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# EAGLE

## INSURANCE COMPANY,

L O N D O N .

19 November 1841

**I** Charles Dickens of  
Devonshire Terrace Marylebone Esquire  
having proposed an Insurance of *Five thousand*  
Pounds, to the EAGLE INSURANCE COMPANY, of London, on my own Life, and  
the said Company having agreed to accept such Insurance, under a reliance on  
the truth of the statement which I have made, namely, that my Age doth not  
exceed *thirty* years; that I was born at *Portsmouth*

on *7 Feb 1812* and am now  
resident as above described; that I am at present in a sound and perfect state of  
health, and have not been afflicted with nor subject to Gout, Rupture, Vertigo,  
Fits, Hemorrhage, Dropsy, Asthma, Cancer, Consumption, or to any Disease,  
Ailment, or bodily Infirmary, or symptoms of any Disease, Ailment, or Infirmary;  
nor accustomed to any intemperate habits which can tend to the shortening of  
Life; and that I am not in any employment in the Army or Navy; nor engaged  
in any Trade or Occupation prejudicial to Health; and that I have had the  
Small Pox or been Vaccinated.

**Now** I do hereby solemnly declare, that such statement is, in every  
respect, correspondent with the fact; and that it is understood by me to be the  
undertaking of the said Company, that the Insurance above mentioned shall be  
valid only if the Statement so made shall be found, in all circumstances, free  
from guile, artifice, mis-representation, or reservation.

And it being expressly stipulated in every engagement entered into by  
the said Company, that the responsibility of the several Parties who are Partners  
or Proprietors therein, shall not, under any circumstances, exceed the propor-  
tions which their Subscriptions may respectively bear to the said amount. Now  
I do hereby further declare my perfect contentment and satisfaction with the  
security so offered, and agree to accept and abide by such undertaking, without  
future cavil, objection or complaint.

Signed in the Presence of

*F. W. Dickens*

*Charles Dickens*



SIR,

HAVING been referred to you for an account of the health and habits  
of *Charles Dickens Esquire Devonshire Terrace*  
I request the favor of a reply to the following Questions.

On your answer, which shall be considered as strictly confidential, the validity of the proposed Assurance must, in a great degree, rest; you will therefore, pardon me for reminding you of the importance of a full and deliberate statement.

I have the honour to be,

SIR

Your most obedient, humble Servant,

HENRY P. SMITH, *Actuary.*

How long have you been acquainted with

*Dickens Esq* } *Between 4 and 5 years.*  
How often are you in the habit of seeing him? } *once, twice, three - for a fortnight - week, a*  
when did you see him last?..... } *it may happen - very frequently,*  
*on 31<sup>st</sup> Oct.*

In what state of health was he when you saw } *Very good general health.*  
him last? .....

What is his general state of health?..... } *as far as I know it, very good*

Have you attended him in a medical capacity, } *No, except that from which he has lately*  
and on what account?..... } *& so & finally recovered.*

Are you acquainted with him ever having been } *No, except that from which he has lately*  
afflicted with a rupture, gout, dropsy, asthma, } *& so & finally recovered.*  
consumption, vertigo, fits, hemorrhage } *No, except that from which he has lately*  
of any kind, cancer, insanity, or other dis- } *& so & finally recovered.*  
ease, or of him having any symptoms of } *No, except that from which he has lately*  
any disease? .....

Do you believe he is now quite free from any } *I believe so.*  
disease, or symptom of disease, and in per- } *I believe so.*  
fect health? .....

Is he active or sedentary? .....

Are his habits perfectly sober and temperate? } *Should say inclining to activity, but from*  
} *occupation rather sedentary.*

Has his Life ever, to your knowledge, been } *perfectly.*  
refused at any Insurance Office? .....

Did any member of his family die of pulmonary } *no.*  
or hereditary disease of any kind? .....

Are you acquainted with any circumstances } *Not that I know of*  
having a tendency to the shortening of his } *Not that I know of*  
life, or which can make an insurance upon } *Not that I know of*  
his life more than usually hazardous? ..

Are there any other circumstances within your } *Certainly not - but by my judgment*  
knowledge which the Directors ought to be } *Not that I can think of.*  
acquainted with? .....

Signed

Dated

*W. C. Mearns Esq.*  
*Nov. 15<sup>th</sup> 1874.*

*5. Clarence St.*



Life Policy.

