

HISTORY OF PERFIN USERS

RAILWAY PASSENGERS ASSURANCE COMPANY

Rosemary Smith

This information comes from the excellent book "**London As It Is Today: Where to go, and what to see, during The Great Exhibition, 1851**". This book was given to me many years ago by one-time member, Terence Barnes, and quite a number of interesting histories have been seen in the Bulletin from this source.

This company, which occupies the whole of the upper part of 2 and 3 Old Broad Street, was established for the purpose of insuring a certain sum in the event of death by a railway accident, and combining with this a payment as compensation to the assured for personal injuries when the accident was not fatal. This risk is undertaken for a very small annual premium, viz. one pound, to insure a thousand pounds, in case of fatal accident; and to bring it within the reach of the humbler classes, two hundred pounds may be insured for a premium of five shillings per annum.

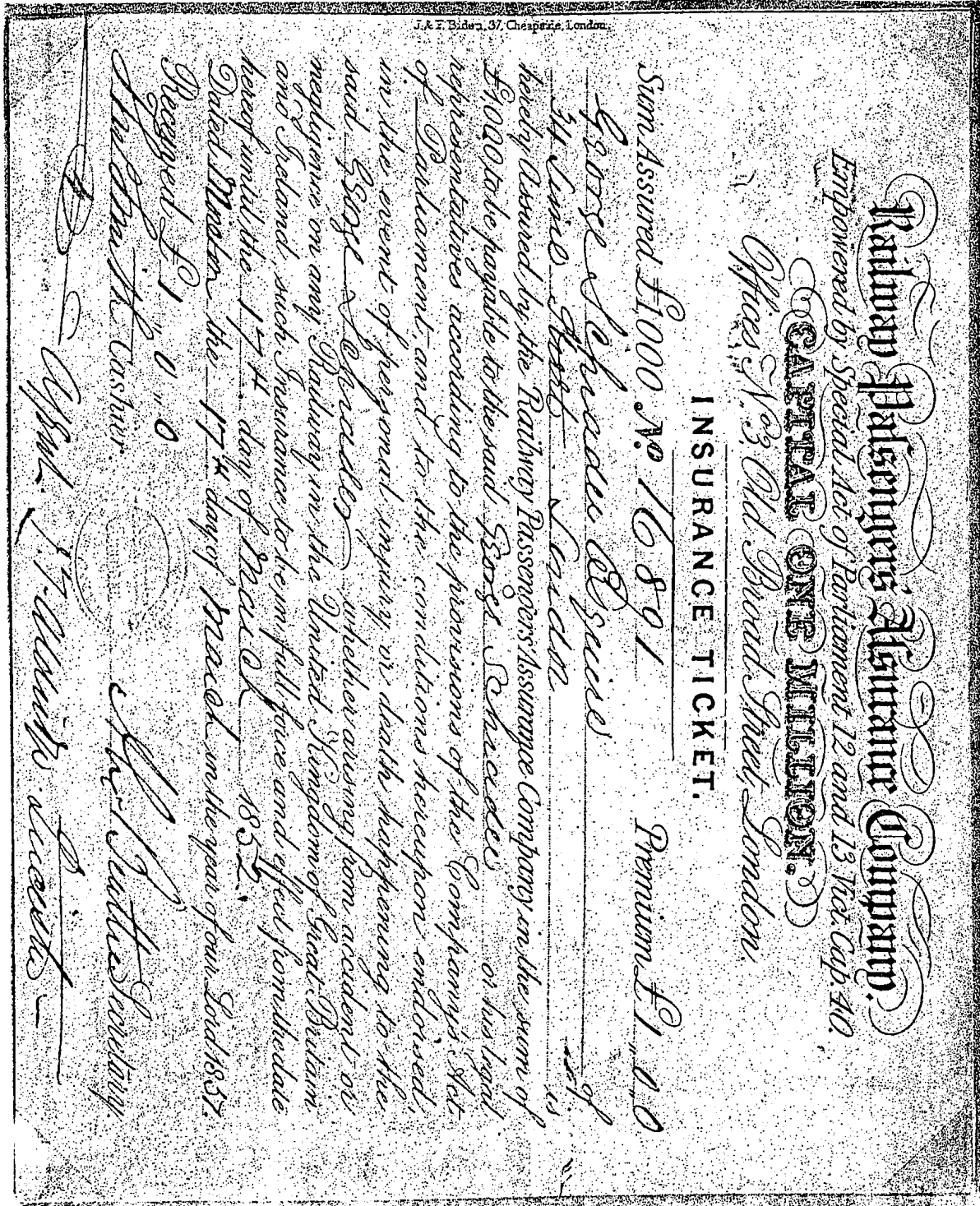
The company also issues Insurance tickets for single journeys at most of the railway stations, for the like amounts, which tickets may be had from a penny to three pence, according to the class of carriage in which the traveller journeys; a privilege which will no doubt be gladly embraced, by the countless thousands of the working classes, which may be expected to throng the iron network of these Islands, during the present year. This company likewise insures railway officers and servants whilst travelling, and against accidents incident thereto.

