

Chancellor of the Exchequer
The Hon. Lord Campbell
2 Feb. 1835
The Hon. Lord Campbell -
The Chancellor

I am of opinion that Mr. Palmer
is entitled to recover back the premium
in question without interest.

I think the 9th of July 1816 is
exclusive. The policy cannot be
construed by any reference to the
day or time of the day when
the policy was executed or the first
premium paid. The intention
of the parties must be got at by
what appears on the face of the
instrument. Looking to the policy
it seems to me that the risk did not
begin till 12 o'clock at night of
the 9th of July 1816, and consequently
that the ^{whole of the} 9th of July was included
in the risk in every succeeding year.
I am fortified in this construction
by the premium being payable
"on or before the 9th day of July". I
conceive that the premium for

another year must be paid before
that year commences; otherwise
there would be an interval be-
tween the expiration of the former
year and the payment of the
premium when the party wd.
remain uninsured.

J. Campbell
Temple

July 2^d. 1835

281.

Autograph of Lord Campbell
(Lord Chancellor) who
as Sir John Campbell
2 February 1835.

Pollock

Acc. No. 14 H 38