

## Stamp Act 1891

## **1891 CHAPTER 39**

## **PART II**

REGULATIONS APPLICABLE TO PARTICULAR INSTRUMENTS

Policies of Insurance except Policies of Sea Insurance

## 98 Meaning of policy of life insurance and policy of insurance against accident

- (1) For the purposes of this Act the expression "policy of life insurance "means a policy of insurance upon any life or lives or upon any event or contingency relating to or depending upon any life or lives except a policy of insurance against accident; and the expression "policy of insurance against accident" means a policy of insurance for any payment agreed to be made upon the death of any person only from accident or violence or otherwise than from a natural cause, or as compensation for personal injury, and includes any notice or advertisement in a newspaper or other publication which purports to insure the payment of money upon the death of or injury to the holder or bearer of the newspaper or publication containing the notice only from accident or violence or otherwise than from a natural cause.
- (2) A policy of insurance against accident is not to be charged with any further duty than one penny by reason of the same extending to any payment to be made during sickness or incapacity from personal injury.