



Industrial Assurance and Friendly Societies Act 1948

1948 CHAPTER 39 11 and 12 Geo 6

E+W+S

An Act to amend the Friendly Societies Acts 1896 to 1929, and the Industrial Assurance Acts 1923 to 1929, and to amend provisions corresponding or relating to provisions of those Acts contained in the Industrial and Provident Societies Acts 1893 to 1928, and other enactments, as to payments on deaths of children, payments on deaths where no grant of probate or administration has been made, investment in savings banks, the designation of auditors appointed thereunder, the mode of determination of disputes and interpretation. [30th June 1948]

Extent Information

E1 Act: for full extent see [s. 24\(1\)\(2\)](#).

Modifications etc. (not altering text)

C1 Act amended by [Companies Act 1967 \(c. 81\), s. 86\(1\)\(2\)](#)

C2 Power to exclude Act (N.I.) conferred by [Companies Act 1967 \(c. 81\), s. 96\(1\)](#)

Commencement Information

I1 Act wholly in force at Royal Assent

Amendments as to insurances authorised, and as to alienation of insurance benefits

1 Cesser of powers to insure for funeral expenses. **E+W+S**

The powers to insure conferred on [^{F1}collecting societies] and on industrial assurance companies by the following enactments in . . . ^{F2} the ^{M1}Industrial Assurance Act 1923 and the ^{M2}Industrial Assurance and Friendly Societies Act 1929 (in this Act referred to respectively as . . . ^{F2} the Act of 1923 and the Act of 1929) shall cease to be exercisable

Status: Point in time view as at 01/02/1993.

Changes to legislation: There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed). (See end of Document for details)

at the expiration of one year from the day appointed for the coming into operation of section twenty-two of the ^{M3}National Insurance Act 1946 that is to say—

- (a) ^{F3}
- (b) section three of the Act of 1923 (which relates to insuring money for funeral expenses); and
- (c) section one of the Act of 1929 (which relates to insuring money to be paid on the duration of a life for a specified period, either with or without provision for a payment in the event of a death before the expiration of the period but subject to a limitation of any payment at death to an amount reasonable for funeral expenses):

Provided that—

- (a) this section shall apply only to insurances where the funeral expenses in question are those, or the life in question is that, of a person who at the time of the proposal is ordinarily resident in [^{F4}Great Britain or the Isle of Man]; and
- (b) nothing in this section shall prejudice any insurance effected in exercise of any of the said powers before the expiration of one year from the day appointed as aforesaid, or any rights or liabilities in respect of any such insurance.

Textual Amendments

- F1** Words substituted by [Friendly Societies Act 1974 \(c. 46\)](#), [Sch. 9 para. 6](#)
- F2** Words repealed by [Friendly Societies Act 1974 \(c. 46\)](#), [Sch. 11](#)
- F3** [S. 1\(a\)](#) repealed by [Friendly Societies Act 1974 \(c. 46\)](#), [Sch. 11](#)
- F4** Words substituted by [S.I. 1948/2578](#) (Rev. VIII, p. 927: 1948 I, p. 1617)

Marginal Citations

- M1** [1923 c. 8.](#)
- M2** [1929 c. 28.](#)
- M3** [1946 c. 67.](#)

2 †Power to insure life of parent or grandparent for not more than £20; and prohibition of alienation of such insurances. E+W+S

(1) Amongst the purposes for which . . . ^{F5} industrial assurance companies may insure shall be included insuring money to be paid . . . ^{F5} to the person insured . . . ^{F5} on the death of a parent or grandparent of his:

Provided that this subsection shall apply only where the death in question is that of a person who at the time of the proposal is ordinarily resident in [^{F6}Great Britain or the Isle of Man.]

. ^{F7}

(2) Such a . . . ^{F5} company shall not, in effecting an insurance at any time in exercise of the power conferred by the preceding subsection, insure to be paid to any person on the death of any one of his parents or grandparents any sum which (either taken alone or when added to any sum or sums for the time being insured to be paid to that person on that death under any other relevant insurance or insurances taken out by him) exceeds [^{F8}thirty pounds] and, where an insurance has been effected in exercise of that power, shall not—

- (a) by virtue of or in connection with that insurance, pay to any person any sum which exceeds [^{F8}thirty pounds] when taken alone, or

