

L1000 BRITON No 1064

MEDICAL AND GENERAL LIFE ASSOCIATION.

INCORPORATED BY ACT OF PARLIAMENT.

CHIEF OFFICES, - No 429, STRAND, LONDON.

PAYMENT RECEIVED by the Association on granting this Assurance to the 21 day of July 1885 Premium £ 1000

PAYMENT TO BE MADE for the renewal of this Policy on the 21 day of July 1885 and thenceforward half yearly Premium £ 4 7 6

Whereas William Holt the Younger of Kings Norton near Birmingham in the County of Warwick Gentleman

hereinafter styled the Assured, has proposed to effect an Assurance with the BRITON MEDICAL AND GENERAL LIFE ASSOCIATION upon One thousand Pounds and hath delivered or caused to be delivered, into the Office of the said Association, a declaration and proposal for Assurance in writing, bearing date the 21 day of January one thousand eight hundred and eighty eight

And whereas the said Association has undertaken the proposed Assurance upon the terms and conditions herein and hereon expressed:

And whereas the said Assured hath paid to the said Association the sum of Ten Pounds seven shillings and six pence, being the Amount payable as Premium in respect of such Assurance, for the calendar months, to be computed from the twenty first day of January one thousand eight hundred and eighty eight, as stated on the margin hereof.

Now this Policy of Assurance witnesseth, that the said Association doth agree, and it is hereby declared and agreed, by and on behalf of the said Association, that if the said Assured shall die within the calendar months, to be computed as aforesaid, or if he shall live, and the Assured shall on or before the expiration of every succeeding calendar months during the continuance of this Assurance, pay or cause to be paid to the Directors of the said Association for the time being the sum for the time being payable as a Premium in respect of this Assurance, as stated hereon. Then, and in such case, the said Association shall pay to the

Executors, Administrators, or Assigns, at the expiration of three calendar months next after proof shall have been made and given to the satisfaction of the Directors of the said Association of the death of the said Assured

the full sum of One thousand Pounds

Provided that if the Premiums from time to time to become due, as hereinbefore appointed, be paid within thirty days next after they respectively fall due, and be acknowledged by the printed receipt of the said Association, under the hands of at least two of the Directors for the time being of the said Association, this Policy shall notwithstanding the death within the said period of thirty days of the person whose life is hereby assured) be and remain in full force and virtue.

Provided also, that this Policy shall entitle the said Assured to participate in the profits of the said Association.

Provided always, that if anything set forth or alleged in the proposal or declaration so as aforesaid delivered at the Office of the said Association shall be untrue or fraudulent, or in case the several documents addressed to or deposited with the said Association shall not be authentic, or shall be fraudulent or collusive in the matters therein contained, or shall conceal any facts of which the Directors ought to be informed in granting this Assurance, then this Policy shall be void, and all moneys thereon paid shall be forfeited and become the absolute property of the said Association.

Provided always, and it is hereby expressly declared, that when this Policy shall have been in force five years, or for any longer period, then notwithstanding anything herein contained, the same shall be wholly indefeasible and indisputable, except in cases where the Assured shall go beyond the limits prescribed in this Policy without the consent in writing of the said Directors for that purpose being first obtained.

Provided always, that the Assurance hereby made shall at all times and under all circumstances be subject to the regulations and conditions endorsed on the back of this Policy, which regulations and conditions are to be considered as incorporated in and forming part of this Policy.

Provided always, that the funds or property of the Association, after satisfying all Assurances granted by the Association previously payable, and all other prior claims, shall alone be answerable for the payment of the moneys assured by this Policy, and that no Director or other Proprietor of the Association shall be responsible for the payment of or contribution towards the moneys assured by this Policy, or liable to any demand against the Association, beyond the amount of the unpaid part for the time being of his or her Share or Shares in the Subscribed Capital of the Association.

In Witness whereof the said Association have caused their Common Seal to be hereunto affixed, and we, three of the Directors of the said Association, have hereunto set our hands this 21 day of January one thousand eight hundred and eighty eight

Examined [Signature] Age admitted [Signature] [Signature] Directors. Entered [Signature] E. James Oliver G Chapman

Actuary and Secretary.

(B. E. 11). WITH PROFITS.

Any Notice of the Assignment of this Policy must be delivered at the Chief Office, as above.

*Briton Medical
and General Life Assocn
-ation
policy no. 26697.*

James

Holt Esq

H. N. Roberts Esq

Proprietors of

Policy.

BRITON MEDICAL AND GENERAL LIFE ASSOCIATION.

REGULATIONS AND CONDITIONS OF ASSURANCE.

1. Policies, upon which premiums are payable periodically, becoming lapsed, by reason of the premiums not being paid to the Association, at the times and in manner in the within Policy appointed and provided, may be revived at any period within twelve calendar months from the times so appointed, on satisfactory proof being previously given to, and acknowledged by, the said Association, that the life or lives assured continue in good health, and on payment of such sum, and compliance with such conditions, as the said Association may think reasonable. No payment of any Premium will be acknowledged as made to the Association for which the printed receipt of the Association, signed by at least two Directors for the time being, is not given. In cases where, for the convenience of the Assured, the Premiums are made payable half-yearly or quarterly, the unpaid Premiums, if any, for any portion of the then current year of Assurance in which the claim arises, shall be considered due, and be deducted from the sum assured; it being intended that the Association shall in such cases receive the same amount of Premium as if the Premiums had originally been made payable yearly.