ON  
THE LIFE  
OF THE  
PERSON INSURING.  
(for the whole of life)  
A 3.



Directors.

James Pattison, Esq. Chairman.  
John Tongood, Esq. Deputy Chairman.  
Thomas Stirling Benson, Esq.  
John Biddis, Esq.  
Henry Braham, Esq. M. P.  
James Burton, Esq.  
John Calvert Clarke, Esq.  
John Davies, Esq.  
Solomon Davies, Esq.  
Matthew Harrison, Esq.  
William Forster Jones, Esq.  
David King, Esq.  
Thomas Mallory, Esq.  
Sir John Fisher.  
William Bayley, Esq.  
Johns Jonathan Smith, Esq. & Alderman.  
William Smith, Esq. M. P.  
Daniel Richard Warrington, Esq.

*Warren & Shipley*  
*Century*

Payment agreed to be received for the renewal of  
this Policy on the 12<sup>th</sup> Feb 1829,  
and thenceforwards, annually, on the same day  
of the same month, during the continuance  
of the life of the person insured.

£ 132. 11. 8

**Albion**

**FIRE AND LIFE INSURANCE COMPANY,**

NEW BRIDGE STREET, LONDON.

INSTITUTED 1805;—AND EMPOWERED BY ACT OF PARLIAMENT.



Whereas Her Royal Highness Victoria Maria Louisa,  
the Duchess of Kent, has deposited

in the Office of the ALBION FIRE and LIFE  
INSURANCE COMPANY, of LONDON, a declaration signed by John Luke Watten Esq., as Agent for the said Duchess of Kent  
under date of the twelfth of February 1828, in which declaration it is, among other circumstances, stated that, on that day, the age of the said  
Duchess of Kent did not exceed forty-two years, and whereas the Directors of the said COMPANY, relying  
on the fidelity of such declaration, have received one hundred & thirty-two pounds, eleven shillings & eight pence, as a  
consideration for the insurance of the sum undermentioned on the life of the said Duchess of Kent for one year, from  
the twelfth of February 1828; and have agreed to receive the like sum, for a continuance of such insurance, on the twelfth  
of February in each following year, so long as the assured shall live, and whether the assured be in health or not.

Now be it known, that if the said Duchess of Kent should happen to die at any time within the said term of  
one year, as above stated, and for which the payment is acknowledged to have been made, or in any future year, for which year, as well as for each preceding year,  
the payment above-conditioned to be received, shall have been duly made, at the Office of the said COMPANY, in London, on or before the day before specified,  
and in any such case, the capital stock and funds of the said COMPANY shall be subject and liable to pay to the executors, administrators, or assigns, of the  
said Duchess of Kent within thirty days after the decease of the said Duchess of Kent  
shall have been duly certified to the Directors of the said COMPANY, the full sum of three thousand seven hundred Pounds  
of lawful money of Great Britain; conformably, nevertheless, to such conditions as are contained in the printed proposals, issued by the said COMPANY, a copy of which  
conditions, as far as regards insurance on lives, is hereunto annexed.

Provided always, and it is hereby declared to be the express intent and meaning of this undertaking, that the capital stock and funds of the said COMPANY,  
amounting to ONE MILLION of POUNDS STERLING, shall be alone answerable for such payment; and that neither the persons who are subscribers hereto, nor  
any other person or persons, who may be members, partners, or proprietors of, or in, the said COMPANY, shall, under any circumstances, be subject or liable for more  
than the amount of his, her, or their, share or shares of the said capital stock; and which share or shares will be found stated against the signature or signatures of such  
person or persons, respectively, in the deed, or deeds, of settlement, constituting him, her, or them, members, partners, or proprietors of, or in, such COMPANY, or in  
some other deed referring thereto; any thing herein contained to the contrary notwithstanding.

And provided also, that the Insurance granted by this Policy shall be valid, only, if the declaration herein before referred to shall be found to have been, in all  
respects, true; and if the several testimonials, letters, or documents, which have been addressed to, or deposited with, the said COMPANY, and which have relation to such  
Insurance, shall prove to be authentic, and explanatory of every fact which it may have been essential for the Directors, or their Officers, acting for the COMPANY, under  
such circumstances, to have known.