This company, in the first year of its existence, issued 2808 periodical tickets, and 110,074 single penny Insurances; and has a daily increasing business, thus shewing, that novel as this branch of insurance is, from its cheapness and utility, it is appreciated by the provident and thoughtful portion of the community.

There was no starting date for the company in the book but the 1956 Stock Exchange Book says it was Incorporated by Deed of Settlement 17

March 1849 and at 1956 it was a subsidiary of North British & Mercantile Insurance Company Limited.

John Marriner sent the photocopy of an early Insurance Ticket. It is dated 17th March 1851, cost £ 1 and the sum assured was £ 1,000.




John also sent a copy of an Insurance Ticket issued at London Bridge Station (for London Bridge & South Coast Railway) dated 16th July 1888, cost 1/- and the sum assured was £1,000.

RAILWAY PASSENGERS ASSURANCE COMPANY.
No. 5257 ESTABLISHED 1849.
INSURANCE TICKET
For £1,000.—Premium One Shilling,
For a Journey in any Glass Carriage
On the Railway and by Steamboat,
FROM
LONDON BRIDGE STATION, L. B. & S. C. R.

The Holder of this Ticket is insured in the sum of £1,000. in case of death, or £6. per week during total disablement, and 30s. per week during partial disablement, for a period not exceeding Twenty-six Weeks, owing to injury caused by accident to the Train or Boat by which the Assured travels.
This Ticket corresponds, both as to journey and in duration, with the Railway Company's Ticket issued herewith.

WILLIAM J. VIAN, Secretary.

Name of Holder *Lorenz J. McNeill*
Address *Providence R.I.
No. 5, A*



There was no mention of Baggage Insurance but I have two mint "£10 Baggage Insurance Free" cards, one dated 1940 that has printed on the bottom, *This ticket is not valid after 30th April 1940*, so one could conjecture that this was due to the uncertainties of travelling during the war. Reading the small print, these cards must have been given to each purchaser of a particular make of luggage case. If the card had been sent in prior to any loss with date of receipt for the luggage case; if the case was lost and not recovered; if twelve months had not elapsed since purchase of the case, the Railway Passenger Assurance Company would pay out £10 for case and contents.

RAILWAY PASSENGERS ASSURANCE COMPANY

No. S.C. (7) 2957 64, CORNHILL, LONDON, E.C.3

The Railway Passengers Assurance Company hereby agree that if the attached Form of Application shall be duly signed and received by the Company from a Bona Fide Holder of a luggage case with which this coupon has been supplied within 12 months from the actual date of receipt of the luggage case and if the said luggage case shall be totally and completely lost without trace while the said case is in direct transit from the Holder's residence in Great Britain or Ireland to a destination within such limits or in transit on the direct return journey to starting point by railway coach public or locked private vehicle or steamer and if both journeys shall be completed within 30 days of the receipt of this signed Application to the Insurance Company as aforesaid then and in those events only they the Railway Passengers Assurance Company will pay to such Holder the value of the said case and the personal effects contained therein.

