no Hopes–
Claim paid 30 days after proof of Death

☞ *That you may be satisfied your Insurance is according to your intention, pray read your Policy and it's Conditions.*

In consideration of Her Royal Highness the Duchess of Kent within named agreeing to the transfer of this policy to the Eagle Insurance Company, to pay to that Company all future premiums as they become due and to observe and perform all the stipulations contained therein on her part, we do hereby agree to observe and perform all the stipulations contained therein on the part of the Albion Life Insurance Company. Dated the twenty sixth day of February 1859.

For the Directors of the Eagle Insurance Co.
Chas. [illegible]
Attorney

Received this 1st day of May 1861 of the Directors of the **Eagle Insurance Company** by payment to Mr. Edward White the sum of Three thousand seven hundred pounds being the amount insured by the within Policy No. 74217 on the life of Her late Royal Highness the Duchess of Kent deceased

Witness

Edward White
12 Gt Marlborough St London
Solicitor

Albert
Prince Consort

Sole Executor of Her late Royal Highness the Duchess of Kent

THE ADVANTAGES of Life Insurance are numerous, and of the highest importance to every class of society. By the yearly payment of a moderate premium, persons may secure to their wives, their children, their helpless relations, or to any individuals whom they may be desirous to aid, an adequate provision against the distress which might be produced by their death, either from the cessation of income contingent on life, or from any other cause. Fines payable on leases to be renewed at the death of particular persons may be provided for, by insuring the lives of those persons. Money advanced for the purchase of annuities may be secured, if the party on whose life an annuity be granted, die. Provisions may be secured, in the event of death, and in lieu of other property, under marriage settlements. Creditors may secure debts, by insuring the lives of those by whom money may be owing; and debtors may make provision for the payment of monies they owe, by insuring their own lives, or by insuring the lives of creditors, on whose death it might be probable that sudden calls would be made upon them. In a variety of other instances, this salutary and invaluable precaution may be applied to the most beneficial purposes.

The Rates are,

FOR THE INSURANCE OF SUMS ON SINGLE LIVES. *Premium per Cent, if the contract of Insurance be*

Age.	for one Year only. £ s. d.	for seven Years. £ s. d.	for the whole continuance of Life. £ s. d.
8 to 14	0 17 9	1 [illegible] 5	1 17 7
15	0 17 11	1 2 11	1 18 7
16	0 19 2	1 4 7	1 19 8
17	1 1 2	1 6 1	2 0 8
18	1 3 3	1 [illegible] 5	2 1 8
19	1 5 0	1 [illegible] 6	2 2 8
20	1 7 3	1 [illegible] 5	2 3 7
21	1 8 10	1 10 1	2 4 6
22	1 9 3	1 [illegible] 6	2 5 4
23	1 9 8	1 [illegible] 0	2 6 3
24	1 10 2	1 11 6	2 7 1
25	1 10 7	1 12 1	2 8 1
26	1 11 1	1 12 7	2 9 0
27	1 11 7	1 13 2	2 10 1
28	1 12 1	1 13 9	2 11 1
29	1 12 8	1 14 4	2 12 3
30	1 13 3	1 14 11	2 13 5
31	1 13 9	1 15 7	2 14 6
32	1 14 4	1 16 3	2 15 9
33	1 15 0	1 16 10	2 17 1
34	1 15 8	1 17 6	2 18 5
35	1 16 4	1 18 10	2 19 10
36	1 17 0	1 19 7	3 1 4
37	1 17 9	2 [illegible] 8	3 2 10

FOR THE INSURANCE OF SURVIVORSHIP; *that is, to secure a sum to be paid to a certain Party, or to his Legatee, Assignee, or lawful Representative, if one Person named shall die before another.*

Age of the Life insured.	Age against which the Insurance is made.	Premium per Cent. per Annum.	Annuity equivalent to £100, to be paid after the Death of the Life insured, during the remainder of the other Life.
10	10	1 8 6	5 14 6
	20	1 9 1	6 14 10
	30	1 8 3	7 14 11
	40	1 7 8	9 5 6
	50	1 6 11	11 13 0
	60	1 6 0	15 13 5
	70	1 4 11	23 13 0
	80	1 3 4	40 10 8
20	10	1 16 6	5 6 11
	20	1 17 0	6 4 1
	30	1 15 9	7 0 6
	40	1 14 8	8 4 11
	50	1 13 6	10 1 9
	60	1 12 1	13 0 7
	70	1 10 6	18 12 8
	80	1 8 3	30 9 6
30	10	2 5 5	5 5 8
	20	2 6 0	6 2 9
	30	2 4 6	6 19 6
	40	2 2 9	8 3 8
	50	2 0 11	10 0 6
	60	1 18 10	13 0 0
	70	1 16 7	18 12 10
	80	1 13 0	30 [illegible] 3