In Witness whereof, we, three of the Directors of the said COMPANY, have hereunto set our hands, this twelfth day of February in  
the year of our Lord one Thousand eight Hundred and twenty-eight.

Entered,

*B. Bonwell*

Examined,

*12<sup>th</sup> Feb 1828.*  
*W. Reynolds.*

*John Tongood*

*J. Smith*

*J. Davies*



No. 1000  
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 the 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. J. ...

Received this 15 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  
128 Mark Lane London  
Solicitor

Attest  
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.				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.				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.					
Age.	Premium per Cent. if the contract of Insurance be			Age of the Life insured.	Age against which the Insurance is	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's life.	Ages of the two Persons named.	Premium per Cent. per Annum.	Ages of the two Persons named.	Premium per Cent. per Annum.		
	for one Year only.	for seven Years.	for the whole continuance of Life.										
8 to 14	£ s. d.	£ s. d.	£ s. d.	10	10	1 8 6	3 14 6	10	10	£ s. d.	30	30	£ s. d.
15	0 17 9	1 1 5	1 17 7	20	1 9 1	6 14 10		15	3 1 1	35	35	4 14 1	
16	0 19 2	1 1 7	1 19 8	30	1 8 3	7 14 11		20	3 5 7	40	40	5 0 11	
17	1 1 2	1 1 6	2 1 8	40	1 7 8	9 5 6		25	3 9 3	45	45	5 9 6	
18	1 3 3	1 1 5	2 1 8	50	1 6 11	11 13 0		30	3 13 9	50	50	6 1 0	
19	1 5 0	1 1 6	2 2 8	60	1 6 0	15 13 5		35	3 19 6	55	55	6 15 5	
20	1 7 3	1 1 5	2 3 7	70	1 4 11	23 13 0		40	4 6 13	60	60	7 15 0	
21	1 8 10	1 11 1	2 4 6	80	1 3 4	40 10 8		45	4 15 11	65	65	8 18 1	
22	1 9 3	1 10 6	2 5 4	20	1 16 6	5 6 11		50	5 7 10	35	35	4 19 0	
23	1 9 8	1 11 0	2 6 3	30	1 17 0	6 4 1		55	6 2 8	40	40	5 5 6	
24	1 10 2	1 11 6	2 7 1	40	1 15 9	7 0 6		60	7 2 9	45	45	5 13 10	
25	1 10 7	1 12 1	2 8 1	50	1 14 8	8 4 11		65	8 2 9	50	50	6 5 0	
26	1 11 1	1 12 7	2 9 0	60	1 13 6	10 1 9		70	9 6 3	55	55	6 19 2	
27	1 11 7	1 13 2	2 10 1	70	1 12 1	13 0 7		75	10 1 2	60	60	7 18 6	
28	1 12 1	1 13 9	2 11 1	80	1 10 6	18 12 8		80	11 1 2	65	65	8 10 8	
29	1 12 8	1 14 4	2 12 3	30	1 8 3	30 9 6		15	3 5 1	70	70	9 1 2	
30	1 13 3	1 14 11	2 13 5	40	2 5 5	5 5 8		20	3 9 4	75	75	10 1 2	
31	1 13 9	1 15 7	2 14 6	50	2 6 0	6 2 9		25	3 13 1	80	80	11 1 2	
32	1 14 4	1 16 3	2 15 9	60	2 4 6	6 19 6		30	3 17 1	85	85	12 1 2	
33	1 15 0	1 16 10	2 17 1	70	2 2 9	8 3 8		35	4 1 1	90	90	13 1 2	
34	1 15 8	1 17 6	2 18 5	80	2 0 11	10 0 0		40	4 10 4	95	95	14 1 2	
35	1 16 4	1 18 10	2 19 10	90	1 18 10	13 0 0		45	4 19 3	100	100	15 1 2	
36	1 17 0	1 19 7	3 1 4	100	1 16 7	18 12 10		50	5 15 4				
37	1 17 9	2 0 8	3 2 10		1 13 0	30 0 3							

of parties, or of the life of any person, or of the property 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

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 unimpaired.

Double Gamma

back



# Eagle Insurance Company

SUBSCRIBED CAPITAL £1,070,070.



No 94690

Sum £5000

PRINCIPAL PLACE OF BUSINESS, NO 79, PALL MALL, LONDON, S.W.