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- (b) by virtue of or in connection with that insurance, pay to the person by whom that insurance was taken out any sum which exceeds [^{F8}thirty pounds] when added to any sum or sums paid to him, on the death on which money was thereby insured to be paid, by virtue of or in connection with any other relevant insurance taken out by him, or
- (c) if any payment has been made on that death by virtue of or in connection with that insurance to the person by whom it was taken out and has not been repaid, pay to him on that death, by virtue of or in connection with any other relevant insurance taken out by him, any sum which exceeds [^{F8}thirty pounds] when added to the amount so paid and not repaid, or when added to it and to any sum or sums paid to him on that death by virtue of or in connection with any other relevant insurance or insurances taken out by him:

Provided that there shall be excluded for the purposes of this subsection any sum insured to be paid, or paid,—

- (i) by way of bonus other than a guaranteed bonus;
 - (ii) by way of repayment of premiums; or
 - (iii) under a free paid-up policy which is in force as such at, or has been applied for or claimed before, the passing of this Act.
- (3) The provisions of the First Schedule to this Act shall have effect . . . ^{F7} as to the production of certificates of death in connection with the making of payments relevant for the purposes of the last preceding subsection.
- (4) Where under any relevant insurance money is for the time being insured to be paid to the person by whom the insurance was taken out on the death of a parent or grandparent of his, any assignment or charge made by him after the passing of this Act of or on all or any of the rights in respect of the insurance conferred on him by the policy or by any provision of the Industrial Assurance Acts 1923 to 1929, or of this Act, and any agreement so made by him to assign or charge all or any of those rights, shall (except in the case of a charge or agreement to charge for the purpose only of securing sums paid for keeping on foot or restoring the insurance) be void, and on any bankruptcy of his [^{F9}where the receiving order or the award of sequestration of his estate was made after the passing of this Act] none of those rights shall pass to any trustee or other person acting on behalf of his creditors.
- (5) In this section and in the said Schedule the expression “relevant insurance” means an insurance effected by any registered friendly society or industrial assurance company in exercise either of the power conferred by subsection (1) of this section or of any power conferred by section three of the Act of 1923 or section one of the Act of 1929 [^{F10}or by any registered friendly society in exercise of any power conferred by paragraph 2(d) of Schedule 1 of the ^{M4}Friendly Societies Act 1974 or paragraph 2 of Schedule 6 to that Act] and references to a payment on a person’s death include references to a payment for his funeral expenses.

Textual Amendments

- F5** Words repealed by [Friendly Societies Act 1974 \(c. 46\)](#), [Sch. 11](#)
- F6** Words substituted by [S.I. 1948/2578](#) (Rev. VIII, p. 927: 1948 I, p. 1617)
- F7** Words repealed by [Companies Act 1967 \(c. 81\)](#), [Sch. 7](#)
- F8** Words substituted by [Industrial Assurance and Friendly Societies Act 1948 \(Amendment\) Act 1958 \(c. 27\)](#), [s. 1\(1\)](#)

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Changes to legislation: There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed). (See end of Document for details)

F9 Words repealed (E.W.) by [Insolvency Act 1985 \(c. 65, SIF 66\)](#), s. 235, **Sch. 10 Pt. III** and (S.) by [Bankruptcy \(Scotland\) Act 1985 \(c. 66, SIF 66\)](#), s. 75(2), **Sch. 8**

F10 Words inserted by [Friendly Societies Act 1974 \(c. 46\)](#), **Sch. 9 para. 7**

Modifications etc. (not altering text)

C3 Unreliable marginal note.

C4 [S. 2\(2\)](#) modified by [Decimal Currency Act 1969 \(c. 19\)](#), s. 7(2) and S.I. 1977/1143, **Sch. 3 para. 4**

C5 [S. 2\(2\)](#) amended by S.I. 1977/1144, **Sch. 3 para. 6**; 1980/1947, Sch. 3 para. 3 and by 1980/1948, Sch. para. 5

Marginal Citations

M4 [1974 c. 46](#).

3 ^{F11} **E+W+S**

Textual Amendments

F11 [Ss. 3, 15, 16\(1\)\(5\), 17\(1\), 18\(1\)](#), [Sch.1 paras.5, 7–9](#), [Sch.4](#) repealed by [Friendly Societies Act 1974 \(c. 46\)](#), **Sch. 11**

4 **Amendments consequential on preceding sections.** **E+W+S**

There shall be made in the Acts of . . . ^{F12} 1923 and 1929, the amendments, consequential on the provisions of the three preceding sections, which are set out in the Second Schedule to this Act.

