

OWN LIFE.

West of England

WITH PROFITS.

Trustees.

RIGHT HON. EARL OF DEVON.
 RIGHT HON. EARL FORTESCUE.
 RIGHT HON. EARL OF MORLEY.
 SIR THOMAS DYKE ACLAND, BART.
 SIR JOHN THOMAS B. DUCKWORTH, BART.
 SAMUEL TREHAWKE KEKEWICH, Esq., M.P.

Directors.

PRESIDENT.

REV. JOHN FISHER TURNER, of Winkleigh, Devon, CLERK.

VICE-PRESIDENTS.

SIR JOHN T. B. DUCKWORTH, of Wear House, Exeter, BART.
 EDWARD ANDREW SANDERS, of Stoke House, Exeter, Esq.
 ROBERT THOMAS HEAD, of Exeter, Esq.
 ARTHUR KEMPE, of Exeter, Esq.

Secretary and Actuary.

MR. CHARLES LEWIS, F.I.A., F.S.S.

ESTABLISHED IN THE YEAR 1807.



No. 30625

£400.

PREMIUM . . . £14, 7, 8

£14, 7, 8

Renewable on the 28th day of June in every Year during the continuance of this Policy.

EMPOWERED BY ACT OF PARLIAMENT.

Fire and Life Insurance Company.

CHIEF OFFICE, EXETER.—OFFICE FOR THE METROPOLIS, No. 20, NEW BRIDGE STREET, BLACKFRIARS.

CAPITAL, £600,000.

Whereas

George James Sney, of 13 Cromwell Road, West Kensington, Surrey, Esq., Lieutenant Colonel.

is desirous of effecting an Assurance with the WEST OF ENGLAND INSURANCE COMPANY, upon his own Life, in the sum of *Four hundred* Pounds, for the term of One Year, commencing on the *Twenty-eighth*

Day of *June* One Thousand Eight Hundred and Seventy *one*, and to be renewed from Time to Time, at his Option at the end of every Year during the Continuance of his life, and has made to the Directors of the said Company, as the basis of the Contract and by way of Warranty, a Declaration, which bears Date on the *Seventeenth* Day of *June* One Thousand Eight Hundred and Seventy *one* and is Signed by *the said George James Sney*, setting forth, among other things, that the age of the said *George James Sney* did not, on the Day of the Date thereof, exceed *Forty-three* Years.

AND WHEREAS the Directors of the said Company, relying on the truth of such Declaration, have undertaken the proposed Assurance, at and under the Annual Premium of *Fourteen pounds seven shillings and eight pence*

AND WHEREAS the said Assured has paid to the said Company the Sum of *Fourteen pounds seven shillings and eight pence*

as the Premium for such Assurance for One Year, commencing as aforesaid.

Now be it known, That if the said *George James Sney* shall die within the said Term of One Year, commencing as aforesaid, or shall live beyond such Term of One Year, and shall, on or before the *Twenty-eighth* Day of *June* next ensuing, and on or before the same Day in every subsequent Year, during the continuance of this Assurance, pay to the said Company the Annual Premium of *Fourteen pounds seven shillings and eight pence*

Then the Capital Stock and Funds of the said Company shall be subject and liable to pay to the Executors, Administrators, or Assigns, of the said Assured, within Three Calendar Months after proof, satisfactory to the Directors of the said Company, shall have been given of the Death of the said *George James Sney* conformably to the Conditions of this Policy, the Sum of *Four hundred pounds*

Provided always, and this Policy is upon the express Condition, that if any untrue statement or allegation be contained in the Declaration hereinbefore referred to, or in case the Assurance shall have been obtained through any misrepresentation, concealment, or untrue averment whatsoever, then this Policy shall be void, and all Monies which shall have been paid to the Company on account of this Insurance shall be forfeited to the Company, and all claims upon the Policy shall cease and determine. PROVIDED ALSO, that this Policy and the Assurance hereby effected shall be subject to the several Conditions, Restrictions, and Stipulations hereupon indorsed, in the same manner as if they were inserted in the body of this Policy. PROVIDED ALSO, and it is hereby expressly declared, that the Capital Stock and Funds of the said Company shall alone be answerable for all demands under this and all other Policies; and that no Director, Officer, or Member of the said Company, or Proprietor of Shares therein, shall, in any Event, upon any account, or in any Manner, be liable to contribute, or be otherwise responsible, in respect of any such demand, beyond the Amount of his or her Share in the SIX HUNDRED THOUSAND POUNDS constituting the Capital Stock of the said Company at the Time when the Claim shall arise; anything contained in this Policy, or any Law or Statute to the contrary, notwithstanding.

In Witness whereof, We (being Three Directors of the said Company) have hereunto set our Hands, this *Twenty-eighth* Day of *June* One Thousand Eight Hundred and Seventy *one*

Signed in the Presence of *Chas. H. King*

Chas. H. King *
W. H. ... *
W. H. ... *

Chas. H. King

West of England LIFE INSURANCE COMPANY.

ESTABLISHED IN EXETER, 1807.—EMPOWERED BY ACT OF PARLIAMENT, 1813.

