



INSURANCE AGAINST DEATH OR DISABLEMENT FROM ACCIDENT.

ACCIDENTAL DEATH

Class *Special*  
FIRST PAYMENT.

Insurance Company.

No. *40925*

Premium to Insure against Death or entire Disablement	<i>2</i>	<i>5</i>	<i>0</i>
Extra Premium to Insure Horse & Machinery risk..	<i>0</i>	<i>0</i>	<i>0</i>
Extra Premium to Insure against Partial Disablement	<i>0</i>	<i>0</i>	<i>0</i>
Total . . . . .	<i>2</i>	<i>5</i>	<i>0</i>

RENEWAL PREMIUM.  
Due the *9<sup>th</sup>* of *July*  
every year.....

Empowered by Special Act of Parliament, 22 Vict., cap. 22.

*£ 2.5/-*

CHIEF OFFICES—7, BANK BUILDINGS, LOTHBURY, LONDON.

Whereas *Alfred Theobald of High Street, Kingsland in the County of Middlesex. A butcher not engaged in slaughtering.*  
 (hereinafter called the said Insured) is desirous and hath proposed to insure in manner hereinafter described with **The Accidental Death Insurance Company** against Accidents and hath signed a Declaration bearing date the *First* day of *July* One Thousand Eight Hundred and Sixty *two* setting forth amongst other things his profession or occupation which Declaration it is agreed shall be the basis of the contract for the Insurance hereby intended to be made and the said Insured hath paid to the Directors of the said Company the sum of *Two Pounds Five shillings* as the Premium and consideration for the said Insurance for the period of one year from the date hereof.

**Now this Policy witnesseth** That in case the said Insured shall be injured by accidental violence and shall within three calendar months of its occurrence die from the direct effect of any such accident the Company shall be liable to pay to his executors or administrators the sum of *Five hundred* Pounds sterling three calendar months after proof has been given of such accidental death to the satisfaction of the Directors or in case such accidental violence shall wholly disable the Insured from attending to business shall be liable to pay to him a sum at the rate of *Three Pounds* per week during the continuance of such disability for a period not exceeding in all six calendar months or in case such accidental violence shall not wholly disable the said Insured but shall partially disable him or render him in part unable to attend to business shall be liable to pay to him a sum not exceeding in the whole one quarter of the sum payable in respect of whole or entire disablement. **Provided always** That in the event of any sum or sums of money being paid by the Company in respect of disablement from accidental injury within the intent and meaning of this Policy by way of compensation as aforesaid or otherwise the said Policy shall after such disablement shall have ceased or the Insured shall have accepted a sum by way of compromise or compensation for the same as aforesaid be valid for and in respect of death or disablement arising from future and other accidental injury only for the residue or balance of the whole sum hereby insured in that behalf remaining unpaid and that the Company shall not be liable to pay for disablement being the result of two or more separate accidents more than half the sum insured in case of death nor for disablement and death conjointly by one sum or by several instalments more than the amount insured in case of death or in case of any previous payment as aforesaid more than so much of such amount as may remain unpaid. **Provided always** That this Policy shall be in force for the period of one year from the date hereof and thenceforth from year to year as long as the Annual Premiums shall be duly paid to the Company as they shall become due and the Directors shall agree to receive them. **Provided always** That this Policy shall not be assignable in any case whatsoever. **Provided always** That the said Insured shall not be entitled to claim compensation under this Policy on account of any accident which shall only in part disable him unless he shall have paid the extra Premium required to insure compensation in such cases. **Provided always** That the Capital Stock Funds and Property of the said Company (subject to the Act or Acts of Parliament under which it is empowered and to the Deed or Deeds of Settlement of the said Company) shall alone be answerable for claims under this Policy and no Director or Shareholder in the said Company shall be subject to any demand in respect of such claims further than to pay to the funds of the said Company the full amount of his or her Shares or Share for the time being in the Capital of the said Company remaining unpaid. **Provided also** That this Policy and the Insurance hereby effected are and shall be subject and liable to the several conditions restrictions stipulations and notice hereupon 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 no Insurance shall be effected until the Premium due thereon shall have been paid and that if any statement or allegation contained in the aforesaid Declaration is untrue or any attempt be made to obtain compensation fraudulently or by untrue statements this Policy shall be void and all moneys paid in respect thereof 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 this *ninth* day of *July* in the year of our Lord One Thousand Eight Hundred and Sixty *two*.