Textual Amendments

F12 Words repealed by [Friendly Societies Act 1974 \(c. 46\)](#), **Sch. 11**

5 ^{F13} **E+W+S**

Textual Amendments

F13 [S. 5](#) repealed by [Finance Act 1966 \(c. 18\)](#), **Sch. 13 Pt. III**

^{F14}**6** **E+W+S**

Textual Amendments

F14 [S. 6](#) repealed (E.W.S.) (1.2.1993) by [Friendly Societies Act 1992 \(c. 40\)](#), s. 120(2), **Sch. 22 Pt.I** (with [ss. 7\(5\), 93\(4\)](#)); S.I. 1993/16, art 2, **Sch.3** Appendix.

^{F15}**7** **E+W+S**

Status: Point in time view as at 01/02/1993.

Changes to legislation: There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed). (See end of Document for details)

Textual Amendments

F15 S. 7 repealed (E.W.S.) (1.2.1993) by Friendly Societies Act 1992 (c. 40), s. 120(2), **Sch. 22 Pt.I** (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, **Sch.3** Appendix.

Amendments as to procedure and administration

8 Premium receipt books. **E+W+S**

- (1) A collecting society, and an industrial assurance company, shall provide premium receipt books for use in respect of policies of industrial assurance issued by the society or company, and shall cause a receipt for each payment in respect of such a policy or of two or more such policies to be inserted in such a book.
- (2) Regulations may be made by the [^{F16}Commission], subject to the approval of the Treasury signified by statutory instrument which shall be subject to annulment in pursuance of resolution of either House of Parliament, with respect to the form of books to be provided as aforesaid and to the use thereof and the insertion of receipts therein, and, without prejudice to the generality of this subsection, regulations made for the purposes thereof may provide for prohibiting or restricting in any prescribed circumstances the use of a single premium receipt book for payments in respect of two or more policies.

Textual Amendments

F16 Word in s. 8(2) substituted (E.W.S.) (1.2.1993 for specified purposes and 28.4.1993 for all remaining purposes) by Friendly Societies Act 1992 (c. 40), s. 100, **Sch. 19 Pt. I para.13** (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, **Sch.4**; S.I. 1993/1186, art. 2(2), **Sch.2**.

Modifications etc. (not altering text)

C6 S. 8(2) amended by Decimal Currency Act 1969 (c. 19), s. 7(5)

9 Liability on policies not to be restricted on grounds of health if proposer's knowledge and belief is properly disclosed. **E+W+S**

- (1) Nothing in any term or condition of an industrial assurance policy issued after the passing of this Act or in the law relating to insurance shall operate to except the society or company from liability under such a policy, or to reduce the liability of the society or company under such a policy, on the ground of any matter relating to the state of health of the person upon whose life the assurance is taken out, other than the ground of the proposer's having, when making the proposal or thereafter and before the making of the contract, either—
 - (a) made an untrue statement of his knowledge and belief as regards that matter; or
 - (b) failed to disclose to the society or company something known or believed by him as regards that matter.
- (2) In relation to a policy issued after the passing of this Act, subsection (4) of section twenty of the Act of 1923 (which relates to misstatements contained in certain proposal

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forms for industrial assurance policies) shall not apply to a misstatement concerning the state of health of the person upon whose life the assurance is to be taken out.

10 Obligations as to delivery of policies and of copies of rules and amendments thereof. E+W+S

- (1) A collecting society shall supply a member, free of charge, with the following, that is to say—
 - (a) on his insuring with the society, with a printed policy signed by two of the committee of management and by the secretary, or, if the society has been granted a certificate under section ten of the Act of 1923 exempting it from the requirement imposed by this paragraph to supply a policy, with a copy of the rules of the society;
 - (b) ^{F17}
 - (c) ^{F17}
- ^{F17}
- (2) ^{F17}
- (3) ^{F17}
- (4) ^{F18}

Textual Amendments

F17 S. 10(1)(b)(c) repealed (E.W.S.) (1.2.1993) by [Friendly Societies Act 1992 \(c. 40\)](#), s. 120(2), [Sch. 22 Pt.I](#) (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, [Sch.3](#), Appendix.
 Words in s. 10(1) repealed (E.W.S.) (1.2.1993) by [Friendly Societies Act 1992 \(c. 40\)](#), s. 120(2), [Sch. 22 Pt.I](#) (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, [Sch.3](#), Appendix
 S. 10(2)(3) repealed (E.W.S.) (1.2.1993) by [Friendly Societies Act 1992 \(c. 40\)](#), s. 120(2), [Sch. 22 Pt.I](#) (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, [Sch.3](#), Appendix

