

No. 14329

For the Whole Term of
OWN LIFE.

Premium... £ 6 .. 9 ..

SUM ASSURED

£ 300.

Without Participation in Profits.



Whereas *Chidley Kearnan O'Molony* of No 2 St. Nicholas Tenace Upper Tooting in the County of Surrey, Assistant Secretary, Royal Colonial Institute

hath made Assurance with **The Guardian Fire and Life Assurance Company**, London, on his Life, in the Sum of *Three Hundred Pounds* upon the basis or footing of a Proposal and Declaration, which have been deposited at the Office of the said Company, bearing Date the *Tenth* Day of *March 1874* stating, amongst other things therein set forth, that on that Day his Age did not exceed *Thirty* Years.

And Whereas the said *Chidley Kearnan O'Molony* hath paid the Sum of *Six Pounds and Nine Shillings* to the Directors of the said Company, as the Premium for such Assurance for One Year from the *Date of this Policy*.

Now these Presents witness and declare, that if the said *Chidley Kearnan O'Molony* shall happen to die at any time previous to the *Thirteenth* Day of *March 1875* or at any time thereafter, whilst the payment of the aforesaid Premium shall be duly made to the said Company, on or before the *Thirtieth* Day of *March* in each year, the Capital Stock and Funds of the said Company shall be subject and liable, according to the Conditions of the said Company's Deed of Settlement, bearing Date the Seventeenth Day of December 1821, and the Provisions of the Guardian Assurance Company's Act 1850 and of the Guardian Assurance Company's Act 1866, to pay and satisfy to the Executors, Administrators, or Assigns, of the said *Chidley Kearnan O'Molony* within three Calendar Months after his Decease shall have been fully certified and proved to the reasonable satisfaction of the Directors of the said Company, the full Sum of *Three Hundred Pounds* of the lawful Money of the United Kingdom of Great Britain and Ireland, of English Value and Currency.

Provided always, And it is hereby declared that this Policy is granted pursuant and subject to the Provisions of the Guardian Assurance Company's Act 1850 and of the Guardian Assurance Company's Act 1866, and shall, at all Times, and under all Circumstances, be subject to the Conditions printed on the back of this Policy. And in case the Declaration hereinbefore referred to shall prove in any respect untrue; or the said *Chidley Kearnan O'Molony* shall die by his own Act, whether sane or insane, or by Duelling, or by the Hands of Justice; or shall, without the license in writing of the Secretary or of a Director of the said Company first obtained, reside or travel otherwise than in accordance with the Conditions before mentioned, or go within limits not permitted by such Conditions, or shall die in, or in consequence of, any actual Military or Naval Service (Local Militia or Volunteer Corps excepted), or shall die on the High Seas while travelling otherwise than in accordance with the Conditions before mentioned, then and in any of such several cases this Policy shall be void.

Provided always nevertheless, That the Capital Stock and Funds of the said Company shall alone be liable as aforesaid to answer and make good all Claims and Demands whatsoever, under or by virtue of this Policy; and that no Proprietor or Member of the Company shall, by reason of this Policy be in anywise subject or liable to any such Claims or Demands, or be in anywise charged beyond the Amount of his or her Share or Shares of such Capital Stock or Funds; it being one of the original and fundamental Principles of the Company that the Responsibility of the individual Members shall in all cases be limited to their respective Share or Shares.

In Witness whereof, We, being Three of the Directors of the said Company, have hereunto subscribed our Names, this *Thirteenth* Day of *March* in the Year of our Lord One Thousand Eight Hundred and Seventy Four

Examined *M. Brown*
Entered *Blanks*
W. Bird Secy.
Paddington Branch

Richard M. Tawney
James Goodwin
J. H. Farson

In consequence of a Certificate submitted at the office of the within named Company relative to the wife of the within named Chidley Kearnan O'Molony it is hereby declared and agreed that no further proof of age shall be required.
Dated this Twenty eighth day of March 1874
M. Brown
May: 1874

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

CONDITIONS OF LIFE ASSURANCE.

1.—If any premium remains unpaid thirty days after the time stipulated in this policy, such policy will become void; but if any person interested therein shall within three calendar months after the time so stipulated (the person on whose life the assurance was made being then alive and in good health) pay a fine of Ten Shillings per cent. on the sum insured, then such policy may be revived, and continue in force.

2.—The person whose Life is insured by this policy (not being a sea-faring person by profession, and at the time following his occupation) may travel or reside in any part of the world not lying within thirty-three degrees north latitude or thirty-three degrees south latitude, and also in any part of Australia south of the Tropics, and in any part of the Colonies of the Cape of Good Hope and Natal, and may pass by sea by any ordinary passenger route from any one part to any other part of the world.

3.—If the person whose Life is assured by this policy should (except when travelling or residing in Australia south of the Tropics, or in the Colonies of the Cape of Good Hope or Natal, or when passing by sea by any ordinary passenger route from any one part to any other part of the world) go within thirty-three degrees north latitude, or thirty-three degrees south latitude, without the license in writing of the Secretary or of a Director of the Company first obtained, or should die on the High Seas except when travelling as permitted by the last preceding condition, then this policy shall become void.

4.—If the person whose Life is assured by this policy should, without the license in writing of the Secretary or of a Director of the Company first obtained, voluntarily and knowingly go within the limits of actual military operations or occupation in time of war or Foreign Inurrection (his previous usual place of residence not having been within such limits) then this policy shall become void.

5.—This policy shall not become void under the two last preceding conditions as regards the interest therein of any person not being the Life

assured, who shall satisfy the Court of Directors that such person has not wilfully omitted to obtain the license requisite to prevent avoidance of the policy under these conditions, and also has as soon as reasonably could be after the circumstances have come to the knowledge of such person made such circumstances known to the Court of Directors, and who shall pay within such time as shall be required by the Court of Directors the premium fixed by them for the increased risk.

6.—Assurances in this Company made by persons on their own lives, who shall die by their own act, whether sane or insane, or by duelling, or by the hands of Justice, shall become void so far as respects such persons; but shall remain in force so far as any other person or persons shall then 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.*

7.—An increased premium is to be paid for the Assurance of Military and Naval Persons when called into actual service; and also of persons who have not had the Small or Cow-pox; and the Court of Directors are empowered to fix the premium in all other cases where any peculiar hazard shall attend the life upon which the assurance is proposed to be made.

8.—All claimants upon the decease of any person, whose life shall have been assured by the Company, must if required make proof thereof by affidavit or certificate, and give such further information respecting the same as the Directors shall think reasonable. The time for payment of claims accruing by death is within three calendar months after proof of the death shall have been made as aforesaid.

9.—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 Company, and no Agent of the Company has authority to receive Notice of any dealing with any Policy, but such Notice must be served at the Head Office of the said Company.

* In the event of an Assurance becoming void under this Condition, the Directors have power to take the peculiar circumstances of every such case into their consideration, and to allow to the representative of the deceased so much of the sum assured as they shall think fit.

16-2/98.

The principal place of business of this Company, at which alone Notices of Assignment must be given, in pursuance of "The Policies of Assurance Act, 1867," is No. 11, Lombard Street, London, E.C.