**Whereas** His Royal Highness The Duke of Edinburgh, hereinafter called the Assured,

hath proposed to effect an Assurance with the EAGLE INSURANCE COMPANY, upon his own Life, and for that purpose hath deposited with the said Company a Proposal and Declaration, signed by Arnold W. White for the said Assured as the basis of the Contract for such proposed Assurance.

**And whereas** the said Assured hath paid to the said Company the Sum of one hundred and thirty two pounds fourteen shillings and two pence as a Premium for such Assurance for one year from the fifth day of May 1876 and hath agreed to pay, at the principal office of the said Company the like sum, on the fifth day of May in each succeeding year, during his Life.

**Now these presents witness,** That we, Three of the Directors of the said Company (relying upon the truth of such Proposal and Declaration), do hereby agree with the said Assured, and do likewise order, direct, and appoint, that if the said Assured shall depart this Life at any time within the said term of one year or at any time within the years which shall follow, provided such payments as aforesaid shall have been duly made, the Capital Stock and Funds of the said Company shall stand charged and be liable to pay, and shall to the extent of such Stock and Funds only, and not further or otherwise, pay to his Executors, Administrators, or Assigns, within Three Calendar Months after proof satisfactory to the Directors of the said Company shall have been given of the death of the said Assured, the full Sum of Five Thousand Pounds.

**Provided always,** and it is a principle of the Company, that no Proprietor of the Company is to be, or shall be in any case or upon any account whatsoever, liable to contribute to its Stock or Funds more than the unpaid part of his or her Shares of the Capital thereof; and that after the Transfer by any Proprietor, with the approval of a Board of Directors, of his or her Shares, the person to whom such Transfer shall have been made, and not the Transferring Proprietor, is to be answerable for such unpaid part of such Shares of the Capital.

**Provided also,** and this Policy is upon express condition, that if any false statement or misrepresentation be contained in the aforesaid Proposal and Declaration, or in any other paper or document relating to this Assurance addressed to or deposited with the said Company, or if the said Assured shall within Twelve Calendar Months from the day of the date hereof die by his own hands, by duelling, or by the hands of Justice, or if he shall (without the consent of the Directors for the time being) engage in the Preventive service or in any seafaring occupation, or go upon the seas in a vessel not decked or sea-worthy, or shall proceed to Australia or California or to any part of the globe south of the equator or within thirty-three degrees north of it—or, during actual warfare, shall engage in any Military or Naval service whatsoever, or go upon any of the seas or within any of the territories where such warfare is raging—that then in every or any such case or cases this Policy shall be null and void, and the moneys paid on account of this Assurance shall be absolutely forfeited to the Company.

**In Witness whereof,** We have hereunto set our hands, this Fifth day of May in the year of our Lord one thousand eight hundred and seventy-six

Examined: H.C.

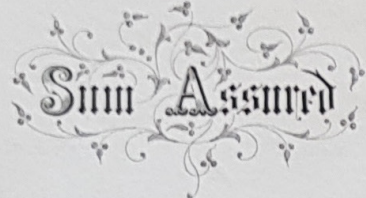
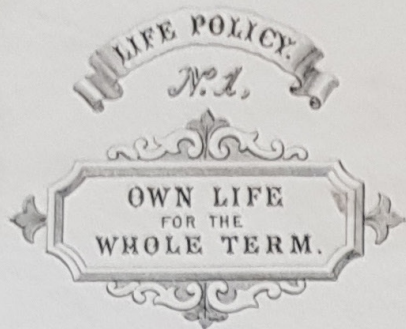
Entered: H.C.

A

James Murray  
Thos Broadbent  
Chas. Sellicoe

(See endorsement)





# English & Scottish LAW LIFE ASSURANCE ASSOCIATION.

CAPITAL ONE MILLION.

ESTABLISHED

1839

Offices.

12, Waterloo Place, LONDON, S.W.

120, Princes Street, EDINBURGH.

Where alone Notices of Assignment may be given in pursuance of The Policies of Assurance Act 1867.

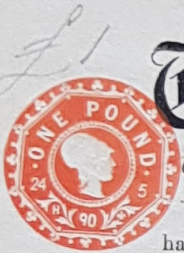
WITH PROFITS

No. 5557

Premium.

