

# SERIES OF 1831.

## LIFE POLICY.

N<sup>o</sup> 2152.



Own Life.

£5,000.

Term Whole Life.

### BY THE LONDON ASSURANCE.

*Incorporated by Royal Charter, A.D. 1720.*



*Whereas Francis Kuper Dumas of n<sup>o</sup> 70 Seemyns Street, in the County of Middlesex, Merchant*

(hereinafter designated as the Assured) hath agreed with THE LONDON ASSURANCE, to effect an Assurance on his Own Life, for the whole term thereof, for the Sum of Five Thousand Pounds on the basis of and according to the several Stipulations, Conditions, and Agreements, expressed and contained in a certain Proposal and Declaration, bearing date the Eighteenth day of May One thousand eight hundred and Sixty four made and signed by the said Assured.

**And Whereas** the said Assured hath paid to THE LONDON ASSURANCE, the Sum of Seventy two Pounds Sixteen Shillings and Six Pence being the consideration for such Assurance from the date of this Policy, up to the first day of January now next ensuing, and hath proposed to pay the Annual Sum of One Hundred and Twenty Pounds Sixteen Shillings and Eight Pence on the first day of January in the next and in every succeeding year during the natural Life of the said Assured. The said Assured being warranted to be at the date of this Policy in good health; not to be afflicted or affected with any disease or disorder tending to the shortening of Life, and not to exceed the Age of Twenty eight years. The said Assured agreeing and undertaking to be bound and concluded by the said Proposal, Statements, and Declaration, and the Averments therein contained, and the Stipulations and Conditions hereto subjoined, which Warranty, Agreement, Undertaking, Statements, Declaration, Averments, Stipulations and Conditions, are to be considered and taken as the basis of this Assurance, and binding on both the contracting parties.

**Now therefore this Policy witnesseth** for the considerations above expressed, That in case the said Assured shall die on or before the thirty-first day of December next ensuing the date of these Presents, or if the said Assured shall live beyond that period, and the said Assured or his Assigns, do and shall, upon or before the first day of January now next ensuing, and afterwards yearly, upon or before the first day of January in every succeeding year during the Natural Life of the said Assured, pay or cause to be paid to THE LONDON ASSURANCE, at their Office, the said Annual Sum or Premium of One Hundred and Twenty Pounds Sixteen Shillings and Eight Pence. **Then** the Consolidated Capital Stock, Estates, and Securities of THE LONDON ASSURANCE, shall be subject and liable to pay, make good, and satisfy unto the Executors, Administrators, or Assigns, of the said Assured, the said Sum of Five Thousand Pounds within Three Calendar Months next after sufficient proof shall be made, upon oath or otherwise, to the satisfaction of the Court of Directors of THE LONDON ASSURANCE, of the death of the said Assured.

**Provided always,** nevertheless, That if, at the date of this Policy, the said Assured be afflicted or affected with any disease or disorder which tends to the shortening of Life; or, if the said Assured, at the date of this Policy, exceed the Age of Twenty eight years, or, if the said Assured shall die by the hands of Justice, or shall die upon the Seas, except in passing by Decked Vessels, between any parts of the United Kingdom, or during Peace, between one European Port and another; or, if the said Assured, shall depart beyond the limits of Europe, or enter into any Military or Naval Service, without the previous licence and consent of THE LONDON ASSURANCE, by Writing, to be hereon endorsed, for such last mentioned purposes, or either of them; or if the said Assured shall, within One Year and Thirty-one days from the date of this Policy, die by duelling, or by suicide, by his own hands, sane or insane; or if the said Statements and Declaration so made and signed as aforesaid, or either of them, be in any respect untrue, or contain any untrue Averment, then, and in every or any such case or cases, this Policy and the Assurance hereby made shall be wholly null and void, anything herein contained to the contrary notwithstanding.

**Provided also** that this Policy and the Assurance hereby effected are and shall be subject and liable to the several Stipulations and Conditions endorsed hereupon, as if the same were herein repeated and incorporated.

**In Witness** whereof, THE LONDON ASSURANCE have caused their Common Seal to be hereunto affixed this Fourteenth day of June in the year of our Lord One Thousand Eight Hundred and Sixty four.

BY ORDER OF THE COURT OF DIRECTORS,

*J. L. Hume*  
Secretary.

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THE LONDON ASSURANCE.

OWN LIFE.

WHOLE LIFE.

LIFE POLICY.

SERIES OF 1831.

No. 2152.

Dated the 14 day of June 1864.

£ 5000

on the Life of Francis Kuper Dumad Esq<sup>r</sup>

at £ 2. 8. 4 per Cent. per Annum.

£ 120. 16. 8

payable on the 1st January Yearly.

Received the Sum of £ 72. 16. 6

being the Premium up to the 1st January next, from  
the date of this Policy.

Jam<sup>s</sup> Turquand



## THE STIPULATIONS AND CONDITIONS WITHIN REFERRED TO.

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Although Assurances made as within contained by Persons on their own Lives, who shall die at any time by the hands of Justice, or within One year and Thirty-one days from the date of the Policy, by Duelling, or Suicide, by their own hands, sane or insane, become void, the within Policy shall nevertheless not be avoided so far as regards any other Person or Persons having a *bonâ fide* interest therein, acquired by assignment or by legal or equitable lien, upon due proof of the extent of such interest being made to the Directors; and The London Assurance will, in such case, pay or allow the amount of such interest, to be ascertained as aforesaid, unto such Person or Persons accordingly.

Persons whose Lives are assured by The London Assurance are allowed to pass by Sea between any parts of the United Kingdom, and during Peace, from one European Port to another, but such passage must be made in a Decked Vessel, and the Life assured must not go beyond the limits of Europe, without the consent of the Directors, as within mentioned.

No extra Premium is required from any Person in the Army or Navy unless on actual Service, but the Assurance will be void if the Party whose Life is assured enter into any Naval or Military Service whatever, unless by consent of the Directors endorsed on the Policy.

No Assurance is in force until the Premium is actually paid.

Thirty days are allowed for the payment of the Premium after it becomes due, and in the event of the Premium remaining unpaid for a period not exceeding Three Calendar Months, the Policy may be renewed on proof satisfactory to the Directors being given of the continued good health and unchanged habits of the Party whose life is assured, and a fine being paid at the discretion of the Directors. Every Policy not so renewed, shall be considered at an end, and absolutely forfeited, but if from accident, inadvertence, or inability to continue the payment of the Premium, the Party legally interested in the Policy, shall within the term of Six Calendar Months from the day that the Premium became due, make an application in writing to the Directors, stating the cause, or inability, such a sum as the Directors shall in their discretion think fit, will be awarded to the Party, not exceeding the amount which would have been given for the Policy at the time it lapsed.

All Claims will be paid within Three Calendar Months after the Directors shall have received satisfactory proof of the death of the Life Assured.