacity, or being or becoming a sea-faring person, shall go upon the seas in pursuance of his occupation, then the benefit of this Policy shall be forfeited.

3. If any person whose life is assured under this Policy shall die by duelling, or by his or her own act, whether sane or insane, or by the hands of justice, then (unless the Premiums shall have been paid for five consecutive years) the benefit of this Policy shall be forfeited, except to the extent of the interest which any person may have previously acquired therein by assignment for valuable consideration, duly notified in

writing to the Company previously to the death of the person whose life is assured, or by legal or equitable lien upon such interest being proved to the satisfaction of the Directors; but if this Policy be in the possession of the person assured at the time of such death, the Directors may, if they think fit, pay, for the benefit of his family, any sum of money not exceeding the amount the Company would have paid to such deceased person for the purchase of his interest in this Policy, on the day previous to his death.

4. All such proof of the death of the person or persons whose life or lives is or are assured under this Policy, and of the cause thereof, and all such information respecting the claim made in consequence thereof, must be given to the Directors as they shall require.

5. In case of this Policy becoming void under these Conditions, or the provisions within contained, the Company shall not be bound to refund any moneys which shall have been received by them in respect of this Policy, and all claims against the Company in respect of this Policy shall be extinguished.

6. Whenever there should be a sudden increase of mortality occasioned by any epidemic, or other general disease or sickness, or by invasion, famine, civil war, or other like cause or calamity, the Directors are empowered, in case the funds of the Company should be inadequate to meet all claims arising against the Company, to defer the payment of such claims until the funds in hand shall be sufficient for the payment thereof; and in case the Directors shall so defer the payment of any claim under any Assurance, then such interest, not being less than three pounds per cent., as the Directors shall think fit, shall be payable thereon, to be computed from the time when the claim ought regularly to have been paid, if the payment thereof had not been deferred. And the Directors shall pay such interest when they pay the claim.