FOR AN INSURANCE ON TWO JOINT LIVES; *that is, to secure a Sum to be paid to a certain Party, or to his Legatee, Assignee, or lawful Representative, when either of two Persons named shall happen to die.*

Ages of the two Persons named.		Premium per Cent. per Ann. £ s. d.	Ages of the two Persons named.		Premium per Cent. per Ann. £ s. d.
10	10	2 17 1	30	30	4 8 11
	15	3 1 1		35	4 14 1
	20	3 5 7		40	5 0 11
	25	3 9 3		45	5 9 6
	30	3 13 9		50	6 1 0
	35	3 19 6		55	6 15 5
	40	4 6 [illegible]		60	7 15 0
	45	4 15 11		67	9 18 1
	50	5 7 [illegible]	35	35	4 19 0
	55	6 2 [illegible]		40	5 5 6
	60	7 2 9		45	5 13 10
	67	9 6 3		50	6 5 0
15	15	3 5 [illegible]		55	6 19 2
	20	3 9 [illegible]		60	7 18 6
	25	3 13 [illegible]		67	10 1 2
	30	3 17 [illegible]	40	40	5 11 9
	35	4 3 [illegible]		45	5 19 9
	40	4 10 [illegible]		50	6 10 8
	45	4 19 [illegible]			
	50	5 [illegible] [illegible]			

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[illegible]

...of parties, on whose Life or Lives, the Insurance is proposed to be made; the precise age of such party, or parties; their place of birth; whether employed in any military or naval service; and whether subject to Gout, Asthma, or other ailment, tending in any degree to shorten life. They must give a reference to some medical or other persons, whose evidence may be satisfactory on these points. If the Insurance be undertaken, they must sign a declaration of the several facts stated, which declaration shall be taken as the basis of the contract between the assured and the Company; and the Insurance shall be valid only in the case of such declaration being found to contain, in all respects, a true and faithful disclosure of every circumstance to which it may purport to have reference.

II. Every such Insurance shall become void, if the party, or parties, whose Life or Lives may be insured, shall go beyond the limits of Europe, or shall die any where on the high seas, excepting in his, her, or their passage to, or from Ireland, in any of His Majesty's packets.

III. No such Insurance shall be held to be in force, until the Premium shall have been actually paid to the Company; nor ... expiration, unless the premium conditioned to be paid for the renewal of such policy be actually paid within that period. Insurances may be revived, however, at any period not exceeding three months from their expiration, on the payment of a fine of 10s. per Cent; and on sufficient proof being given of the unimpaired state of health of the persons insured.

IV. Insurances made by persons on their own Lives shall become void, if such persons die by suicide, by duelling, or by the hands of justice.

V. When persons, whose Lives are to be insured, do not appear at the Company's Office, a charge of 15s. per Cent. is made on the sum insured, in the first instance only; and subject to such return as is hereinafter stated.

VI. All claims on the Company, after the death of persons insured, shall be supported by certificates on oath, to prove where and by what disease, or from what cause, the death of such persons shall have been occasioned; also by certificates of burial; and by such other documents as the Directors may reasonably require. When such proof shall have been satisfactorily made, the amount of the Insurance shall be paid *within thirty days* following.

In the above Conditions it has been declared that policies will become void if persons insuring their own lives shall die by suicide, by duelling, or by the hands of justice. This stipulation always has been, and still is, necessary to prevent a perversion of the benefits of Life Insurance; but as much distress may be produced by the forfeiture of all recovery in such cases, it is the intention of this Company, in every such instance, to allow a sum not exceeding two thirds of the value of the payments on any policy so made void, provided the families of the parties insured shall appear, on examination, to stand in need of such assistance.

It has been declared also, in conformity with the practice of all other Companies, that a fine will be chargeable in cases wherein the persons insured do not appear. It is undertaken that such fine shall be returned, provided the party or parties insured shall appear before the second payment shall become due on such Insurances; and it shall be found that the state of health of such parties be unobjectionable.

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