

London.

# The Royal Insurance Company

REGISTERED.

## LIFE POLICY.

Premium £ 4. 0. 6. Sum Assured

N<sup>o</sup>. 14927 Stamp (Not Charged by the Company) £ 200.

Payable Half Yearly.  
Participation of Profits,  
**OWN LIFE.**  
By deduction of the future Premiums.

### THIS Instrument or Policy of Assurance Witnesseth, That Whereas

James Lettingill, Junior, of 15, Graubauer Place, Coburg Road, Old Kent Road,  
London. Law Clerk

herein afterwards described the Assured, having paid to The Royal Insurance Company, the Sum of Four Pounds  
and Six pence. as the consideration for the Assurance for One Year, from the  
Twenty six day of May One Thousand Eight Hundred and Sixty five of

on the Life of the said Assured. And the said Assured having subscribed, or caused to be subscribed, and delivered at the Office of the said Company a Declaration  
bearing date the Eighteenth day of May 1865, setting forth certain particulars therein mentioned; which  
said Declaration is the basis of the Contract for the present Assurance:

Now therefore this Policy witnesseth, That it is hereby declared by the Three Directors whose names are hereunto subscribed on behalf of the said Company, That in case of the Death of the said Assured on or before the Twenty six day of May next, or in case the said Assured shall pay at the Office of the said Company, on or before the Twenty six day of May next, and in every succeeding year, the said Annual Sum or Premium of Four Pounds and Six Pence or such Reduced Premium as may from time to time, according to the regulations of the said Company, be determined to be payable in respect of this Assurance by the Directors thereof, which determination is in all cases to be taken as conclusive by the said Assured, or his Assigns, then the Capital, Stock, Estates, and Securities of the said Company shall be subject and liable to make good and satisfy unto the Executors, Administrators, or Assigns of the said Assured, within Three Months after good and sufficient proof shall be made upon oath or otherwise, to the satisfaction of the said Company, of the death of the said Assured, the said sum of Two Hundred Pounds with such addition or additions, if any, as may be payable in respect of this Assurance, according to the regulations of the said Company, and as determined from time to time by the Directors thereof; which determination is in all cases to be taken as conclusive by the said Assured, his Executors, Administrators, or Assigns.

Provided always, That this Policy and the Assurance hereby effected, are and shall be subject and liable to the several conditions, restrictions, and stipulations 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 in case the said Assured shall at any time or times depart beyond the limits of Europe or die upon the Seas, except in passing in time of Peace from any one part of Europe to any other part of Europe, or shall enter into or engage in any Military or Naval Service whatsoever, without the previous consent of the said Company, from time to time duly signified by Endorsement hereon; or if the said Assured shall die by his own act, whether sane or insane, by duelling, or the hands of Justice; or if the said Declaration shall be found to contain any false or untrue Averment; then, in any such case, this Policy shall cease and be void, to all intents and purposes whatsoever; and all Premiums or Moneys which shall have been paid in respect thereof, shall be forfeited to the use of the said Company.

Given under the Common Seal of the said Company, at Liverpool, this Twelfth day of June in the year of our Lord One Thousand Eight Hundred and Sixty five.

Perry Anderson Actuary.

Henry Douglas  
W. Jones  
W. Marshall } Directors.



Participation of Profits,  
By deduction of the future Premiums.



Memorandum *13<sup>th</sup> June 1865*, It is hereby agreed that in consideration of the present payment of *£300* pounds, *1* shilling, and *6* pence, for an Assurance for Six months, and the future payment on or before the expiration of Six months, from the *twenty sixth* day of *May* One Thousand Eight Hundred and Sixty *five* and on or before the last day of every subsequent Six months, calculating from the said date, of the like sum of *£300* pounds, *1* shilling, and *6* pence, which sums will consequently become respectively payable on the *twenty sixth* day of *November* and the *twenty sixth* day of *May* in each year, the same shall be received in lieu of the within-named annual payment of *£400* pounds, *1* shilling, and *6* pence, provided always that the said payments of *£300* pounds, *1* shilling, and *6* pence be paid within thirty days of the said *twenty sixth* day of *November* and *twenty sixth* day of *May* in each year: anything herein contained to the contrary notwithstanding.

*J.R.* *D.W.B.*

BY ORDER OF THE COMMITTEE.  
*John Hudson*  
 Actuary

CONDITIONS OF ASSURANCE.

Policies will not be considered to be in force beyond thirty days after the expiration of the year, unless the Premium then due shall have been actually paid, on a printed receipt, issued from the Office, and signed or witnessed by an Officer of the Company, or by one of its Agents. But should proof be given to the satisfaction of the Directors, that the party or parties whose life or lives hath or have been Assured continue in good health, the Policies may be revived at any period within three calendar months, on the payment of a fine to be fixed by a Board of Directors, not exceeding ten shillings per cent. on the sum assured; or should they see fit, at any time after the expiration of three calendar months, on payment of such fine or additional premium as such Board of Directors shall think proper to impose.

Assurances 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, will become void so far as respects such persons, but shall remain in force so far as any other person or persons shall then have a *bond-fide* interest therein, acquired by assignment or by legal or equitable lien, six calendar months previously to the death of the lives Assured, upon due proof of the extent of such interest being made to the Directors. And if any person Assured upon his own life, shall die by his own hands, and not *felix de se*, the Directors shall be at liberty, if they shall think proper, to pay, for the benefit of his family, the whole or any part of the amount which would have become due in respect of the Policy, as they may think fit.

All claimants upon the decease of any person whose Life shall have been assured by the Company must, if required, make proof thereof, and give such further information respecting the same as the Directors shall think reasonable.

Reasonable proof will also be required of the time of birth, unless that fact shall have been previously established, in which case the same will be admitted by Endorsement on the Policy.

The time for payment of Claims accruing by death is at the expiration of three calendar months after satisfactory proof of the death of the party or parties upon whose life or lives the Assurance has been effected, but the Directors reserve to themselves the power to discharge any claim immediately on its being established.

