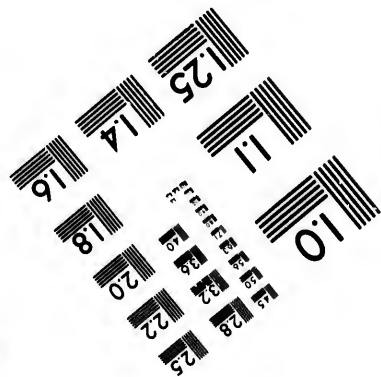
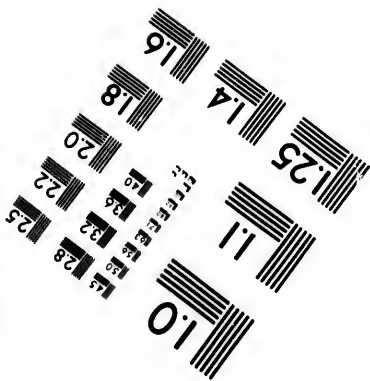
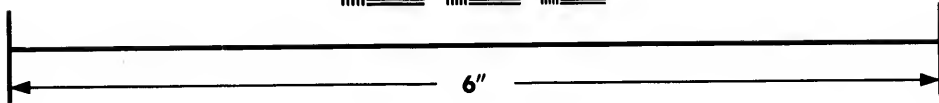
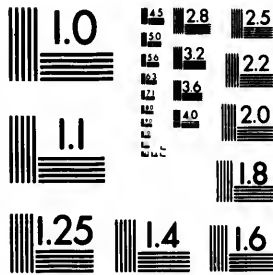