F18 Ss. 10(4), 11(4), 12(1)(4), 17(2), 19(1)—(4), 21, 22, 25(5), Sch. 6 repealed by [Companies Act 1967 \(c. 81\)](#), [Sch. 7](#)

Modifications etc. (not altering text)

C7 S. 10(1) extended by S.I. 1977/1144, [reg. 3\(4\)](#)

^{F19} **11** **E+W+S**

Textual Amendments

F19 S. 11 repealed (E.W.S.) (1.2.1993) by [Friendly Societies Act 1992 \(c. 40\)](#), s. 120(2), [Sch. 22 Pt.I](#) (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, [Sch.3](#), Appendix.

12 Matters to be set out in premium receipt books, and to be published. E+W+S

- (1) ^{F20}
- (2) ^{F21} an industrial assurance company, shall cause to be set out, in every premium receipt book provided by them after the coming into

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operation of this subsection for use in respect of policies of industrial assurance, the matters specified in the Third Schedule to this Act relating to the provisions mentioned in that Schedule of the Act of 1896, of the Act of 1923 and of this Act and of regulations made for the purposes of section eight of this Act [^{F22}and a collecting society shall cause to be set out, in every premium receipt book provided by them after the coming into operation of the ^{M5}Friendly Societies Act 1974 for use in respect of policies of industrial assurance, the matters specified in that Schedule relating to the provisions mentioned in that Schedule of the Act of 1923, of this Act, of the said Act of 1974 and of regulations made for the purposes of the said section 8].

- (3) ^{F23} the last preceding subsection shall not come into operation as respects any regulations made under section eight of this Act until the expiration of six months from the date on which the regulations come into operation.
- (4) ^{F20}

Textual Amendments

- F20** Ss. 10(4), 11(4), 12(1)(4), 17(2), 19(1)—(4), 21, 22, 25(5), Sch. 6 repealed by [Companies Act 1967](#) (c. 81), [Sch. 7](#)
- F21** Words repealed by [Friendly Societies Act 1974](#) (c. 46), [Sch. 9 para. 11](#)
- F22** Words added by [Friendly Societies Act 1974](#) (c. 46), [Sch. 9 para. 11](#)
- F23** Words repealed by [Companies Act 1967](#) (c. 81), [Sch. 7](#)

Marginal Citations

- M5** 1974 c. 46

13 Returns as to industrial assurances. E+W+S

- (1) A collecting society . . . ^{F24} shall, as respects each year as respects which they are required by the [^{F25}Commission] in the prescribed manner so to do, send to [^{F25}it] within such period as may be prescribed a return giving prescribed particulars as to policies of industrial assurance issued by the society . . . ^{F24} which were in force at the beginning of that year, in force at the end of that year, issued during that year or discontinued or converted to free policies during that year.
- (2) A requirement under this section may be made either generally as to all such societies . . . ^{F24}, or as to any class thereof, or as to a particular society . . . ^{F24}, and the regulations may prescribe different particulars to be given in the case of different societies . . . ^{F24} or classes thereof.
- ^{F26}(3)
- (4) In this section the expression “year” means, in relation to a collecting society, a year ending on a thirty-first day of December, . . . ^{F24}.

Textual Amendments

- F24** Words repealed by [Insurance Companies Act 1980](#) (c. 25, SIF 67), [Sch. 5](#)
- F25** Words in s. 13(1) substituted (E.W.S.) (1.2.1993 for specified purposes and 13.9.1993 for all remaining purposes) by [Friendly Societies Act 1992](#) (c. 40), s. 100, [Sch. 19 Pt. I para. 14\(a\)\(b\)](#) (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, [Sch.4](#); S.I. 1993/2213, art. 2, [Sch.2](#).

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F26 S. 13(3) repealed (E.W.S.) (1.2.1993 for specified purposes and 1.1.1994 for all remaining purposes) by Friendly Societies Act 1992 (c. 40), s. 120(2), **Sch. 22**, Pt.I (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, **Sch.4** Appendix; S.I. 1993/2213, art. 2, **Sch.5** Appendix.