£2,000

Annual £84. 15. 11  
Limited to 20 Annual Payments  
to 1909 inclusive



Whereas William Thomas Stead of Cambridge House Wimbledon in the County of Surrey Journalist

hath proposed to effect an Assurance with the ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION, in the Sum of Two Thousand Pounds hereinafter called the Assured, upon his own Life for the whole continuance thereof, and hath delivered at the Office of the said Association a Proposal and Declaration (which is here specially referred to and held as repeated) signed by himself

and bearing Date the Twenty-eighth Day of April 1890, setting forth, among other things, the present and general state of his health, and that his Age did not then exceed Forty-one Years; which Proposal and Declaration the said Assured hath agreed shall be the basis of the contract between the said Assured and the said Association.

And whereas The said Assured hath paid at the Office of the Association the Sum of Eighty-four Pounds thirteen shillings and four pence Premium for the said Assurance for One Year commencing on the Twenty-second Day of May and terminating on the Twenty-first Day of May, One Thousand Eight Hundred and ninety-one

Now this Policy Witnesseth, That if the said Assured shall die before or upon the said Twenty-first Day of May, in the Year One Thousand Eight Hundred and ninety-one, or shall live beyond such day, and he or his Assigns shall, on or before the Twenty-second Day of May 1891, and on or before the said Twenty-second Day of May, in every succeeding year, during the continuance of this Assurance, pay at the Office of the said Association the Annual Premium of Eighty-four Pounds thirteen shillings and four pence up to and inclusive of the Year 1909 when the said Premium shall cease

then the Funds and other Property of the Association shall be subject and liable, according to the provisions of the Deed or Deeds of Settlement of the said Association and of the Resolutions endorsed thereon, to pay at one of the principal offices of the Association in London or Edinburgh, to the Executors, Administrators, or Assigns of the said Assured, immediately after the Death of the Assured and the title to this Policy shall have been proved to the satisfaction of the Board of Directors of the said Association, the Sum of Two Thousand Pounds of Lawful Money of Great Britain, together with such further Sum or Sums as, having under the provisions of the said Deed or Deeds of Settlement and of the Resolutions endorsed thereon been appointed as a Bonus to this Policy, shall have been added to the Sum hereby Assured.

Provided always, That the Assurance hereby granted shall, at all times and under all circumstances, be subject to the several conditions endorsed hereon, which are here held as repeated and as forming part of this Policy; and that in case any Statement or Allegation contained in the Proposal and Declaration hereinbefore mentioned be untrue, or if the Assurance hereby made shall have been made through any misrepresentation, concealment, or untrue averment whatsoever, this Policy shall be void, and all monies paid in respect thereof shall be forfeited to the Association; provided nevertheless that after five full annual premiums shall have been paid on this Policy and the age of the Life Assured shall have been proved and admitted by the said Directors to have been as stated in the said Proposal and Declaration, this Policy shall be indisputable on any ground whatever except fraud.

Provided also, That the Capital Stock of One Million Pounds Sterling, or so much thereof as for the time being shall have been subscribed, and other the Stocks, Funds, Securities, and Property of the said Association remaining, at the time of any claim or demand made, unapplied and undisposed of, and inapplicable to prior Claims and Demands, in pursuance of the Trusts, Powers, and Authorities contained in the said Deed or Deeds of Settlement and the Resolutions endorsed thereon, shall alone be liable to answer and make good all Claims and Demands upon the said Association; and that no Director or other Proprietor of the said Association, his Heirs, Executors, or Administrators, shall by reason of any Policy of Assurance, or Instrument securing Annuities, or of the whole of the Policies of Assurance, or Instruments securing Annuities taken together, which any Director has signed or may sign, be in anywise individually liable or subject to any such Claims or Demands beyond the amount of the unpaid part of his Share or Shares in the said Capital Stock of One Million Pounds, or in such part of the said Capital Stock as for the time being shall have been subscribed.

In Witness whereof, We, three of the Directors of the said Association, have hereunto set our hands this Twenty-second Day of May in the Year One Thousand Eight Hundred and ninety

Entered, Chas A Richards

Countersigned, Francis Colenso  
Actuary & Secretary

Memorandum  
This Policy is issued under the  
Nonforfeiture Scheme in accordance  
with No 3 of the Conditions of  
Assurance printed on the back  
hereof.  
Francis Colenso  
Actuary & Secretary

William Humphreys  
C Giles - Puller  
W. Phillips