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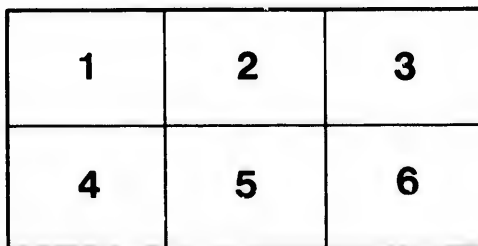
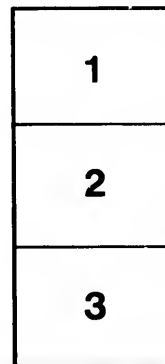
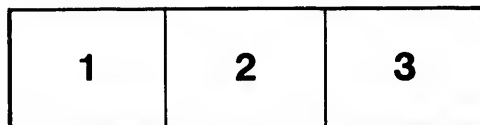
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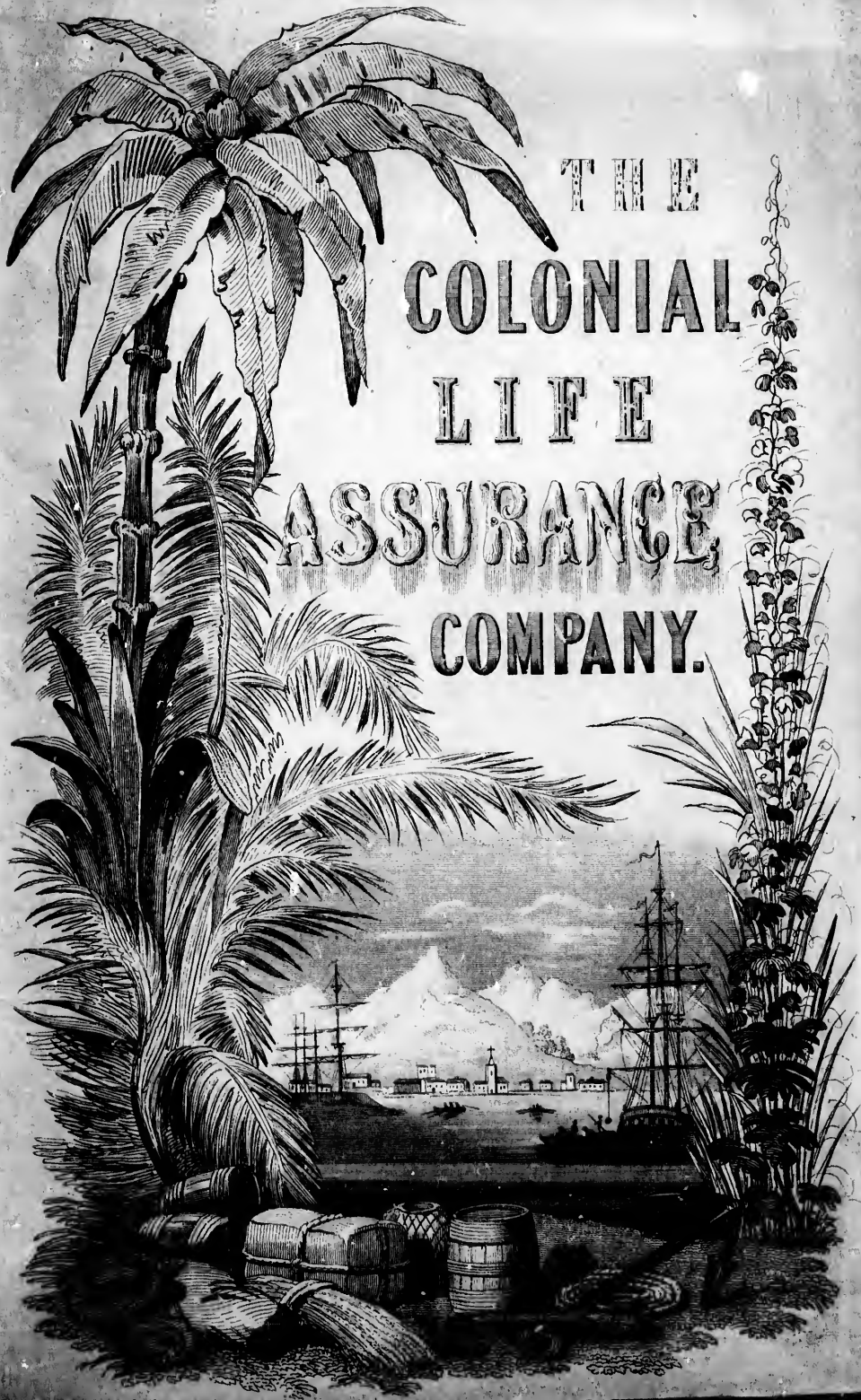