14 ^{F27} **E+W+S**

Textual Amendments

F27 Ss. 14, 20 repealed by Friendly and Industrial and Provident Societies Act 1968 (c. 55), **Sch. 2**

15 ^{F28} **E+W+S**

Textual Amendments

F28 Ss. 3, 15, 16(1)(5), 17(1), 18(1), Sch.1 paras.5, 7–9, Sch.4 repealed by Friendly Societies Act 1974 (c. 46), **Sch. 11**

16 **Provisions as to offences.** **E+W+S**

(1) ^{F29}

(2) Any collecting society or industrial assurance company which contravenes or fails to comply with any of the provisions of this Act, or of regulations made for the purposes of section eight thereof, shall be guilty of an offence under the Act of 1923:

..... ^{F30}

(3) Any collector of a collecting society or industrial assurance company, or any other person, who contravenes or fails to comply with any of the provisions of regulations made for the purposes of section eight of this Act affecting such collector or other person shall be guilty of an offence under the Act of 1923.

^{F31}(4)

(5) ^{F29}

Textual Amendments

F29 Ss. 3, 15, 16(1)(5), 17(1), 18(1), Sch.1 paras.5, 7–9, Sch.4 repealed by Friendly Societies Act 1974 (c. 46), **Sch. 11**

F30 S. 16(2) proviso repealed by Friendly Societies Act 1974 (c. 46), **Sch. 11**

F31 S. 16(4) repealed (E.W.S.) (16. 10. 1992) by Trade Union and Labour Relations (Consolidation) Act 1992 (c. 52), ss. 300(1), 302, **Sch.1**.

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Miscellaneous and general

17

E+W+S

- (1) F32
(2) F33
(3) F34

Textual Amendments

- F32** Ss. 3, 15, 16(1)(5), 17(1), 18(1), Sch.1 paras.5, 7–9, Sch.4 repealed by [Friendly Societies Act 1974](#) (c. 46), **Sch. 11**
F33 Ss. 10(4), 11(4), 12(1)(4), 17(2), 19(1)—(4), 21, 22, 25(5), Sch. 6 repealed by [Companies Act 1967](#) (c. 81), **Sch. 7**
F34 S. 17(3) repealed by [Northern Ireland Constitution Act 1973](#) (c.36), **Sch. 6 Pt.I**

[^{F35}17A Policies given emergency protection. **E+W+S**

- (1) Where, in relation to any policy of assurance which has been protected under the ^{M6}Industrial Assurance and Friendly Societies (Emergency Protection from Forfeiture) Act 1940, the amount of a free paid-up policy or of a surrender value is required to be ascertained, the provisions of the policy, or of any guarantee given in relation thereto, or of the Industrial Assurance Acts 1923 and 1929, relating to free paid-up policies and surrender values shall have effect subject to such modifications as appear to the [^{F36}Commission] to be necessary having regard to the failure to pay premiums during the period of protection and the variation of the terms of the policy under section 3 of the said Act.
- (2) In relation to a policy of assurance effected with a registered society other than a collecting society, the reference in subsection (1) above to the Industrial Assurance Commissioner is a reference to him in his capacity as Chief Registrar of Friendly Societies.
- (3) Section 24(1) of this Act, so far as relating to the Isle of Man and the Channel Islands, shall not apply to subsections (1) and (2) above, but those subsections shall extend to any place to which the repeal of the said Act of 1940 by the ^{M7}Statute Law (Repeals) Act 1974 is extended by Order in Council under section 3(2) of that Act.]

Textual Amendments

- F35** S. 17A inserted by [Statute Law \(Repeals\) Act 1974](#) (c. 22), s. 2.
F36 Word in s. 17A(1) substituted (E.W.S.) (1.2.1993 for specified purposes) by [Friendly Societies Act 1992](#) (c. 40), s. 100, **Sch. 19 Pt. I para.15** (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, **Sch.4**.

