

No. 25423 Class A1  
 Premium, for 3 months £ 1 : : 2  
 Extra, for 3 months .. 2 : 3  
 First Payment, £ 1 : 2 : 5  
 Future Payment, due 20<sup>th</sup> April, July, Oct. & January in each year £ 1 : 2 : 5

Sum Assured.

£100 Stg.

Remainder of Life  
At All Profits



# THE CITY OF GLASGOW Life Assurance Company

Incorporated by Special Act of Parliament.

Whereas

Charles James Shardon & Mc Gregor, Agents Bank & Nicholas Lane, London



being desirous to effect an Assurance on his own life for the remainder thereof

to the extent of One Hundred Pounds Sterling, with The City of Glasgow Life Assurance Company, and having subscribed, or caused to be subscribed, and deposited at the Office of the said Company, a Declaration bearing date the fourteenth day of January One Thousand Eight Hundred and Eighty six which is also signed by the Directors subscribing, as relative hereto, and which is hereby declared to be the basis of this Assurance; and having paid to the said Company the Sum of One pound two shillings and five pence as the Premium for such Assurance for three months from the fourteenth day of January One Thousand Eight Hundred and Eighty six to the fourteenth day of April One Thousand Eight Hundred and Eighty six inclusive

It is known by these presents, THAT if the said Charles James Shardon & Mc Gregor shall die at any time within the term of three months as above set forth, the Capital Stock and Funds of the said Company shall be subject and liable to pay, and are hereby charged with the payment, to the Executors & Administrators or Assignees of the said Charles James Shardon & Mc Gregor

of the said Sum of One Hundred Pounds Sterling, after proof shall have been given of the death of the said Charles James Shardon & Mc Gregor to the satisfaction of the Directors of the said Company. Declaring that the said Assurance shall continue in force from three months to three months after the fourteenth day of April One Thousand Eight Hundred and Eighty six provided the said Charles James Shardon & Mc Gregor shall pay or cause to be paid to the said Company, at their said Office, the Quarterly Premium of One pound two shillings and five pence on or before the fourteenth days of April, July, October and January in each year.

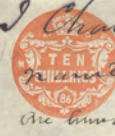

But it is provided always, THAT the Assurance hereby granted shall be subject to the Conditions printed on the back of this Policy, which are specially referred to and held as engrossed herein.

Provided also, AND it is hereby expressly stipulated, contracted, and agreed, that the true intent and meaning of these presents is, that the Subscribed Capital Stock of Six HUNDRED THOUSAND POUNDS Sterling, and other Funds and Property of the said Company, shall alone be answerable to the claim to be made under this Policy, and that none of the Partners of the said Company shall be subject or liable to such claim, or to any other demands whatever, beyond the Share of the said Capital Stock of the said Company subscribed for, or belonging to and unpaid by them respectively, at the time the said claim shall arise, any law or practice to the contrary notwithstanding.


In Witness whereof, WE, Two of the DIRECTORS, and the Manager of the said COMPANY, have herunto set our hands, and have affixed the Common Seal of the said Company, at GLASGOW, the second day of March in the Year of our Lord One Thousand Eight Hundred and Eighty six

Edw. Machinell Director.  
Wm. M. Simpson Director.  
Wm. M. Simpson Manager

In terms of "The Policies of Assurance Act 1867" it is hereby notified that the Company's principal Places of Business, at which Notices of Assignment may be given, are in Glasgow, Edinburgh, London, and Dublin.  
 NOTE.—When acknowledgment of a Notice of Assignment is required, it should be lodged in Duplicate, with Fee, 5s.


 I Charles John Skardon McEwen wither  
 in consideration of the Sum of  
 One hundred and seventy pounds do hereby assign  

 unto Thomas Samuel Gade of  
 25 Newhall Terrace Newhall Hill Gate

in the County of Middlesex his Executors  
 Administrators or assigns the within  
 Policy of Assurance on my life  
 In Witness whereof I have hereunto set  
 my hand <sup>and seal</sup> this *fourteenth* day of May  
 Eighteen hundred & eighty six

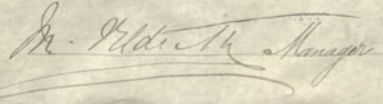
  
 C. J. Skardon

Witnesses  
 Signed sealed and delivered  
 by the said Charles John  
 Skardon McEwen in the  
 presence of  
 Jack Perry Solicitor  
 2 Temple Church  
 & c

THE CITY OF GLASGOW LIFE ASSURANCE COMPANY.