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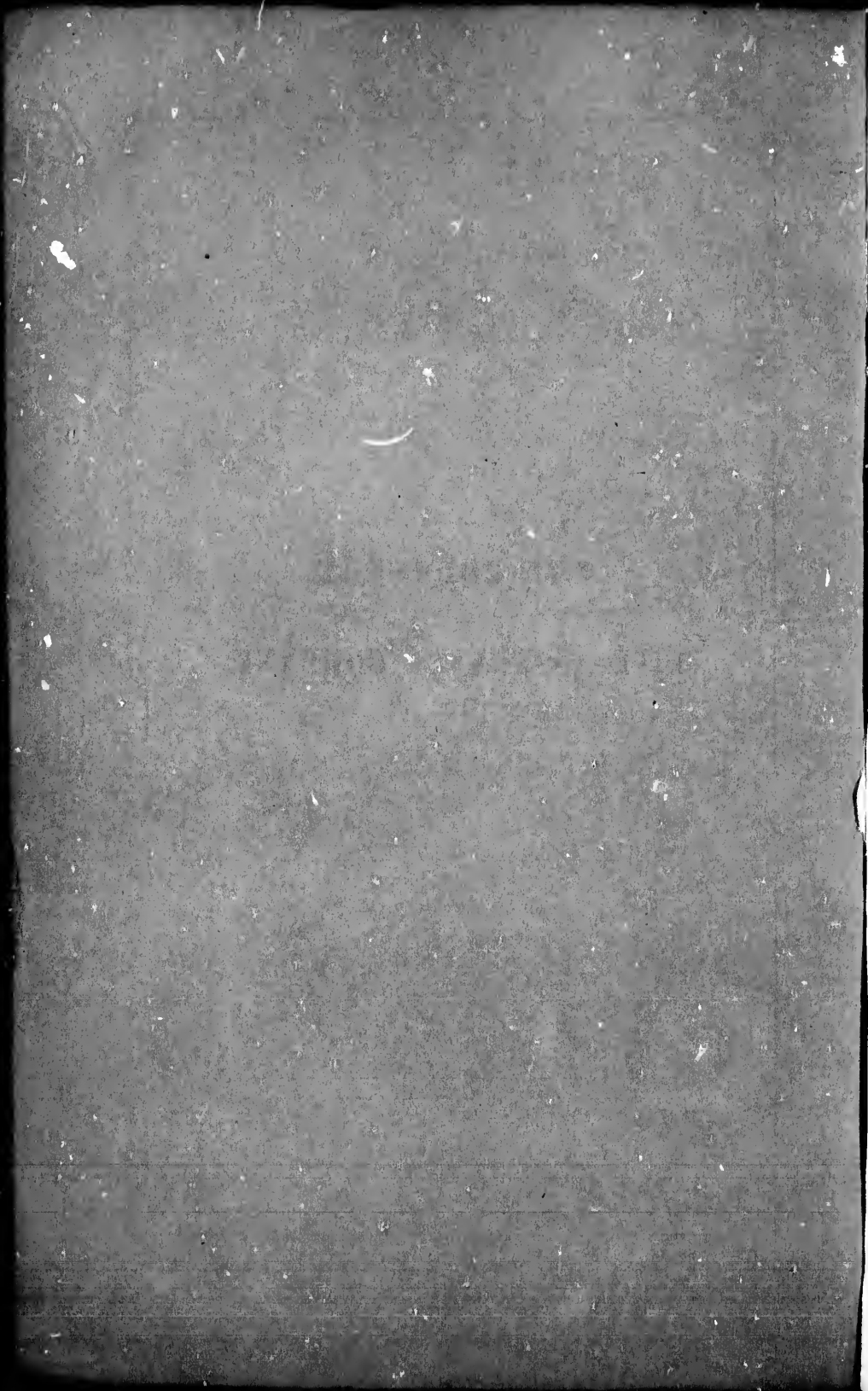
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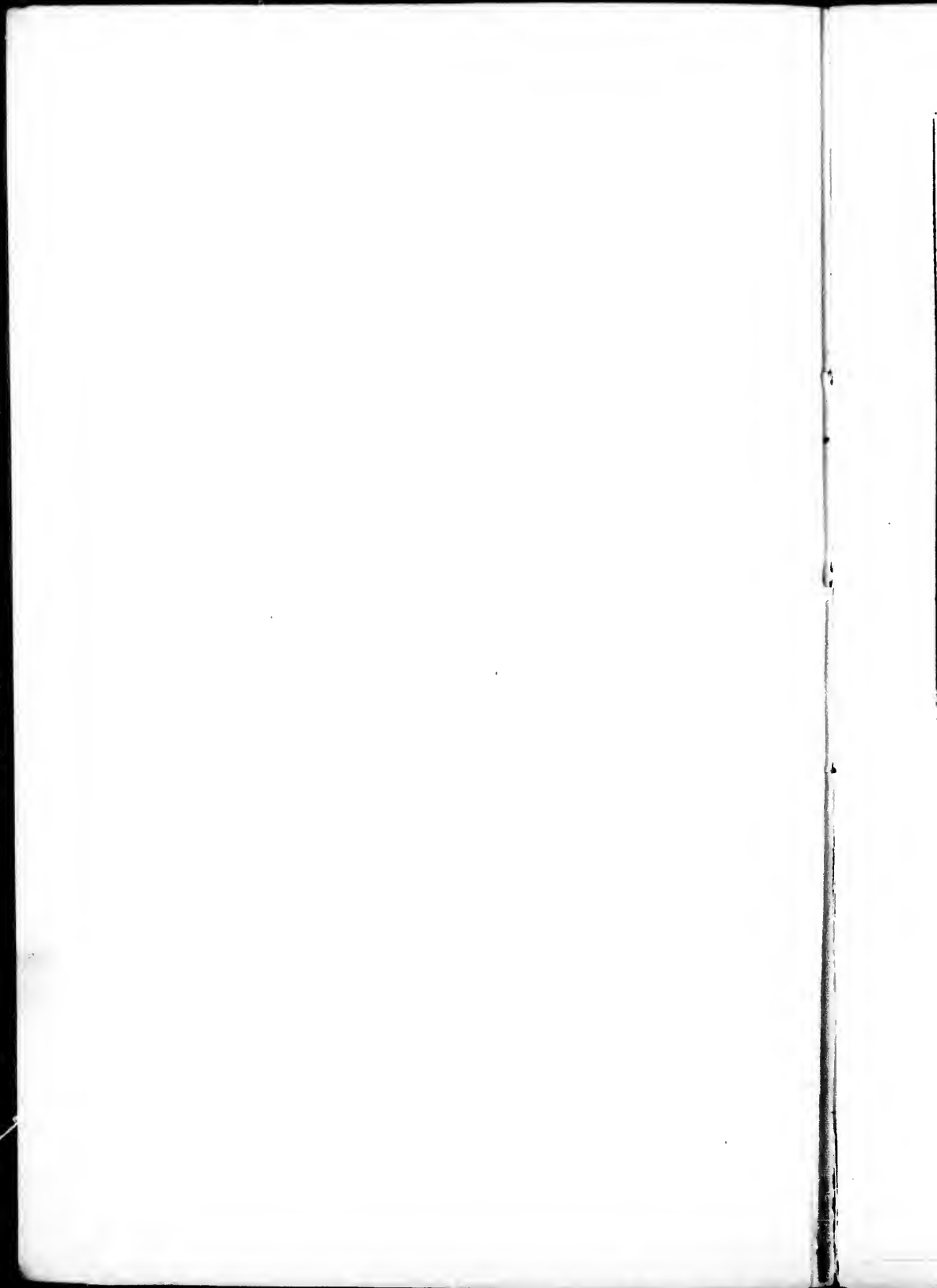
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THE  
COLONIAL  
LIFE  
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COMPANY.