Examined *B. R. Peacock* *J. J. Marshall*

Entered *W. J. W.* *W. J. W.*  
*Edward Tyler*

Directors.

Countersigned *Edward Lory* Managing Director.





## CLASSIFICATION OF RISKS.

### Class I.—General, without Horse and Machinery Risk.

This Class includes Gentlemen, Merchants, Bankers, Clergy, Lawyers, Medical Men, Artists, Clerks, Commercial Travellers, Farmers (not working), Naval and Military Men (not in active service), Manufacturers (not personally superintending their factories), Shopkeepers and Tradesmen (non-hazardous).

### Class II.—General, including Horse and Machinery Risk.

This Class includes the same persons as in Class I., but they pay an Extra Premium of Two Shillings per cent. to include the risk of Accidents from Riding on Horseback, Driving Horses, Using, Superintending, Inspecting, or being otherwise occupied with Steam Engines, Thrashing Machines, or other Machinery, or Fire Arms of any kind; these risks being excluded under Class I., but included in Classes II., III., and IV.

### Class III.—Special, with Horse and Machinery Risk.

This Class includes Brewers, Malsters, Architects, Builders, Surveyors, Hotel-keepers, Engineers, Manufacturers who superintend, Officers of Coastguard, Working Farmers.

### Class IV.—Hazardous.

This Class includes Bakers, Bricklayers, Blacksmiths, Butchers, Carpenters, Millers, Mineral Miners, Printers, Painters, Plumbers, Shipwrights, Farriers, Groomers, Coachmen, Carriers, Drivers, Publicans, Police, and other persons whose occupations do not come under the Class "Doubly Hazardous."

### Class V.—Doubly Hazardous.

This Class includes Colliers, Dock Porters, Gunpowder and Firework Makers, Jockeys, Trainers, Colt Breakers, Quarrymen, Marine Engineers, and all persons engaged in similar occupations, or Workmen engaged in large Public Works.

## STIPULATIONS AND CONDITIONS,

### UPON AND SUBJECT TO WHICH THE WITHIN POLICY IS EFFECTED.

1. This Policy insures against all forms of cuts stabs tears bruises concussions ernshings gun-shot wounds poisoned wounds sprains ruptured tendons broken bones dislocations burns and scalds the effects of explosions and chemicals frost bites bites of mad dogs serpents or insects the action of lightning suffocation by choking drowning hanging when accidentally occurring from material and external cause where such accidental injury is the direct and sole cause of death to the Insured or disability to follow his avocations but it does not insure against death or disability arising from Rheumatism Gout Hernia Erysipelas or any other disease or cause arising within the system of the Insured before or at the time or following such accidental injury (whether causing such death or disability directly or jointly with such accidental injury) nor against death or disability arising from prize-fighting duelling the hands of justice from intentional self-injury whether under the influence of insanity or not nor from injuries sustained on a railway whilst travelling otherwise than in a passenger carriage or whilst acting in violation of the bye-laws of the railway company nor from injuries received in the wanton and voluntary exposure of himself to obvious and unnecessary risk or injury nor from injuries received whilst in a state of intoxication or whilst performing any unlawful act nor against death or disability arising accidentally from anything administered or act performed for the treatment of disease whether surgical medical or otherwise except from surgical operations performed for the treatment of injuries enumerated in the first part of this clause for which compensation under this Policy would be otherwise payable nor against injury occasioned by any invasion foreign enemy civil commotion popular riot or by any military or usurped power whatsoever and in no case against death or disability occurring beyond the period of three months from the date of injury.