Marginal Citations

- M6** 1940 c. 10
M7 1974 c. 22

*Status: Point in time view as at 01/02/1993.**Changes to legislation: There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed). (See end of Document for details)*

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E+W+S

- (1) F37
- (2) F38
- (3) F39

Textual Amendments

- F37** Ss. 3, 15, 16(1)(5), 17(1), 18(1), Sch.1 paras.5, 7–9, Sch.4 repealed by [Friendly Societies Act 1974](#) (c. 46), **Sch. 11**
- F38** S. 18(2), Sch. 5 repealed by [Friendly Societies Act 1955](#) (4 & 5 Eliz. 2 c. 19), **s. 5(2)**
- F39** S. 18(3) repealed by [Administration of Estates \(Small Payments\) Act 1965](#) (c. 32), s. 7(6), **Sch. 4**

19 **Provisions as to investment by registered societies and certain other bodies.** **U.K.**

- (1) F40

^{X1}(5) It is hereby declared that nothing in section forty-four of the Act of 1896 (which enacts that the trustees of a registered society may invest its funds to any amount in the ways therein mentioned, including investment in the Post Office Savings Bank or in any savings bank certified under the Trustee Savings Banks Act 1863), . . . ^{F41} is to be construed as imposing any obligation on any savings bank authority as respects their or his receiving any such funds, money or capital.

In this subsection the expression “savings bank authority” has the meaning assigned to it by subsection (3) of section ten of the ^{M8}Savings Banks Act 1920.

^{X1}(6) This section shall extend to Northern Ireland.

Editorial Information

- X1** S. 19(5)(6) repealed (E.W.) (S.) by [Friendly Societies Act 1974](#) (c. 46), **Sch. 11**

Textual Amendments

- F40** Ss. 10(4), 11(4), 12(1)(4), 17(2), 19(1)—(4), 21, 22, 25(5), Sch. 6 repealed by [Companies Act 1967](#) (c. 81), **Sch. 7**
- F41** Words (N.I.) in part repealed by [Post Office Savings Bank Act 1954](#) (c. 62), **Sch.** and [Trustee Savings Banks Act 1954](#) (c. 63), **Sch. 3** and in part spent

Modifications etc. (not altering text)

- C8** The “Act of 1896” means [Friendly Societies Act 1896](#) (c. 25)

Marginal Citations

- M8** 1920 c. 12.

20

F42

E+W+S

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Textual Amendments

F42 Ss. 14, 20 repealed by [Friendly and Industrial and Provident Societies Act 1968 \(c. 55\)](#), [Sch. 2](#)

21— ^{F43} **E+W+S**
22.

Textual Amendments

F43 Ss. 10(4), 11(4), 12(1)(4), 17(2), 19(1)—(4), 21, 22, 25(5), Sch. 6 repealed by [Companies Act 1967 \(c. 81\)](#), [Sch. 7](#)

23 Interpretation. **E+W+S**

- (1) In this Act, except where the context otherwise requires,—
- (a) the expression “society” means a society for any of the purposes specified in [^{F44}Schedule 1 to the ^{M9}Friendly Societies Act 1974] the expression “registered society” means a society registered under that Act, [^{F45}or the ^{M10}Friendly Societies Act 1896] and references to a society or to a registered society or to a registered friendly society include references to a branch of such a society;
 - (b) the expression “policy” includes any contract of assurance, and for the purposes of this Act the date of the making of any such contract shall be deemed to be the date of the issue of a policy;
 - (c) the expression “proposal” in relation to an insurance, includes an application for an insurance, and the expression “proposer” shall be construed accordingly; ^{F46} . . .
 - ^{F47}(d)
[^{F48}and
 - (e) the expression “the Commission” means the Friendly Societies Commission.]
- (2) In this Act the expression “parent” includes a stepfather and a stepmother.
- (3) ^{F49}

Textual Amendments

- F44** Words substituted by [Friendly Societies Act 1974 \(c. 46\)](#), [Sch. 9 para. 13](#)
- F45** Words inserted by [Friendly Societies Act 1974 \(c. 46\)](#), [Sch. 9 para. 13](#) added (in place of s. 23(1)(d)
- F46** Word in [s. 23\(1\)\(c\)](#) omitted (E.W.S.) (1.2.1993 for specified purposes and 28.4.1993 for all remaining purposes) and repealed (E.W.S.) (1.1.1994) by virtue of [Friendly Societies Act 1992 \(c. 40\)](#), ss. 100, 120, [Sch. 19 Pt. I para. 16\(a\)](#), [Sch. 22 Pt. I](#) (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, [Sch.4](#); S.I. 1993/1186, art. 2, [Sch.2](#); S.I. 1993/2213, art. 2(1), [Sch.6](#), Appendix.
- F47** [S. 23\(1\)\(d\)](#) repealed (E.W.S.) (16.10.1992) by [Trade Union and Labour Relations \(Consolidation\) Act 1992 \(c. 52\)](#), ss. 300(1), 302, [Sch. 1](#).
- F48** [S. 23\(1\)\(e\)](#) and word 'and' preceding it added (E.W.S.) (1.2.1993 for specified purposes and 28.4.1993 for all remaining purposes) by [Friendly Societies Act 1992 \(c. 40\)](#), s. 100, [Sch. 19 Pt. I para. 16\(b\)](#) (with ss. 7(5), 93(4)); S.I. 1993/16, art. 2, [Sch.4](#); S.I. 1993/1186, art. 2, [Sch.2](#).
- F49** [S. 23\(3\)](#) repealed by [Adoption Act 1950 \(c. 26\)](#), [Sch. 4](#)