**THE COLONIAL**  
**LIFE ASSURANCE COMPANY.**





# THE COLONIAL LIFE ASSURANCE COMPANY.

Registered and Empowered under Act of Parliament,  
7<sup>o</sup> and 8<sup>o</sup> Vict, cap. 110.

**Capital, £500,000.**

ESTABLISHED FOR THE PURPOSE OF EFFECTING  
ASSURANCES ON THE LIVES OF  
PERSONS RESIDENT IN OR ABOUT TO PROCEED TO  
THE COLONIES OF GREAT BRITAIN, INDIA,  
OR OTHER PLACES ABROAD.

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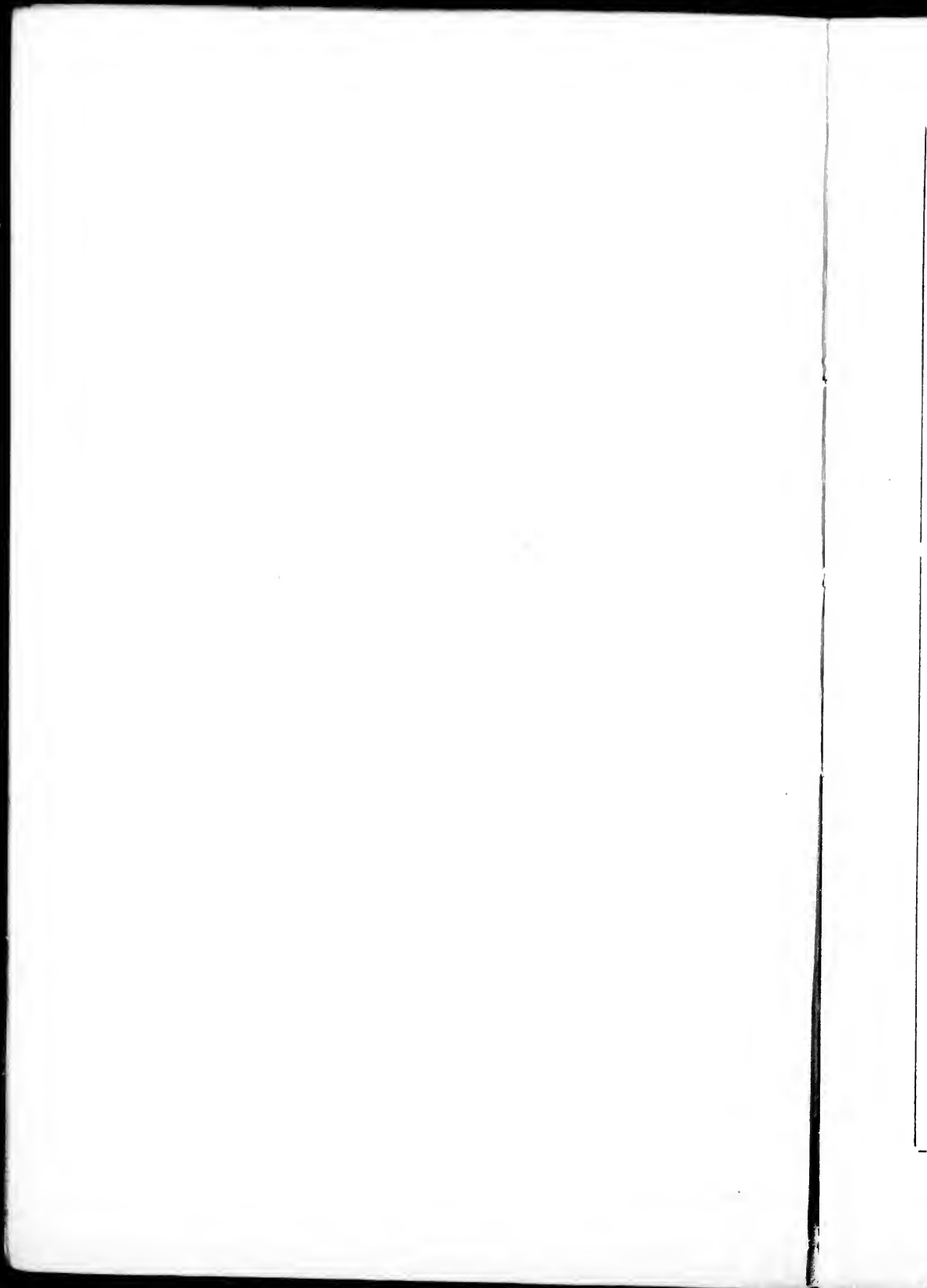
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# THE COLONIAL LIFE ASSURANCE COMPANY.

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THE practice of Life Assurance in any country indicates a state of society where high moral feeling and commercial confidence exist; and its progress in Great Britain is a marked feature in the national character.

It is now upwards of a century since the first Institution for effecting Life Assurances was established in England; but it is only since the beginning of the present century, or rather since the conclusion of the war, that Life Assurance has become a general practice, an understood duty, and an essential portion of every monetary contract.

The great number of Life Assurance Offices now established in Great Britain, and pursuing a successful course, affords strong evidence, that in other countries where society is in an equally settled state, similar institutions, conducted on right principles, will be equally appreciated, and equally successful. Want of statistical information as to the value of human life has no doubt retarded the adoption of the system in many countries where its aid or protection would be eagerly sought, if well-founded institutions were provided for its practice,—but the time has now arrived when increased knowledge enables its benefits to be extended with safety to many other parts of the world, where, hitherto, it has been unknown, or at least unpractised, except under great disadvantages, by a distant and tardy correspondence, and at great expense.

In France, Germany, and other European countries, Life Assurance has made some progress ; but beyond the limits of Europe the practice is very limited.

In the BRITISH COLONIES there is a general anxiety for the introduction of such Institutions, of which at present they are almost entirely destitute. In one or two instances small schemes have been commenced for the purposes of Life Assurance.—These, however, are local, and, consequently, limited in their operations ; not obtaining sufficient numbers to give a proper average of life, and being conducted with comparatively great expense.

In INDIA, Life Assurance offices exist ; but there is still a wide field open to an institution founded on the most recent experience, conducted with liberality, and affording those facilities which well-constituted Life Assurance institutions in Great Britain now adopt.

#### **THE COLONIAL LIFE ASSURANCE COMPANY**

has been established for the purpose of extending to the Colonies of Great Britain, and to India, the full benefit of Life Assurance ; and for the purpose of giving increased facilities to persons visiting or residing in Foreign countries. The Company is registered and empowered under the Act of Parliament 7° and 8° Vict., cap. 110.

The general management of the Company is under the direction of persons who have been long practically acquainted with, and connected with the working of Life Assurance institutions ; and it has been the study of the Directors to afford all those advantages to their Policy-holders abroad which are commanded by Assurers in this country.

For the purpose of giving increased facilities also in the Company's transactions, the Directors have formed Local Boards of Management, and Branch Offices, where Assurances may be effected and Premiums paid, in the different places to which they have extended their business.

**THE CAPITAL**

of the Company is £500,000. All the Directors in Great Britain are Shareholders of the Company, and those appointed in the Colonies are bound to take a similar interest in the Institution.

**THE RATES**

which the Company have adopted have been formed on the most correct observations which exist as to the value of life; and the Directors have to acknowledge, among other sources, the valuable aid which they have received from the Parliamentary Reports, prepared by Col. TULLOCH, in regard to the Mortality among the British Troops in the Colonies of Great Britain; and the important assistance, in their proceedings, afforded by HENRY MARSHALL, Esq., Deputy Inspector-General of Army Hospitals, the Medical Adviser of the Company.

**THE PROFITS**

of the Company will be ascertained and divided at certain intervals: the First Investigation and Division being to be in 1854, when each Policy having a right to participate in the Profits, will share in the Fund to be allocated for Division among the Assured, according to the Profits which the Company may calculate to have arisen on the particular Class of Risks to which such Policy may belong.