2. Persons whose lives are assured may reside in any part of Europe, and on payment of a small extra premium, to cover the risk of Voyages out and home, may visit and reside in the Azores, or Madeira, British North America, and the United States of America, East of the Mississippi and not South of the latitude of Washington, or at such parts of the Cape of Good Hope and Australasia (including New Zealand and Tasmania) as are South of 30 degrees of South latitude.

3. If any person whose life is assured by this Policy shall die by duelling, or by his or her own hands, or by the hands of justice, the benefit of this Policy shall, so far as respects the legal personal representative of such person, be forfeited; but if any other person shall, six calendar months previously to such decease, have acquired a *bona fide* interest in this Policy by legal assignment for valuable consideration, or by equitable lien (duly notified in writing to this Association previously to the death of the person whose life is assured), the same shall to the extent of such interest be valid.

4. All persons claiming any sum or sums of money, by virtue of this Policy, must give to the Directors of this Association satisfactory proof of the death of the person or persons on whose life or lives the Assurance has been effected; and such further information respecting the same, as well as any other matter relating thereto, as the Directors may deem necessary, and also proof of the Age of the Assured, if not previously admitted by endorsement on the Policy.

5. Except so far as they may become subject to the provisions in No. 2, Persons in the Army or Navy or any other Military service, or engaged in seafaring occupations, whose lives have been assured by the Association, will not be charged an extra premium unless on actual service; but, in the event of their being called into such actual service, an extra premium to be fixed by the Directors of the Association will be charged, and if such extra premium be not paid the Policy will be forfeited.

6. Actual service does not apply to Military duties in time of peace, or to any casual outbreak or civil disturbance which the Military may be called upon to quell, nor to persons engaged in Militia Corps in this Country except in the event of foreign invasion.

7. No extra premium will be charged to persons who are Members of any Rifle, Yeomanry, or other Volunteer Corps, even if engaged in actual service, provided the said service is performed within the United Kingdom.

8. In all cases where any Policy shall be assigned, or shall either originally or at any time afterwards be or become subject to any trust or trusts whatsoever, either expressed or implied, the receipt, in case of an assignment, of the person or persons in whom such Policy may be vested as Assignee or Assignees, or as the survivors or survivor of Assignees, or as the executors or executor, administrators or administrator of the Assignees or surviving Assignee, or in case of a Trust the receipt of the Trustees or Trustee for the time being for the money which may become payable in respect of such Policy, shall, notwithstanding any equitable claim or demand whatsoever of any person or persons beneficially interested in or entitled to the Policy, be an effectual discharge to the Association and the Proprietors thereof.

9. All Bonuses or proportions of Profit declared upon the within Policy will be applied in such manner that THE AMOUNT WITHIN ASSURED WILL BECOME PAYABLE DURING THE LIFETIME OF THE PERSON WHOSE LIFE IS ASSURED, ON HIS OR HER ATTAINING A GIVEN AGE, (such age to be fixed by the Actuary for the time being of the Association,) unless notice in writing, selecting some other mode of application of such Bonus or proportions of profit, be sent to the Secretary of the Association within three calendar months from the time of the declaration of the same.

I hereby assign all my interest in the within policy to Henry Peyton Roberts of Wanganui solicitor. Dated this 17th day of August 1871.

*Witness
James Brown. William Holt Esq*

By order of the Board of Directors,
JOHN MESSENT,
Actuary and Secretary.

I hereby assign all my interest in the within policy to Hannah Holt wife of William Holt Dated this twenty first day of April one thousand eight hundred and seventy three

*Witness
Thos. Barnab
Commissioner Agents
Wanganui. H. N. Roberts*

This Deed made the _____ day of _____ One thousand
Eight hundred and seventy one Between the within named
_____ now residing at _____ in the province of
Wellington in the Colony of New Zealand _____ of the one part and Henry
Boydton Roberts of the same place & cetera of the other part ~~whereas the said~~
~~Henry Boydton Roberts hath contracted and agreed with the said Henry Boydton~~
~~Roberts _____ for the absolute sale to him of the within mentioned~~
~~policy of Assurance and the monies and advantages thereby secured free from~~
~~incumbrances at or for the price or sum of _____ Now~~
This deed witnesseth that in consideration of the sum of _____

paid by the said Henry Boydton Roberts to the said _____
on the execution hereof the receipt whereof is acknowledged /
All the said _____
said Henry Boydton Roberts his Executors administrators and assigns All that the
said within policy of assurance and the said sum of One thousand Pounds thereby
assured and all other monies benefits and advantages to be had received or obtained
under or by virtue of the said policy and all the right title interest propriety property
claim and demand whatsoever in any way of him the said _____ in to
out of or upon the said policy monies and premises hereby assigned together with full
power and authority to ask demand sue for recover and receive and give effectual
discharges for the said sum of One thousand Pounds and other monies to have
hold receive and take the said policy monies and all other the premises hereby
assigned unto the said Henry Boydton Roberts his Executors administrators and assigns
absolutely And the said _____ hath hereby for himself his Executors
and administrators Covenant with the said Henry Boydton Roberts his Executors
administrators and assigns that he the said _____ hath not made
or done any act whereby the said policy monies and premises can be vitiated or made
void or voidable that the said policy is now in full force that he has gone to assign
the said premises that he will not vitiate or make void or voidable the said policy that he
will at all times hereafter do all further acts for further assurance as the said Henry
Boydton Roberts may require

who is to
pay
or list
receipt