

SUMMER ASSIZES.

NORTHERN CIRCUIT.

LIVERPOOL, Aug. 18.

(Before Mr. Justice GRESSWILL and a Special Jury.)
SCHWABE, ADMINISTRATRIX, v. CLIFT.

This was an action in which the plaintiff sought to recover from the Argus Insurance-office the sum of 500*l*., being the amount of a policy effected in that office on the life of Louis Schwabe, deceased. The payment of the policy was resisted on the ground that Mr. Schwabe had committed suicide, in which case it was, by the terms of the policy, provided that it should be void.

Mr. Knowles, Mr. Crompton, and Mr. J. Henderson were counsel for the plaintiff; the Solicitor-General, Mr. Martin, and Mr. Uthbank appeared for the defence.

The Solicitor-General (the issue being on the defendant) stated the case. The policy and the death of the party whose life was insured were admitted, but it was alleged that the case came within an exception in the policy, by which it was provided that in case the assured died by committing suicide, or by duelling, or by the hand of justice, the policy would be void. In this case it would appear that the deceased had taken poison for the purpose of destroying his life, and that he had died in consequence a few hours after. It was, he understood, contended on the other side, that Mr. Schwabe was not of sound mind. Even if that should prove to be the case it would still be a question whether on that account the office was to lose the benefit of the condition of the policy, and if a question of that importance should be found to be unsettled, it was high time it should be. There was, however, a case, "*Borradale v. Hunter*," tried before Mr. Justice Erskine, in 1841, the decision in which he (the Solicitor-General) contended involved the present question. That action was brought by the representatives of a clergyman, by whom an insurance had been effected on his own life. The insured afterwards destroyed himself by drowning in the Thames, and the payment of the policy was resisted on the ground of its being therein provided that it should be void if the party should die "by his own hand." It was contended on the other hand, that though the party should die "by his own hand," is the literal acceptance, yet, if he were insane at the time he so destroyed himself, it was not within the exception in the policy. At the trial several questions were left to the jury, and their finding was, that the deceased voluntarily threw himself into the river with the intention to destroy life, but that at the time he was in such a state of mind as to be unable to distinguish right from wrong. On this finding the case came before the Court of Common Pleas, and it was held by a majority of the judges that the office was protected by the exception in the policy. The Chief Justice of the Common Pleas, whose name it was impossible to mention without the greatest respect, dissented from the other judges, and was of opinion that the act, to come within the terms of the policy, must be a felonious act, and that the party must be *felo de se*. He (the Solicitor-General) submitted that that case, as decided by the majority of the Court of Common Pleas, was sound and right in law. They, the jury, were bound to find their verdict according to the law, irrespective of its policy or its expediency; but he must say that if juries were to be induced by the eloquence of counsel to say that in a case where a life had been insured in an office, which, for its own protection, introduced a clause like this, and the party destroyed himself, he must be necessarily insane, the consequence would be of the most serious and the most injurious kind, and would encourage distressed men and men labouring under pecuniary difficulties to commit gross frauds to benefit the families whom they might leave behind them. The effect, however, of the decision in the case of "*Borradale v. Hunter*" was to prevent the necessity of any such inquiry. It was then thought by the majority of the Court of Common Pleas that when parties entered into such a contract it must have been their intention to provide that no such question should be raised as whether the party destroying himself was sane or not. It was not contended that the words, "dying by his own hand," should be taken in their literal sense, or should be held to apply to such a case as that of a man accidentally discharging a gun and causing his own death; but the provision was intended where the party was in a state of sufficient consciousness to be aware that his death would be the consequence of his act; to exclude the question whether he was at the time in his right mind or not, so as to be morally responsible for his actions. The terms of the exception in the present policy were, if the assured should "commit suicide;" but the phrase in substance was the same as that used in "*Borradale v. Hunter*."

Even in that case the words were not taken in their literal meaning. The party did not literally die by his own hand; he died by drowning; but his act was held to be within the meaning of the exception on a fair interpretation of its meaning, and the exact force of the expression was disregarded. But the words used in the policy in "*Borradale v. Hunter*" and those used in the present policy were substantially the same. The question is, what is the intention of the parties entering into the contract, on a fair examination of its terms? It is a well-known rule of law that words are to be taken according to their plain and ordinary meaning, unless there is something in the nature of the contract to show that they are taken in an unusual sense. Now, what is the most usual and ordinary mode in which, where a party has destroyed himself, whether by taking poison, by drowning, or by any other means of death, a person speaking of the occurrence describes it? He says, the person has committed suicide. If a person had intentionally taken sulphuric acid and died in a few hours, would it not, in the ordinary use of language, be said, he had committed suicide? The exception is—"in case the party should commit suicide;" that is, in case he should do that which all the world, in common parlance, would call suicide. On the other side, it must be contended that the parties did not use the word in the sense in which it was ordinarily used by all speaking the English language, but that it was confined to the technical meaning of suicide in a felonious sense. Could any one believe that the directors of this company meant anything but what they said, and which was simply this, that they would not be bound to pay the insurance if the party shot himself, poisoned himself, drowned himself, or in any other manner wilfully put an end to his own life? By the law, as laid down in "*Borradale v. Hunter*," his Lordship, in his direction to them, would no doubt state, and the more it was considered the more clearly it would appear that that case governed the present, and that the parties in the contract into which they entered meant those words to be taken in the plain and ordinary sense in which they were used by all the world. But if the question of sanity or insanity was to be raised, it ever there was a case of deliberate suicide by a person conscious of the nature and consequences of his act, it was, in the present instance; and if, beyond this, the question was to be whether he was or was not at the time morally responsible for his actions, it would come to this, that no stipulations in the policy as to suicide could ever be of any avail. The learned Solicitor-General then went into the facts of the case, as subsequently detailed by the witnesses, and proceeded—"It would not, he imagined, be disputed that the deceased took the poison in the most deliberate manner, conscious it would cause his death. The policy, he contended, extended to every case where there was a deliberate intention on the part of the individual to take away his own life, and he should submit to his Lordship that the question of legal sanity or insanity, of his being in such a state of mind as to be morally accountable for his actions, was quite irrelevant. What species of insanity it might be sought to set up on the other side it was hard to say, but he apprehended it could not be the intention of the contracting parties to raise any such question. The sympathies of the jury, no doubt, would be with the plaintiff, and no doubt those sympathies would be ably wrought upon. It would be represented that this was a case where a bereaved family was struggling with a wealthy body—a question, to the plaintiff, everything to the defendants, nothing; but these were considerations apart from the question they had to decide. His Lordship would say

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and occupies the office attached to the house of the last witness. The prisoner is sometimes employed by him to write. On entering his office on the morning of the 12th, he found his desk broken open. There was a cash-box with money in it, and various other articles, but none of them were missing.

By Mr. PARRY.—Never gave the prisoner permission to sleep there, and would have been angry if he had.

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