**THE FOLLOWING TABLES**

exhibit the Company's Rates in British Money; and the Conditions as to RESIDENCE AND VOYAGES are annexed to each Table, the GENERAL REGULATIONS AND CONDITIONS following.

**A MAP OF THE WORLD,**

to facilitate reference, is given at the end.

## CLASS A.

*RATES for an Assurance of £100, with and without Profits.*

AGE.	ANNUAL PREMIUM WITHOUT PROFITS.			ANNUAL PREMIUM WITH PROFITS.			AGE.	ANNUAL PREMIUM WITHOUT PROFITS.			ANNUAL PREMIUM WITH PROFITS.		
	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.
15	1	11	2	1	14	0	38	2	16	7	3	1	8
16	1	11	11	1	14	10	39	2	18	4	3	3	7
17	1	12	8	1	15	8	40	3	0	0	3	5	6
18	1	13	5	1	16	6	41	3	2	0	3	7	8
19	1	14	3	1	17	5	42	3	4	0	3	9	10
20	1	15	1	1	18	4	43	3	6	1	3	12	1
21	1	16	0	1	19	4	44	3	8	5	3	14	7
22	1	16	10	2	0	3	45	3	10	9	3	17	3
23	1	17	9	2	1	2	46	3	13	3	3	19	11
24	1	18	9	2	2	3	47	3	16	0	4	3	0
25	1	19	8	2	3	3	48	3	18	10	4	6	0
26	2	0	9	2	4	5	49	4	2	0	4	9	5
27	2	1	10	2	5	7	50	4	5	3	4	13	0
28	2	2	11	2	6	10	51	4	8	10	4	16	11
29	2	4	0	2	8	0	52	4	12	8	5	1	1
30	2	5	2	2	9	4	53	4	16	10	5	5	7
31	2	6	5	2	10	7	54	5	1	5	5	10	7
32	2	7	8	2	12	0	55	5	6	4	5	16	0
33	2	9	0	2	13	6	56	5	11	6	6	1	8
34	2	10	5	2	15	0	57	5	16	10	6	7	5
35	2	11	10	2	16	7	58	6	2	6	6	13	7
36	2	13	5	2	18	3	59	6	8	6	7	0	2
37	2	14	11	2	19	11	60	6	14	11	7	7	1

These Premiums can also be paid by half yearly instalments; but in the event of the death of a party in any year before a whole year's premium has been paid, the half remaining unpaid shall be deducted from the claim.



## SPECIAL CONDITIONS.

## CLASS A.

**Residence.**

*Persons Assured in this Class, have permission to reside—*

In any part of EUROPE.

In any part of NORTH AMERICA, to the northward of 38° of north latitude, but not to the westward of the Mississippi River. And parties assured may travel, but not reside permanently, as far south as 35° of north latitude, but not to the westward of the Mississippi River.

In AFRICA (Cape Colony), to the southward of 30° of south latitude.

In AUSTRALIA, (including NEW ZEALAND,) to the southward of 30° of south latitude.

*The northward of that limit charged at an increased rate, according to circumstances.*

**Voyages.**

*Persons Assured in this Class, have permission to pass—*

From any part of EUROPE to another, without extra charge.

From any part of NORTH AMERICA to another, within the limits before specified, without extra charge.

From any EUROPEAN Port to any NORTH AMERICAN Port within the above limits, *without extra charge.*

From any EUROPEAN or NORTH AMERICAN Port within the above limits, to the CAPE OF GOOD HOPE, at 15s. per cent each voyage.

From any EUROPEAN or NORTH AMERICAN Port within the above limits, to AUSTRALIA or NEW ZEALAND, at £1 per cent each voyage.

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*PERSONS assured in this Class may proceed to those parts of the world embraced by any other Class, paying the corresponding Premium in terms of General Regulations and Conditions, page 12.*

## CLASS B.

*RATES for an Assurance of 100, with and without Profits.*

AGE.	ANNUAL PREMIUM WITHOUT PROFITS.			ANNUAL PREMIUM WITH PROFITS.			AGE.	ANNUAL PREMIUM WITHOUT PROFITS.			ANNUAL PREMIUM WITH PROFITS.		
	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.
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16	2	12	8	2	16	5	39	3	18	5	4	3	11
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21	2	16	8	3	0	8	44	4	8	4	4	14	5
22	2	17	6	3	1	7	45	4	10	8	4	17	0
23	2	18	5	3	2	6	46	4	13	1	4	19	7
24	2	19	5	3	3	6	47	4	15	9	5	2	6
25	3	0	4	3	4	6	48	4	18	6	5	5	5
26	3	1	4	3	5	7	49	5	1	7	5	8	8
27	3	2	4	3	6	9	50	5	4	10	5	12	1
28	3	3	5	3	7	10	51	5	8	4	5	15	10
29	3	4	6	3	9	0	52	5	12	0	5	19	11
30	3	5	8	3	10	3	53	5	16	1	6	4	2
31	3	6	10	3	11	6	54	6	0	7	6	9	0
32	3	8	1	3	12	10	55	6	5	5	6	14	2
33	3	9	5	3	14	3	56	6	10	6	6	19	7
34	3	10	9	3	15	8	57	6	15	8	7	5	1
35	3	12	1	3	17	2	58	7	1	2	7	11	0
36	3	13	7	3	18	9	59	7	7	1	7	17	5
37	3	15	1	4	0	5	60	7	13	3	8	4	0

These Premiums can also be paid by half yearly instalments ; but in the event of the death of a party in any year before a whole year's premium has been paid, the half remaining unpaid shall be deducted from the claim.

