

ALBERT AND TIMES
LIFE ASSURANCE AND GUARANTEE
COMPANY,

(with which the business of the "National Guardian" is incorporated.)

ESTABLISHED 1838.

CHIEF OFFICE,

No. 11, WATERLOO PLACE, PALL MALL, LONDON.



LIFE ASSURED

Sum Assured

Francis Webster

11032
WITH PARTICIPATION IN PROFITS.

£500-0-0

Quarterly
Annual Premium of Assurance

Term Whole Life

£5-10-5

Whereas THE DIRECTORS OF THE ALBERT AND TIMES LIFE ASSURANCE AND GUARANTEE COMPANY have accepted a proposal made by

Francis Webster of Mittle in the County of Essex, Baker for an Assurance upon his own Life, for the whole Term of such Life, in the sum of Five hundred pounds on the basis of a Declaration in writing, signed by the said Francis Webster dated the Fifteenth day of June One thousand eight hundred and Fifty Seven and delivered to the said Directors; which Declaration is in the words and form, or to the effect following, (namely):

" I Francis Webster of Mittle in the County of Essex the person described on the other side, being desirous of effecting an Assurance with THE ALBERT AND TIMES LIFE ASSURANCE AND GUARANTEE COMPANY in the sum of Five Hundred pounds, upon my own life, during the whole continuance thereof Do hereby declare, that my age does not exceed Forty Eight years; that I have had the small pox or the cow pox; that I have not had the gout; that I have not had asthma, any fit or convulsions since my infancy, habitual cough, spitting of blood, rupture, or insanity; and that I am now in good health, and do ordinarily enjoy good health; and that I am not aware of any disorder or circumstance tending to shorten my life, or render an Assurance on my Life more than usually hazardous, unless may be so considered. And I do declare, that I have not withheld any material circumstance or information touching my past or present state of health or habits of life, with which the Directors of the said Company ought to be made acquainted; and that William R. Barlow my Medical Referee, and Mr. Thomas Hunt my Private Referee, are, in my belief, fully competent to give information as to my present and general state of health; and I declare that the said Mr. Thomas Hunt is well acquainted with, and fully competent to give information as to my habits of life. And I hereby agree that this Declaration shall be the basis of the contract between myself and the said Company, and that if any fraudulent or untrue allegation is contained in this Declaration, all monies, which shall have been paid to the said Company on account of such Assurance, shall be forfeited to the said Company, and the Policy void.
" Dated this Fifteenth day of June in the year of our Lord One thousand eight hundred and Fifty Seven.
And whereas the premium to be paid in respect of such assurance as aforesaid, is the sum of Five pounds ten shillings and five pence
And whereas the said Francis Webster has, on the execution of these presents, paid to the said Company the sum of Five pounds ten shillings and five pence as the premium of the said assurance for the first, a year.

Now these Presents witness, that in case the said Francis Webster shall die on or before the twenty eighth day of September One thousand eight hundred and Fifty seven or in case he shall die after that day, and shall have paid to the Directors of the said Company, at the principal Office for the time being, of the said Company in London or Westminster, on or before, or within one calendar month next after the twenty ninth day of September and December 1857, and during his life on or before or within one calendar month next after the twenty ninth day of March, June and December in every year subsequent to the year ending on the said twenty ninth day of June 1858 the sum of Five pounds ten shillings and five pence as the Quarterly premium for such assurance as aforesaid, then, in either of the said cases, the Capital, Stock, and Funds of the said Company shall (according and subject to the provisions of the Deed of Settlement of the said Company) be liable to pay to the Executors, Administrators, or Assigns of the said Francis Webster within three calendar months next after satisfactory proof of his Death shall have been produced to the Directors of the said Company, at the Office aforesaid, the sum of Five Hundred Pounds sterling, together with such sum or sums, if any, as under the provisions of the said Deed of Settlement, shall be appropriated to this Policy by way of Bonus, and be added to the sum assured.

Provided nevertheless that in case the said Francis Webster shall go to any part of the world distant less than thirty-three degrees from the equator, or become a seafaring person, or engage in active naval or military service, unless with the previous permission in writing of the Board of Directors of the said Company so to go or do, or shall die by duelling, or by his own hands (whether feloniously or not) or by the hands of justice; or in case the assurance hereby made shall be proved to have been obtained by wilful misrepresentation, concealment, or other fraud, either in regard to any of the matters contained, or referred to in the Declaration hereinbefore set forth, or otherwise, then this Policy shall be void, and all payments which shall have been made to the said Company on account thereof shall be forfeited to the said Company. Provided also that the subscribed capital and other the Funds of the said Company shall (subject to all prior claims) alone be liable to answer claims by virtue of this Policy; and that no Director or Proprietor of the said Company, or other person interested therein, shall be in anywise personally or individually liable to answer, or contribute towards answering, any Claim by virtue of this Policy beyond the amount of the unpaid proportion of his or her share or shares in the subscribed Capital of the said Company. Provided also that the Directors signing this Policy, their Heirs, Executors, or Administrators, or any of them, will not nor shall demur for want of parties to any Bill which may be filed against them, or him, in any Court of Equity, respecting any claim by virtue of this Policy; or take any merely formal or technical objection by which any proceeding to be instituted for enforcing this Policy may be defeated or delayed. In witness whereof we, Three of the Directors of the said Company, have hereunto set our hands this Fifteenth day of July in the year of our Lord 1857

James Smith
George Harrison
John Murray
Directors.

Examined H. H. H.
Entered Miles

560/8-1/8

Received the twenty third day of December One thousand eight hundred and fifty seven of the Albert and James Life Assurance and Guarantee Company the sum of Five hundred pounds being the amount assured to be paid under the within written Policy upon the death of Francis Webster of Writtle, Essex Baker deceased.

£500-

Henrietta A. Webster

Administrative of the Estate and effects of the said Francis Webster deceased.

Memento - The within mentioned Premium being payable by Quarterly Instalments the balance due for the then current year will in the event of death be deducted from the amount assured.

20 H. MARLBORO' SQUARE SW1T LONDON

CABLE OFFICE

RECEIVED

1857 DEC 23

CONVIA

THE ASSURANCE CO. OF GREAT BRITAIN

AND LINES