OFFICE FOR THE METROPOLIS, No. 20, NEW BRIDGE STREET, BLACKFRIARS.

CONDITIONS OF INSURANCE.

I.—Persons desiring Insurance on Life must give reference to the usual Medical Attendant of the Person on whose Life the Insurance is proposed, and to one or more respectable Householders, for information in regard to the past and present State of Health and Habits of Life of such Person.—If the Insurance be undertaken, the party proposing the same is required to sign a Declaration, setting forth the Residence, Occupation, Age, and Place of Birth of the Person on whose Life the Insurance is proposed, and other particulars with reference to his or her State of Health and Habits of Life; which Declaration will be taken to be the basis of the contract between the Assured and the Company, and be inserted by way of warranty in the Policy; and the Insurance will be valid only in case such Declaration and all Testimonials and Documents addressed to or deposited with the Company, in relation to the Insurance, shall be found to be in all respects true, and to contain a faithful disclosure of every circumstance to which they may relate, or material to be known to the Company.

II.—No Insurance will be held in force until the Premium shall have been actually paid to the Company; nor will any Policy be valid beyond fifteen days after the expiration of any year, unless the Premium for its renewal shall have been actually paid to the Company. Insurances may, however, be revived within any period not exceeding three months, on proof satisfactory to the Directors being given of the unimpaired state of health of the Person whose Life is assured, and on payment of a Fine of 10s. per cent. on the sum assured.

III.—Persons whose Lives are insured (not being seafaring persons in the course of their occupation) may go by sea in decked vessels, during peace, from any part of Europe to any other part of Europe, and may sail in yachts or pleasure-boats on the shores of Great Britain, without obtaining a licence from the Directors, and without paying any additional Premium; and are permitted to reside in any part of Europe, the Holy Land, Lower Egypt, Madeira, British North American Colonies, Australia (Gold Diggings excepted), Van Diemen's Land, New Zealand, New South Wales, and in any part of the World North of 38 degrees North Latitude (California alone excepted), and South of 80 degrees South Latitude, without extra Premium, a small additional charge being only required for the Sea Risk. But Policies will become void if the Person whose Life is insured shall go beyond the said limits, or die upon the sea, except in passing by sea as aforesaid, or whilst sailing as aforesaid, unless in every case previous permission shall have been obtained from the Directors, and such additional Premium as they shall require paid.

IV.—Policies will become void if the Person whose life is insured shall engage or be employed in any Military Service out of the United Kingdom; or shall engage or be employed in any Military capacity in consequence of any Invasion, Insurrection or Rebellion of or in any part of the United Kingdom, except in a Volunteer Corps; or shall engage or be employed in any Naval or Maritime Service or Occupation, or in the Preventive Service; unless, in each case, the Directors shall have previously undertaken the extra risk upon payment of an adequate Premium.

V.—In case of the Death of a Person, whose Life is assured, by Duelling, by the Person's own hands, or by the hands of Justice, Policies effected by Persons on their own Lives will become void if such Death happen within one year from the date of the Policy, but shall not be held void for that cause if the Death take place after that period; and in cases of Policies granted in favour of another, or transferred to another by Deed for a valuable consideration in money, or by virtue of any legal or equitable Lien as a security for money, upon proof of the extent of such a subsisting interest being given to the Directors to their satisfaction, shall be valid from the date of the Policy to the extent of such interest.

VI.—In every case in which the Policy is declared or becomes void, all Monies which shall have been paid to the Company on Account of the Assurance shall be forfeited to the Company, and all claims upon the Policy shall cease and determine.

VII.—Information of the decease of the Person whose Life is insured must be communicated to the Company so soon as the event shall be known to the Assured or party entitled to the Policy, and all claims shall be supported by documents to prove the place and time of death, and by what disease or from what cause the death of the party was occasioned; also by Certificates of Birth and Burial, and by all such other Documents, Information, and Evidence, as shall reasonably be required; and within three months after such proof shall have been fully and satisfactorily made to the Directors the amount of the Insurance shall be paid, when the Policy, with all Assignments of it, and other Evidences of Title, shall, if required, be given up to the Company.

Where a Party, whose Life is to be insured, does not appear at the Company's Office, or before one of their Agents, a charge of 15s. per cent. is made in the first instance; but is returned, provided the party appears, as aforesaid, before the second payment of the Premium, and the state of health of the party be then approved.

The Directors have a discretionary power of fixing the Premium for Insurance on the Lives of Persons about to proceed on any voyage, or intending to reside in a Foreign Country, not included in the limits contained in Clause III., and in other cases of peculiar hazard.

Insurances may be effected in any part of the Kingdom, either through the appointed Agents of the Company or through any respectable Attorney or Solicitor, who will be furnished with the proper forms to be used upon applying at the Office in Exeter, or to either of the Agents of the Company.

N.B.—No Renewal Receipt for any Policy will be regarded as valid by the Company unless given on the regular form issued from the Office.

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The Company's principal place of business at which Notices of Assignments may be given, in pursuance of the Policies of Assurance Act, 1867, is the Office of the Company in the City of Exeter.

Edw. Kelly

EMPOWERED BY ACT OF PARLIAMENT

THE ASSURANCE COMPANY