CONDITIONS OF ASSURANCE

- I. A Policy becomes void if any Premium be not paid within twenty-one days after the date stipulated in the Policy; but it may be renewed within three months from said date, upon evidence, satisfactory to the Directors, that neither the health nor the habits of the party whose life is assured, are, or have been, at any time, impaired or deteriorated, and the payment of a fine of five per cent. upon the Premium. In case the Assured shall die within the said space of twenty-one days, the Policy shall be as valid and effectual as if the Premium had been paid when due, and in the lifetime of the Assured, provided payment be made of the Premium within one month from the expiry of the said twenty-one days.
- II. A Policy becomes void if the Assured shall reside beyond the limits of Europe, except with the previous consent of the Directors, and upon payment of such additional Premium, if any, as the Directors may require. Declaring that after the expiry of five years from the date of a Policy of Assurance for the whole term of life, or of a Policy payable on the attainment of a given age or at death if previous, the Assured shall be allowed, without previous communication with the Directors, or the payment of additional Premium, to reside in any part of the World, provided the Assured has not at any time within the said five years proceeded to or resided in any country for which an extra Premium is exigible, or is not liable to an extra Premium under Conditions IV. or V. following.
- III. Parties assured under Policies for the whole term of life, or under Policies payable on the attainment of a given age or at death if previous, who are not seafaring persons by occupation, and provided they are not about to reside in a country for which an extra Premium is exigible, are allowed at any time to pass and re-pass by Sea from one part of the World to another, and to land at any port which may be entered during the prosecution of the voyage, without previous communication with the Directors or the payment of additional Premium.
- IV. The lives of Military and Naval Officers residing in the United Kingdom, on full, or half pay, and of parties serving in the Militia, or in any similar Force which may be raised, are assured at the same rate of Premium as Civilians, so long as they are not despatched on Foreign or engaged in the Preventive Service, or exposed professionally, except as enrolled Volunteers, to additional risk from this Country being invaded by a Foreign enemy, or made the seat of open rebellion against the constituted authorities, or otherwise; and the Directors are empowered to fix the extra Premium to be paid in all cases where any additional risk shall attend the Life upon which the Assurance is made; and failing payment of such extra Premium the Policy becomes void.
- V. No Person assured shall be entitled to serve in any Military, Naval, or other Force abroad, except the enrolled Volunteers in British Colonies, unless with the consent of the Directors, and upon payment of such extra Premium as may be fixed by them; and failing such consent, or failing payment of such extra Premium, the Policy becomes void.
- VI. Policies granted to or held by persons on their own lives, become void if the Assured die by their own hands, whether insane or not, by duelling, or by the hands of Justice; but this forfeiture does not extend to Policies which have existed for five years, or which have been assigned to third parties for an onerous cause, and notice of which assignment shall have been given to the Company previous to death; nor does it extend to Assurances effected by one party on the life of another.
- VII. Holders of Policies of Assurance for the whole term of Life, by equal annual payments, or of Policies payable on the attainment of a given age or at death if previous, who may wish to surrender after payment of three full years' Premiums, are guaranteed a return of not less than two-fifths of the ordinary Premiums paid if the Assurance be "with profits" and Bonus has not been surrendered, and one-third of the ordinary Premiums paid if the Assurance be "without profits," provided application for such return be made before the expiry of five years from the date on which the Policy has lapsed by the non-payment of a Premium. This guarantee does not extend to a return of extra Premiums of any kind.
- VIII. Holders of Policies of Assurance for the whole term of Life by a limited number of equal payments, or of Policies payable on the attainment of a given age or at death if previous, on lives not liable to extra charge for occupation or foreign residence, who may wish to discontinue after making three full years' payments (or one-fifth of the number stipulated for, if less than fifteen), are guaranteed a paid-up Policy—being one exempt from future payments—for such proportion of the original sum Assured and vested Bonus Additions, as the number of payments made bears to the number stipulated for; provided application for such paid-up Policy be made before the expiry of six months from the date on which the Policy has lapsed by the non-payment of a Premium. The original Policy may either be endorsed as restricted and paid up, or a new Policy issued, in the option of the Directors.
- IX. Holders of Policies of Assurance for the whole term of Life by equal annual payments, on lives not liable to extra charge for occupation or foreign residence, who may wish to discontinue after payment of three full years' Premiums, are guaranteed a paid-up Policy—being one exempt from future payments—for a proportion of the original sum Assured, increasing with the number of Premiums paid (as shown in the Company's published Tables), along with the whole vested Bonus Additions; provided application for such paid-up Policy be made before the expiry of six months from the date on which the Policy has lapsed by the non-payment of a Premium. The original Policy may either be endorsed as restricted and paid up, or a new Policy issued, in the option of the Directors.
- X. Policies on which the Premiums (and extra Premiums if exigible) are regularly paid, are, after the expiry of five years from their date, indisputable on any ground except misstatement of age. When evidence of age has been produced and admitted, such Policies are, after the expiry of said five years, indisputable on any ground whatever.

  
 M. Eldon Manager

The Holder of this Policy is cautioned not to accept any Receipts for Premiums but such as are on printed Forms, and signed by the Manager or Secretary of the Company for the time being.