

Marine and General MUTUAL Life Assurance Society.

No. 14025

Sum Assured £700

Incorporated pursuant to Act of Parliament.

OWN LIFE.

With Profits.

14, LEADENHALL STREET, LONDON, E.C.

NOTICES OF ASSIGNMENT CAN BE RECEIVED AT THE CHIEF OFFICE ONLY AS ABOVE.

Annual Premium £33.7.11

MEMORANDUM.—By the terms of the Deed of Settlement the whole of the Profits of all the business of this Society, arising not only from the Life Assurance business but also from the Annuity and Baggage Insurances, are paid exclusively to Life Policy holders. This Policy is issued subject to the Condition that the Life Assurance Fund is liable in respect of such Annuity and Baggage Insurances.

Whereas Francis Day, of No. 38, Wardour Street, Shaftesbury Avenue, London, ^{gentleman} hereinafter called the Assured being interested in the life of Alexander Simpson, of No. 3, Tower Buildings, Birchington on Sea, in the County of Kent, ^{gentleman} hereinafter called the Assured, is desirous of effecting an Assurance with the

MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY, in the sum of Seven Hundred Pounds, on ^{the life of the said Alexander Simpson, hereinafter called the life assured,} ~~his own~~ life, for the whole term thereof, and has caused

to be delivered into the Office of the said Society a Declaration or Proposal in writing, bearing date the seventh day of January one thousand eight hundred and eighty nine, and signed by the said Assured, which Declaration or Proposal has been offered and accepted as the basis of the contract between the said Assured and the said Society.

And whereas the said Assured has paid to the said Society the sum of Thirty three pounds seven shillings and eleven pence being the premium or consideration for such Assurance, for twelve calendar months, commencing on the sixth day of February one thousand eight hundred and eighty nine, and terminating on the fifth day of February one thousand eight hundred and ninety, both days inclusive.

Now these Presents witness, and it is hereby agreed and declared, on behalf of the said Society, by the three Directors thereof, whose names are hereunto subscribed, that in case the said Assured shall die before or on the said fifth day of February one thousand eight hundred and ninety or if he shall survive that day, and the said Assured, or his Assigns, shall, before or on the sixth day of February one thousand eight hundred and ninety and before or on every subsequent sixth day of February during the life of the said Assured, pay or cause to be paid to the said Society the said Premium of Thirty three pounds seven shillings and eleven pence the funds and property of the said Society shall, according and subject to the provisions of the Deed or Deeds of Settlement and the rules and regulations of the said Society, be subject and liable to pay and make good to the executors, administrators, or assigns of the said Assured, on proof to the satisfaction of the Directors of the said Society being given of the death of the said Assured, the said sum of Seven Hundred Pounds, together with such further sum or sums (if any) as shall, pursuant to the rules and regulations of the said Society, be appropriated by way of Bonus or addition thereto.

Provided always that this Policy, and the Assurance hereby effected, are and shall be subject and liable to the several conditions, restrictions, and regulations hereupon endorsed, and to the other rules and regulations of the said Society, so far as the same respectively are or shall be applicable, in the same manner as if the same respectively were repeated and set forth in this Policy.

Provided always, nevertheless, that the funds and property of the said Society shall alone be liable to answer and make good all claims and demands in respect of this Policy, and that no Director or Member of the said Society, or any other person, shall incur any personal responsibility, or be in anywise subject or liable to any action, suit, claim, or demand whatsoever, in respect of this Policy.

In witness whereof we, three of the Directors of the said Society, have hereunto set our hands this sixth day of February one thousand eight hundred and eighty nine

Countersigned,

Stanley Day
Secy. Secretary.

H. James
J. A. Radcliffe

Examined. B.

Entered. S. R. M.

J. B. Watney

Marine and General

MUTUAL

LIFE ASSURANCE SOCIETY,

14, Leadenhall Street, London, E.C.

LIFE POLICY.

No. 14025

Name J. Day
on the life of A. Simpson

Sum Assured £400

Premium £33. 7. 11

Payable on the 6th February

CONDITIONS OF ASSURANCE.

I. This Policy will become void, if any fraudulent or untrue statement be contained in the proposal or declaration which has been offered and accepted as the basis on which the Assurance has been effected.

II. This Policy will not be void, if the premium be paid within thirty days after it is due, even though it should become a claim within that period; but if the premium remains unpaid at the expiration of such thirty days, the Policy shall be void to all intents and purposes. No receipts to be taken for any premium of Assurance, except such as are printed and issued by the Society. No Agent of the Society has authority to alter, or to have any dealing with any Policy, or the conditions thereon endorsed; but, in all such cases, communication must be made to the Chief Office in London.

III. In case the person, upon whose life the within Assurance is effected, shall die by suicide, duelling, or the hands of justice, this Policy shall nevertheless, where it has been *bonâ fide* assigned or deposited for a valuable consideration, or shall have been *bonâ fide* effected by way of security for a loan or debt, and be so held at the time of the death, remain in full force to the extent of the interest of the Assignee, Depositee, Lender, or Creditor, upon due proof being given thereof to the Directors. Where such person shall so die, and the Policy shall not have been so assigned or deposited, or shall not have been so effected and be so held, it shall be void; but in that case the Directors have power (if they shall so think fit) to pay such sum as the Directors shall deem reasonable (not exceeding, in the whole, the amount of premiums paid thereon, except with the sanction of a General Meeting of the Members of the Society).

IV. On the death of the person on whose life the within Assurance is effected, and before

payment of the money Assured, the claimant under this Policy shall give such proof of the death, and such evidence respecting the time, place, and cause thereof, as the Directors may require; and shall also give satisfactory evidence of the date of birth of the person on whose life the within Assurance is effected, unless such date shall appear by the Policy to have been previously admitted.

V. The person on whose life the within Assurance is effected may, in time of peace (provided such person is not engaged in any Military, Naval, or Mercantile Marine Service), go to and from and reside in any of the following places, viz., any part of Europe, America north of 33° north latitude and south of 30° south latitude, Africa north of 30° north latitude, the Holy Land, Madeira, the Canary Islands, Cape Colony, Natal, and the Australian Colonies; and may proceed as a passenger by any ordinary passenger route to or from any of these places, without paying any additional premium, or obtaining any special permission from the Directors for that purpose. But this Policy will become void, if such person shall go beyond the limits of the places before mentioned, or shall go upon the high seas (except in passing, in time of peace, to or from any of such places in any decked vessel as a passenger) or be employed in the Coast Guard Service, or in any Military, Naval, or Mercantile Marine Service whatsoever, unless in each case license shall have been first obtained from the Directors, and the terms upon which such license shall be granted shall have been complied with, and the same has been endorsed on the Policy.

VI. In case the within Policy shall become void, all premiums and monies paid thereon shall be forfeited to the Society. But the Directors have a discretionary power to renew the Policy upon such terms as they may think reasonable.