In no circumstances whatever shall the Holder be entitled to recover more than £10 under this coupon or if he holds more than one coupon at any one time more than the sum of £10 altogether on all such coupons that being the Company's absolute limit of liability to the Holder.

Immediate notification must be given to the Railway Passengers Assurance Company and the Police in the event of loss.

If a claim be in any respect fraudulent or if any fraudulent device be used by the Holder or by anyone acting on behalf of the Holder all benefit under this coupon shall be forfeited.

Cash Notes, Travel Tickets, Bonds and Securities of any kind are not covered.

The Company shall not be liable for loss or damage directly or indirectly occasioned by happening through or connected with Earthquake, Volcanic Eruption, Flood, Strike, Civil Commotion, War, Invasion, Act of Foreign Enemy Hostilities whether war or not, Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power or Looting, Sacking or Pillaging following the same.

This coupon is issued under a Policy effected by the manufacturers of the said luggage case with the Railway Passengers Assurance Company and is subject to the terms and conditions of the said Policy in all respects.

£10 BAGGAGE INSURANCE FREE

No. S.C. (7) 2957

Registration.

Name of Holder.

Address of Holder.

Please register me under the manufacturers' scheme of Free Baggage Insurance granted to Holders of their cases.

Signature

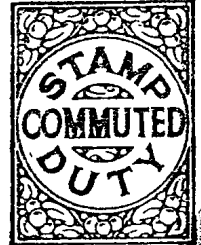
Date

This ticket is not valid after 30th April, 1940.

MY latest Insurance Ticket is dated 23 Sept 1959, with premium for Sum Assured of £2,000, purchased from British Railways, 1 Cross station. This is for "All Accident Insurance", only applical the one journey and there is a table setting out 6 tvDes of benefits.

(Great Britain, Ireland, Channel Islands and Isle of Man)

**RAILWAY PASSENGERS ASSURANCE COMPANY
ALL ACCIDENTS INSURANCE TICKET
(JOURNEY)**



No. **GBX** Sum Assured **£2,000**—Premium **1/-**
B381 **1414** Date of Issue

IF the Purchaser of this ticket (being between the ages of 12 and 65) shall sustain bodily injury caused by outward violent and visible means and resulting from an accident sustained whilst entering into alighting from or travelling in any public conveyance (excluding aircraft) or whilst on premises owned, leased or used by the owners of such public conveyance and occurring within the limits of Great Britain and Ireland in the course of the journey made by virtue of the single or return travel ticket(s) with which this ticket is issued and such injury shall be the sole and direct cause of death or disablement the Company will pay to the said Purchaser or his legal personal representatives the under-mentioned benefits:—

SECTION		BENEFITS	
A	For death		£2,000
B	For total and irrecoverable loss of all sight in both eyes or for total loss by severance at or above the wrist or ankle of both hands or both feet or of one hand and one foot	Occurring within three calendar months from the date of such accident	£2,000
C	For total loss by severance at or above the wrist or ankle of one hand or one foot and the total and irrecoverable loss of all sight in one eye		£2,000
D	For total and irrecoverable loss of all sight in one eye or total loss by severance at or above the wrist or ankle of one hand or one foot		£1,000
E	For temporary total disablement	Limited to 52 weeks from the date of such accident	£12 per week
F	For temporary partial disablement		£ 3 per week

The total liability of the Company under this ticket is limited to £2,000.
This insurance is subject to the conditions printed hereon (see over).
This ticket is invalid if not signed by the Purchaser at the time of Purchase.

Signature of Purchaser *Mary Scott* Director.

At the time of writing I know of only one identified perfin used by The Railway Passengers Assurance Company and this is RPA/C^o (R3990.01). There are two more possible dies used by the company - R3990.02 and R4000.01. If anyone has an identified cover for either of these dies, Please write to Roy Gault with details.

R3990.01 RPA/&C^o 1885-1905 R3990.02 RPM&C^o 1880-1885
R4000.01 RPA/&C^o 1905-1918