*Status: Point in time view as at 01/02/1993.**Changes to legislation: There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed). (See end of Document for details)***Marginal Citations****M9** 1974 c. 46.**M10** 1896 c. 25.**24 Extent. E+W+S**

- (1) This Act shall extend to Great Britain, the Isle of Man and the Channel Islands.
- (2) Except as regards . . . ^{F50} section nineteen thereof, this Act shall not extend to Northern Ireland.

Textual Amendments**F50** Words repealed by [Northern Ireland Constitution Act 1973 \(c. 36\)](#), **Sch. 6 Pt. I****25 Short title, citation, construction and repeal. E+W+S**

- (1) This Act may be cited as the Industrial Assurance and Friendly Societies Act 1948.
- (2) This Act and the Industrial Assurance Acts, 1923 to 1929, may be cited together as the Industrial Assurance Acts, 1923 to 1948, . . . ^{F51}
- (3) References in this Act to any other enactment shall, except so far as the context otherwise requires, be construed as references to that enactment as amended by or under any other enactment, including this Act.
- (4) This Act, in its application to collecting societies and industrial assurance companies, shall be construed as one with the Industrial Insurance Acts, 1923 to 1929, . . . ^{F51}
- (5) ^{F52}

Textual Amendments**F51** Words repealed by [Friendly Societies Act 1974 \(c. 46\)](#), **Sch. 11****F52** [Ss. 10\(4\), 11\(4\), 12\(1\)\(4\), 17\(2\), 19\(1\)—\(4\), 21, 22, 25\(5\)](#), [Sch. 6](#) repealed by [Companies Act 1967 \(c. 81\)](#), **Sch. 7**

Status: Point in time view as at 01/02/1993.

Changes to legislation: There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed). (See end of Document for details)

SCHEDULES

^{F53}FIRST SCHEDULE **E+W+S**

Textual Amendments

F53 Sch. 1 repealed (1.2.1993) by Friendly Societies Act 1992 (c. 40), s. 120(2), Sch. 22 Pt.I; S.I. 1993/16, art. 2, Sch.3, Appendix.

SECOND SCHEDULE **E+W+S**

Section 4.

AMENDMENTS CONSEQUENTIAL ON SECTIONS ONE TO THREE

Modifications etc. (not altering text)

C9 The text of Schedule 2 is in the form in which it was originally enacted: it was not reproduced in Statutes in Force and, except as specified, does not reflect any amendments or repeals which may have been made prior to 1.2.1991.

Enactment to be amended	Amendment	Provisions of this Act on which amendment is consequential
<p>...</p> <p>F64</p> <p>The Industrial Assurance Act, 1923 (13 & 14 Geo. 5. c. 8.):</p> <p>—</p> <p>Section three</p> <p>Section twenty, subsection (1).</p>	<p>...</p> <p>F64</p> <p>At the beginning add “Subject to the provisions of sections one and two of the Industrial Assurance and Friendly Societies Act, 1948”.</p> <p>At the expiration of one year from the day appointed for the coming into operation of section twenty-two of the National Insurance Act, 1946,</p>	<p>...</p> <p>F64</p> <p>Section one. Section two.</p>

Status: Point in time view as at 01/02/1993.

Changes to legislation: There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed). (See end of Document for details)

substitute for paragraph (b)
 the following paragraph
 — “(b)where the policy
 assures a payment of
 money on the death of
 a parent or grandparent
 and is effected in exercise
 of the power conferred by
 subsection (1) of section
 two of the Industrial
 Assurance and Friendly
 Societies Act, 1948; or”.