## SPECIAL CONDITIONS.

## CLASS B.

**Residence.**

*Persons Assured in this Class, have permission to reside—*

In NORTH AMERICA to the northward of 35° of north latitude, but not to the westward of the Mississippi river. And from 30th November to 1st June, parties may travel, but not reside permanently, in any part of NORTH AMERICA to the northward of 30° north latitude, including the whole of the United States.

In the BERMUDA ISLANDS.

In SOUTH AMERICA, to the southward of 20° south latitude.

*The northward of 20° south latitude to the Equator charged at an increased rate, according to circumstances.*

**Voyages.**

No extra charge for Voyages in this Class.

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*PERSONS assured in this Class may proceed to those parts of the world embraced by any other Class, paying the corresponding Premium in terms of General Regulations and Conditions, page 12.*

## CLASS C.

*RATES for an Assurance of £100, with and without Profits.*

CIVIL RISKS.			MILITARY* AND NAVAL RISKS		
AGE.	ANNUAL PRE- MIUM WITHOUT PROFITS.	ANNUAL PREMIUM WITH PROFITS.	AGE.	ANNUAL PRE- MIUM WITHOUT PROFITS.	ANNUAL PREMIUM WITH PROFITS.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
18	3 9 7	3 19 0	18	3 16 6	4 6 11
19	3 10 4	3 19 11	19	3 17 5	4 7 11
20	3 11 3	4 0 11	20	3 18 2	4 9 0
21	3 12 2	4 2 0	21	3 19 5	4 10 3
22	3 13 2	4 3 2	22	4 0 6	4 11 6
23	3 14 3	4 4 6	23	4 1 8	4 12 11
24	3 15 5	4 5 8	24	4 2 11	4 14 3
25	3 16 7	4 7 0	25	4 4 2	4 15 8
26	3 17 10	4 8 5	26	4 5 7	4 17 3
27	3 19 1	4 9 11	27	4 7 0	4 18 10
28	4 0 6	4 11 5	28	4 8 6	5 0 7
29	4 1 10	4 13 0	29	4 10 0	5 2 4
30	4 3 4	4 14 9	30	4 11 8	5 4 2
31	4 4 11	4 16 6	31	4 13 5	5 6 1
32	4 6 6	4 18 3	32	4 15 1	5 8 1
33	4 8 1	5 0 1	33	4 16 11	5 10 1
34	4 9 10	5 2 1	34	4 18 10	5 12 1
35	4 11 7	5 4 1	35	5 0 8	5 13 7
36	4 13 6	5 6 3	36	5 1 11	5 15 3
37	4 15 5	5 8 5	37	5 3 5	5 17 5
38	4 17 5	5 10 9	38	5 5 5	5 19 9
39	4 19 7	5 13 1	39	5 7 7	6 2 1
40	5 1 9	5 15 7	40	5 9 9	6 4 1
41	5 4 1	5 18 3	41	5 11 7	6 6 3
42	5 6 6	6 1 0	42	5 13 6	6 9 0
43	5 9 0	6 3 11	43	5 16 0	6 11 11
44	5 11 8	6 6 11	44	5 18 8	6 14 11
45	5 14 5	6 10 0	45	6 1 5	6 17 6
46	5 17 3	6 13 3	46	6 3 9	7 0 3
47	6 0 4	6 16 10	47	6 6 4	7 3 10
48	6 3 7	7 0 6	48	6 9 7	7 7 6
49	6 7 1	7 4 4	49	6 13 1	7 11 1
50	6 10 8	7 8 6	50	6 16 8	7 15 0
51	6 14 7	7 12 11	51	7 0 1	7 18 11
52	6 18 8	7 17 7	52	7 3 8	8 3 7
53	7 3 0	8 2 6	53	7 8 0	8 8 6
54	7 7 8	8 7 10	54	7 12 8	8 13 10
55	7 12 7	8 13 4	55	7 17 7	8 18 10
56	7 17 9	8 19 3	56	8 2 9	9 4 3
57	8 3 3	9 5 6	57	8 7 9	9 10 6
58	8 9 1	9 12 1	58	8 13 1	9 17 1
59	8 15 3	9 19 2	59	8 19 3	10 4 2
60	9 1 10	10 6 8	60	9 5 10	10 11 8

\* MILITARY MEN holding appointments of a Civil character, not requiring Military service, are charged the rate applicable to Civilians.

These Premiums can also be paid by half-yearly instalments; but in the event of the death of a party in any year before a whole year's Premium has been paid, the half remaining unpaid shall be deducted from the claim.

SPECIAL CONDITIONS.

CLASS C.

**Residence.**

*Persons Assured in this Class, have permission to reside—*

In INDIA generally, including the whole of the possessions of the Hon. East India Company and any part of the East to which their Servants may be required to proceed.

In CEYLON.

In the MAURITIUS.

Also to visit those parts of CHINA to which British traders have access.

*Persons proceeding to China, as a place of residence, are charged an additional rate of Premium.*

**Voyages.**

No extra charge for Voyages in this Class.