2. The renewal Premium due under this Policy and extra charge if there be any shall be due the day when the current year for which it is first granted expires and may be paid during ten days from that date and though this Policy virtually terminates on the day when such current year expires yet whether renewed or not it shall be held to be in force for those ten days and any accident occurring within those ten days shall be compensated the same as if it had occurred within the current year originally insured for but the Directors shall not be bound to send any notice of the renewal premium becoming due and shall be at liberty should they see fit to decline altogether to renew the Policy from year to year.

3. The Company will not incur double risks of the same kind upon a single life and any Policy of Insurance effected on a life already insured with the Company will be absolutely void unless specially endorsed with reference to such existing Policy. This Policy will also become void should the Insured without the permission of the Directors duly endorsed on the Policy ride races or steeple chases enter the Naval Military Preventive or Police Service change his occupation or go out of Europe except in passing from one port in Europe to another in a decked vessel and in time of peace or if any other similar insurance against accidents without the permission of the Directors shall be hereafter effected with any other Company. This Policy will however not become void in consequence of the said Insured becoming a member of a Volunteer Corps which

will not be deemed military service and all the peace risks of which are in this Policy included in the term "horse and machinery risk."

4. No sum payable by the Company under this policy shall carry interest and the Company shall cease to be liable for such sum if the same be not claimed within one year after it shall have become due.

5. In case of this Policy or of the moneys hereby Insured to be paid becoming the subject of any trust whatsoever the receipt of the Trustee for the time being shall be an effectual discharge to the Company without the Company being bound to see to the application of such moneys or being answerable or accountable for the mis-application or non-application thereof.

6. In the event of any accident occurring to the Insured within the intent and meaning of this Policy he or his representative must give notice thereof in writing to the Company at their office in London within seven days of the occurrence of the accident stating the nature and date of the injuries the place where and the manner in which they were received with the name the then address and the occupation of the person injured. In case the accident shall not prove fatal but shall so seriously injure the said Insured as to render him either altogether or in part unable personally to attend to or carry on any business the Insured shall within fourteen days of the accident furnish to the Company a written report on the facts of the case and the injuries he has received from his medical attendant who shall be a duly qualified and registered medical practitioner and further shall within fourteen days after its occurrence at the request of the Company submit himself to be examined by their medical officer either at their Chief Office or at the address so given by the Insured as aforesaid at his option and in case the disablement shall continue for longer than one month he shall give all such further information by certificates or declarations from time to time to the Company as they may reasonably require in order to ascertain the nature and extent of such injury and disability. In case of death the legal representative of the Insured must send to the Company at their office in London in addition to such written notice as aforesaid a certificate from the medical attendant of the Insured stating as fully as possible the nature of the injuries and the cause of death. Compliance with the above provisions shall be a condition precedent to any liability of the Company in respect of such injuries.

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

8. If any dispute arise respecting the amount of compensation to be paid to the Insured the matter shall be referred to arbitration in the usual way and in case the parties differ as to the appointment of Arbitrators or Umpire or as to terms of such reference it shall be referred to the Associate of the Court of Queen's Bench for the time being to settle the same.

## SPECIAL NOTICE TO INSURERS.

In every case of Accident where a claim is intended to be made, notice of such Accident must be sent to the Chief Office, 7, BANK BUILDINGS, LOTBURY, LONDON, within seven days, in pursuance of the 6th Condition, and Insurers are informed that notice given to any Local Agent will not be held by the Company as a compliance with that Condition.

No Renewal Receipts are valid unless they are in the printed Office Form, and under the signature of the Manager; and no Special or other Endorsement will be held valid unless the same is recognized and countersigned at the Chief Office.

No compensation is payable under this Policy to a person insured under the First Class, on account of Accidents caused by his personally riding or driving or from accidents caused by the use superintendence or inspection of machinery or fire arms of any kind, unless he has paid the extra Premium required for such risk; and no compensation is payable under any Class on account of accidents which may only in part disable, unless the extra Premium of Two Shillings per cent. to cover such Insurance has been paid.