The Industrial Assurance and
 Friendly Societies Act, 1929
 (19 & 20 Geo. 5. c. 28):—

Section one, subsection (1).	At the beginning add “Subject to the provisions of sections one and two of the Industrial Assurance and Friendly Societies Act 1948”.	Section one. Section two.
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Textual Amendments

F64 Entries relating to the Friendly Societies Act 1896 repealed by [Friendly Societies Act 1974 \(c. 46\)](#), [Sch. 11](#)

THIRD SCHEDULE E +W+S

Section 12.

MATTERS TO BE SET OUT IN PREMIUM RECEIPT BOOKS

The matters to be set out in premium receipt books under section twelve of this Act are the following, that is to say—

- (a) As to the following provisions of the Act of 1923, either those provisions (as amended by this Act in the case of a provision which is amended thereby), or, as to any of them as to which the Commissioner consents to the substitution of a statement which in his opinion sufficiently sets forth the effect thereof, such a statement—
- (b) As to the following provisions of this Act and of regulations, either those provisions, or, as to any of them as to which the Commissioner consents to the substitution of a statement which in his opinion sufficiently sets forth the effect thereof, such a statement—

Subsections (2), (4) and (5) of section 2
 [^{F65}(in the case of industrial assurance
 companies only)]

Insurances on life of parent or
 grandparent: limit on amount, and
 prohibition of assignment or charge.

Section 8 and regulations made for the
 purposes thereof.

Premium receipt books.

Status: Point in time view as at 01/02/1993.

Changes to legislation: There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed). (See end of Document for details)

Section 9	Restriction of liability on policies on ground of health.
Subsections (1) and (2) of section 10 (in the case of collecting societies only).	Obligations as to delivery of policies, and of copies of rules and amendments thereof.
(c) [^{F66} In the case of industrial assurance companies only] as to the following provisions of the Act of 1896 and of this Act, a statement which in the opinion of the Commissioner sufficiently sets forth the effect thereof—	
Subsections (1) and (2) of section 6 of this Act and section 62 of the Act of 1896 taken together.	Payments on deaths of children under ten years of age.
The First Schedule to this Act.	Death certificates in connection with payments referred to in section 2(2) of this Act.
(d) [^{F67} In the case of collecting societies only, as to the following provisions of the Friendly Societies Act 1974, a statement which in the opinion of the Commissioner sufficiently sets forth the effect thereof—	
Section 71(1) to (4) and Schedule 6 paragraph 3	Payments on deaths of children under 10 years of age.
Sections 72 and 73(2)	Insurances on life of parent or grandparent; limit on amount and prohibition of assignment or charge.
Schedule 5	Death certificates in connection with payments referred to in section 72 of that Act.]

Textual Amendments

- F65** Words inserted by [Friendly Societies Act 1974 \(c. 46\)](#), **Sch. 9 para. 15(a)**
- F66** Words inserted by [Friendly Societies Act 1974 \(c. 46\)](#), **Sch. 9 para. 15(b)**
- F67** [Sch. 3 para. \(d\)](#) inserted by [Friendly Societies Act 1974 \(c. 46\)](#), **Sch. 9 para. 15(b)**

FOURTH
SCHEDULE.....

^{F68} E+W+S

Textual Amendments

- F68** [Ss. 3, 15, 16\(1\)\(5\), 17\(1\), 18\(1\), Sch.1 paras.5, 7–9, Sch.4](#) repealed by [Friendly Societies Act 1974 \(c. 46\)](#), **Sch. 11**

Status: Point in time view as at 01/02/1993.

Changes to legislation: There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed). (See end of Document for details)

FIFTH
SCHEDULE.

F69 E+W+S

Textual Amendments

F69 S. 18(2), Sch. 5 repealed by [Friendly Societies Act 1955 \(4 & 5 Eliz. 2 c. 19\)](#), s. 5(2)

SIXTH
SCHEDULE.

F70 E+W+S

Textual Amendments

F70 Ss. 10(4), 11(4), 12(1)(4), 17(2), 19(1)—(4), 21, 22, 25(5), Sch. 6 repealed by [Companies Act 1967 \(c. 81\)](#), Sch. 7

Status:

Point in time view as at 01/02/1993.

Changes to legislation:

There are currently no known outstanding effects for the Industrial Assurance and Friendly Societies Act 1948 (Repealed).