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*PERSONS assured in this Class may proceed to those parts of the world embraced by any other Class, paying the corresponding Premium in terms of General Regulations and Conditions, page 12.*

## CLASS D.

*RATES for an Assurance of £100, with and without Profits.*

AGE.	ANNUAL PREMIUM WITHOUT PROFITS.	ANNUAL PREMIUM WITH PROFITS.	AGE.	ANNUAL PREMIUM WITHOUT PROFITS.	ANNUAL PREMIUM WITH PROFITS.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
18	3 12 9	4 2 3	40	5 6 5	6 0 3
19	3 13 7	4 3 2	41	5 8 10	6 3 0
20	3 14 6	4 4 2	42	5 11 4	6 5 10
21	3 15 6	4 5 4	43	5 14 0	6 8 10
22	3 16 6	4 6 6	44	5 16 9	6 12 0
23	3 17 8	4 7 9	45	5 19 7	6 15 2
24	3 18 10	4 9 1	46	6 2 8	6 18 7
25	4 0 1	4 10 6	47	6 5 11	7 2 3
26	4 1 4	4 12 0	48	6 9 3	7 6 1
27	4 2 9	4 13 6	49	6 12 10	7 10 2
28	4 4 2	4 15 1	50	6 16 8	7 14 6
29	4 5 8	4 16 10	51	7 0 8	7 19 0
30	4 7 2	4 18 7	52	7 5 0	8 3 11
31	4 8 9	5 0 4	53	7 9 7	8 9 1
32	4 10 5	5 2 2	54	7 14 5	8 14 6
33	4 12 2	5 4 2	55	7 19 6	9 0 4
34	4 13 11	5 6 2	56	8 4 11	9 6 5
35	4 15 10	5 8 4	57	8 10 8	9 13 0
36	4 17 9	5 10 6	58	8 16 10	9 19 11
37	4 19 10	5 12 10	59	9 3 3	10 7 2
38	5 1 11	5 15 2	60	9 10 2	10 15 0
39	5 4 1	5 17 9			

PERSONS who have not resided previously in a Tropical Climate, or who have resided in such Climate for a shorter period than Five years, are required to make the following Payments in addition to the rates in the foregoing Table until their Five years' residence expires—after which period the rates continue constant, in terms of the Table.

£3 per Cent extra for the FIRST YEAR'S RESIDENCE, the party not having resided previously in a Tropical Climate,

£2 per Cent extra for the SECOND YEAR'S RESIDENCE, the party not having resided more than one year previously in a Tropical Climate.

£1, 10s. per Cent extra for the THIRD YEAR'S RESIDENCE, the party not having resided more than two years previously in a Tropical Climate.

£1 per Cent extra for the FOURTH YEAR'S RESIDENCE, the party not having resided more than three years previously in a Tropical Climate.

10s. per Cent extra for the FIFTH YEAR'S RESIDENCE, the party not having resided more than four years previously in a Tropical Climate,

Returning thereafter to the Rates given in the above Table.

MILITARY MEN and PRACTISING MEDICAL MEN pay an increased rate of Premium according to circumstances. The extra Premium charged to Military Men, however, does not cover the risk of War, being merely for Residence.

THESE Premiums can also be paid by half-yearly instalments; but in the event of the death of a party in any year before a whole year's Premium has been paid, the half remaining unpaid shall be deducted from the claim.

## SPECIAL CONDITIONS.

## CLASS D.

**Residence.**

*Persons Assured in this Class, have permission to reside—*

In the WEST INDIES generally, including BRITISH GUIANA.

Persons desirous of visiting or residing in other parts of NORTH AMERICA and SOUTH AMERICA, not included under the other Classes, will receive the necessary license on application to the Company, and payment of such extra Premiums as may be required.

**Voyages.**

No extra Premium for Voyages in this Class.



*PERSONS assured in this Class may proceed to those parts of the world embraced by any other Class, paying the corresponding Premium in terms of General Regulations and Conditions, page 12.*

**GENERAL REGULATIONS AND CONDITIONS,**  
WITH REFERENCE TO THE FOREGOING RATES AND  
SPECIAL CONDITIONS.

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**PERSONS PASSING FROM ONE CLASS TO ANOTHER.**

Persons Assured must give notice to the Office when they propose to go beyond the limits of the Class under which they hold their Assurance, and make payment of the additional rate of Premium, (if any,) applicable to the Class to which they intend to proceed.

Persons returning to, or coming within, the limits of a Class requiring a lower rate of Premium than the Class they have left, commence to pay the reduced rate of Premium when the next renewal Premium falls due, in terms of the Policy; but persons neglecting to claim such reduction, and continuing to pay the higher rate of Premium in any of the Classes, shall not be entitled to claim any accounting, unless with reference to the Premium which has been paid immediately before such claim being made.

Persons going beyond the limits of the Class under which they hold their Assurance, to a Class requiring a higher rate of Premium than the Class they have left, whether by sea or land, without authority from the Company, and payment of the proper Premium, incur a forfeiture of their Policy, but not until the end of six months from the date of such departure beyond the limits of their Class; but in the event of death, within said period of six months, a deduction shall be made from the claim for the extra Premium which would have been



charged by the Company for such extended license, along with a fine not exceeding £10 sterling per cent on the sum assured.

Persons desirous of proceeding to any part of the world, not included in the Terms and Conditions as to Residence and Voyages, under Classes A, B, C, and D, must apply specially to the Company, and receive the necessary license, paying such extra Premium as may be required.

#### **VOYAGES.**

The Conditions as to Voyages, under each particular Class, are applicable to time of Peace only, an additional rate being required in time of War.

#### **NAVAL SERVICE.**

Persons engaged in Naval or Seafaring occupations, are separately rated; and the Conditions as to Voyages, apply to them only when passing from one part of the world to another, after retiring from such Service.

#### **MILITARY SERVICE.**

Military Men (except under Class C) are not protected against the risk of actual Warfare, and in the event of their being called into such actual Service, they are liable to extra Premium.

