

# UNIVERSAL LIFE ASSURANCE SOCIETY.



FOR THE WHOLE TERM OF  
OWN LIFE.

2469

Annual Premium.

£ 2 . 2 . 3

Sum Assured.

£ 100

**Whereas** James Brant of No. 10 Vine Street, Grace Market in the County of Middlesex, Oil and Colorman

has made Assurance with the UNIVERSAL LIFE ASSURANCE SOCIETY, London, on his Life, in the Sum of One Hundred

Four Pounds Four Shillings and Six Pence Pounds, upon the basis of the Declaration a Copy of which is hereon endorsed, and has paid the Sum of

to the Directors of the said Society, as the Premium for such Assurance for One Year from the Tenth Day of October One thousand eight hundred and Sixty One to the Ninth Day of October One thousand eight hundred and Sixty Three both inclusive.

**Now this Policy witnesseth,** and it is hereby declared, that if the said James Brant shall happen to die on or previous to the said Ninth Day of October One thousand eight hundred and Sixty Three or, having survived that Day, shall afterwards die whilst the aforesaid Premium shall be duly and annually paid to the said Society on that Day, and on the same day in each subsequent Year, the Capital Stock and Funds of the said Society shall be subject and liable, according to the Conditions of the said Society's Deed of Settlement, bearing date the fifteenth Day of May, 1834, to pay and satisfy to the Executors, Administrators, or Assigns of the said James Brant in London, within three Calendar Months after his Decease shall have been proved to the reasonable satisfaction of the Directors of the said Society, the full Sum of One Hundred Pounds sterling; with the further advantages which the said assured may be entitled to, under the Regulations of the said Society, and the option thereby given.

**Provided always,** That the Assurance hereby granted is, in every respect, subject to the Conditions on the back of this Policy. And in case the aforesaid Declaration shall prove in any respect untrue, this Policy shall be void, and all monies paid upon account thereof shall be forfeited to the said Society.

**Provided also,** That the Capital and Funds of the said UNIVERSAL LIFE ASSURANCE SOCIETY, for the time being undisposed of according to the Deed of Settlement of the said Society, shall alone be answerable for any Claims under this Policy; and no Director signing the same, nor any other Director or Proprietor of the said Society, his or her Heirs, Executors, or Administrators, shall, by reason of this Policy or otherwise, be personally liable for any such claims, except for the payment into the general Funds of the said Society of the unpaid part of his or her particular share or shares, nor at all after due transfer of his or her share or shares, according to the terms of the said Deed of Settlement, and the Act thereupon passed.

**In Witness whereof,** We, being Three of the Directors of the said Society, have hereunto subscribed our Names, this Tenth Day of October in the year of our Lord One thousand eight hundred and Sixty One.

Examined M. D. Simpson  
Entered W. D. Hanson  
(A 27712)

James Brant }  
James Brant } Directors.  
W. D. Hanson }



### Conditions.

## UNIVERSAL LIFE ASSURANCE SOCIETY, No. 1, KING WILLIAM STREET, LONDON.

THE payment of Premiums must be made within twenty-eight days after the day they shall become due, or the Policy will be void; but, upon proof being given, to the satisfaction of the Directors, that the Party whose life has been assured continues in good health, the Policy may be revived at any period within three months, on the payment of a fine of ten shillings per cent. on the sum assured, or at any period within six months, on the payment of such fine as the Directors may think reasonable.

Assurances shall be void if the Parties, whose Lives have been assured, shall go beyond the limits of Europe, or shall enter into, or engage in, any Military or Naval Service whatever, without, in each case, the previous consent in writing of the Directors shall have been obtained.

Assurances made by persons on their own Lives, who shall die by Duelling, by their own hands, or by the hands of Justice, shall become void so far as respects such persons; but, in such cases, the Directors are empowered to allow to the representatives of the person so dying, any part of the sum assured as they shall think fit; the assurance, however, 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.

Claimants must make proof of the decease of the person on whose Life the Policy is effected, and give such other information respecting the same, (particularly as to the disease or other occasion of death,) as the Board of Directors may reasonably require.

No receipts are to be taken for any premium of assurance or deposit, but such as are printed and issued from the office, and signed by one of the Clerks or Agents of the Society.

### Declaration.

## UNIVERSAL LIFE ASSURANCE SOCIETY, OWN LIFE. No. 1, KING WILLIAM STREET, LONDON.

DATE. The *Eighteenth* Day of *September*—18 *61*.

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| Name and Residence of the Party assuring.  | <i>James Braub, 10 Vere Street, Bloomsbury</i>   |
| Profession, Occupation, or Trade; and if a Female, whether married or single.  | <i>Dr &amp; Apothecary</i>   |
| Where born, date of Birth, and Age, next Birth-day.  | <i>Sutton St. James, Lincolnshire, twenty four 1837</i>  |
| Sum to be assured, and Term.   | <i>£100 for the whole term</i>   |
| Whether the Party has ever resided out of Europe, and if so, when, where, and for what period.   | <i>No</i>  |
| Whether the Party has had the usual Diseases incidental to infancy; and whether liable by hereditary predisposition, or otherwise, to any Malady tending to shorten Life; or to render an Assurance upon the Life more than usually hazardous. | <i>No</i>  |
| Whether the Life has ever been accepted or declined at this or any other Office; and if accepted, whether at the usual Premium, or with what addition.   | <i>Never applied</i>   |
| Medical Reference.   | <i>Dr. Morris Spalding Lincolnshire</i>  |
| Reference to a Friend.   | <i>W. S. Perceval 61 St James Rd. Holloway</i>   |
| Declaration of Health.   | <p>do hereby declare and set forth, that I am now in good health, and have had the <del>Small Pox</del> Cow-Pox, and have not laboured under Fits, Vertigo, Palsy, Insanity, Asthma, Spitting of Blood, Consumption, or other serious disease of the Lungs, Scrofula, Gout, Dropsy, Rupture, or other Deformity, or any other Ailment or Infirmary which tends to shorten Life, and that there is no other circumstance or information concerning my Life, or respecting my past or present state of health or habits, with which the Directors ought to be made acquainted, and that my Age does not exceed <i>twenty four</i> Years; and I do further declare that this Declaration shall be the basis of the contract between myself and the said Society, and if any untrue Averment be contained herein, or if the facts required to be set forth in the above Proposal be not truly stated, all Money, which shall have been paid upon account of the Assurance made in consequence hereof, shall be forfeited, and the Assurance itself be absolutely null and void.—Dated the <i>18<sup>th</sup></i> Day of <i>September</i>—in the Year of our Lord One thousand eight hundred and <i>61</i>.</p> |
| Signed before  | <i>James Braub</i>   |