Actual Service does not apply to any casual outbreak or civil disturbance which the military may be called on to quell; and each Military Man is protected against the risk of war for six months, after he has been called into actual service, provided he communicates with the Office, and pays such extra Premium as may be necessary before the expiry of that period. If he fails to make such communication, (even although the danger shall have passed,) and to pay the necessary extra

Premium, the Policy will be forfeited. In the event of death during said period of six months, the claim will be binding on the Company, under deduction of the extra Premium which would otherwise have been required.

Persons engaged in Militia or Yeomanry Corps, are not held to come under the Military Conditions, except in the event of foreign invasion.

**Persons transgressing any of these Regulations and Conditions,  
incur an immediate Forfeiture of their Policies.**

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## **SPECIAL ASSURANCES.**

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### **OTHER PARTS OF THE WORLD**

not specified in the preceding Classes, are intended to be included in a separate Class, the rates for which will be fixed according to the Climate and particular circumstances of each case.

### **MILITARY MEN**

can effect Assurances at an equal annual rate of Premium, covering the risk of any Service or of any Climate to which they may be ordered, and not varying with particular Service or Climate, as in ordinary cases. These rates are fixed according to the particular circumstances of each case.

### **NAVAL MEN**

can effect Assurances at the rates specified under Class A; and they may proceed to any part of the world in Her Majesty's Service, on payment of moderate rates of extra Premium.

### **PROTECTIVE ASSURANCES,**

#### **WHOLE-WORLD-LICENSE.**

Persons accepting Life Assurance Policies as a security for money advanced, generally run the risk of the party going beyond the limits of his Policy, and incurring a forfeiture. The COLONIAL COMPANY are ready to grant Policies at a slightly increased rate of Premium, (varying from 5s. to 10s. per cent,) covering the risk of a party proceeding to any part of the world at an after

period, provided always that the Company are satisfied that the party has no present prospect or intention of going to an unhealthy Climate. The Company will also grant "Whole World Licences" to persons having the intention of proceeding abroad, at rates of Premium corresponding to the circumstances of each case.

*Every other information* can be obtained at the Offices of the Company,

1 GEORGE STREET, EDINBURGH,  
4 A. LOTHBURY, LONDON,  
35 ST VINCENT PLACE, GLASGOW,

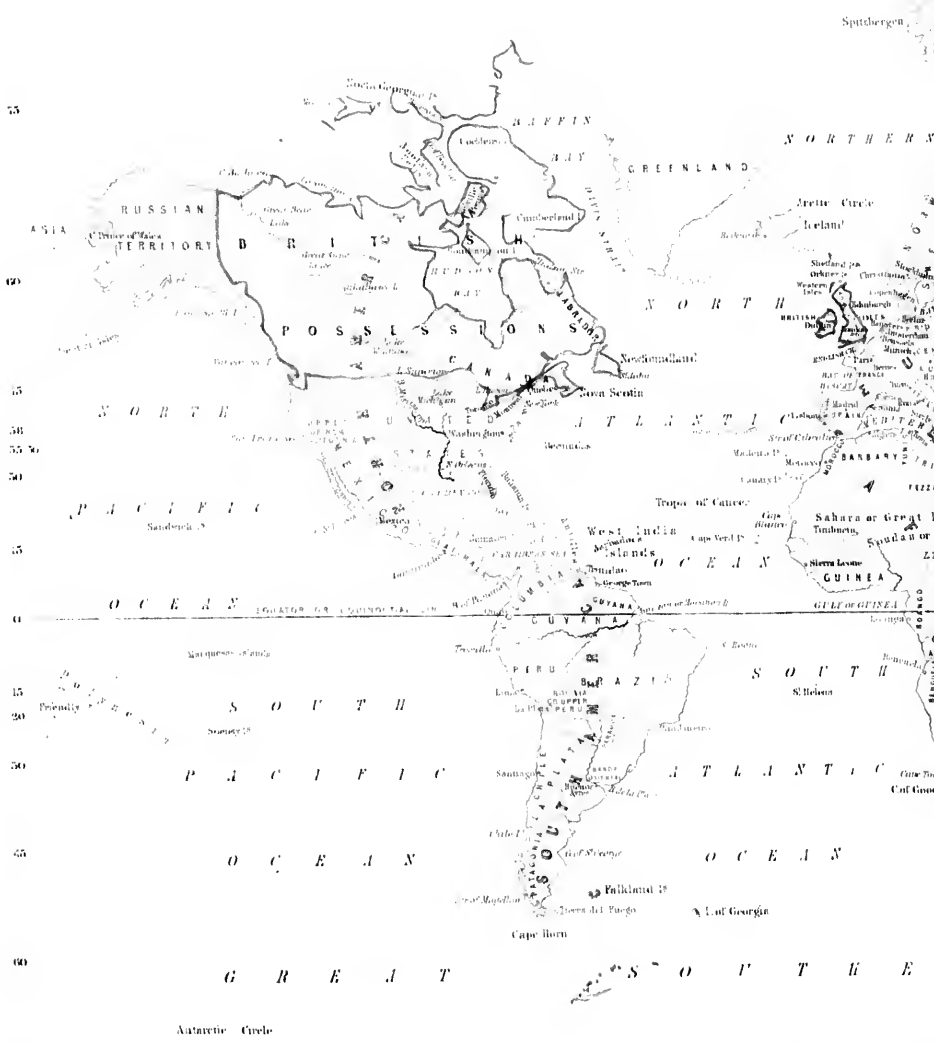
or at any of the Branch Offices or Agencies abroad.



Laude 12/53



180 165 150 135 120 105 90 75 60 45 30 15 0 15



Longitude West from Greenwich Longitude East

180 165 150 135 120 105 90 75 60 45 30 15 0 15



