

On suicide and life insurance : an extract from a clinical lecture, delivered in the Middlesex County Asylum, April 29, 1848 / by John Hitchman.

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(21.)

ON SUICIDE AND LIFE INSURANCE.

AN EXTRACT

FROM

A CLINICAL LECTURE,

DELIVERED IN THE MIDDLESEX COUNTY ASYLUM,

APRIL 29, 1848.

BY DR. JOHN HITCHMAN,

Member of the College of Physicians, London,

SUPERINTENDENT PHYSICIAN OF THE DERBY COUNTY ASYLUM,

And late resident Medical Officer to the Female Department of the County Asylum at Hanwell.

I NOW pass from these wrongs "judicially" inflicted on the insane, to others, which some of our social institutions perpetrate on them, and extend also to the *relatives of the insane*. Among the rules of the London Life Association is the following:—

"The policies of persons assuring their own lives will also become void, if the assured shall die by his own hand, feloniously or not feloniously, and whether being of sound or unsound mind, or by the hand of justice, or in consequence of a duel; but the court of directors, in cases of suicide not *felo-de-se*, are authorised to pay to the legal holder of the policy any sum they may think fit, not exceeding the value of the policy on the day preceding the decease of the assured."

This association has been selected because of its high and well-founded reputation, from its being extensively patronized by medical men, and, because, in its provisions, it forms no exceptions to a great number of other life offices, whose prospectuses I have read.

It is a great wrong to a large class of sufferers, that suicide, the result of "unsound mind," should be regarded as a fault, and be made to entail penal consequences on the friends of the sufferer: and, that to a greater extent than even personal vices or positive crimes. Of course, the directors of Life

Associations do not positively assert, that such a catastrophe is a crime; but nevertheless, they place the unfortunate lunatic in the same catalogue as the felon, who dies "by the hand of justice," and with him, who falls while attempting the life of a fellow-creature, or, to use their own words, "in consequence of a duel;" and they entail nearly the same conditions upon the relatives of each, the only difference being, that the directors have a power, in the first case, to pay a something not exceeding the value of the policy, on the day preceding the decease of the assured. But it will be observed, that this meagre act of justice is annexed as a favour—not enrolled as a right; and will be at all times dependent on the character of the directors for the time being, and possibly, too, on their frame of mind (from various causes) at the particular juncture, at which application is made even for this poor pittance.

It is quite fair that the societies should be protected from the mischievous results of duelling; nor are we prepared to deny the justice of a forfeiture of the policy in an unequivocal case of *felo-de-se*; but a gross wrong is inflicted whenever *the policy is made void in consequence of the effect of a disease, over which the individual insured had no control*. If a person in a state of somnambulism, walked from his bed room impressed with the notion that he was strolling in green fields, or on level roads, and thereby fell down a deep staircase, and dislocated his neck, the Life Office must necessarily regard this as *an accident*, and would pay over to the executors of the deceased the sum for which he had insured. And is not suicide, in a person of "unsound mind," as purely the result of influences over which he had no control as was the fall of the somnambulist? Do they not both die in consequence of a disturbed condition of the same organ? Is not suicide one of the effects of insanity, as asphyxia is of

epilepsy? Is not the suicidal act, in such a case, the unavoidable result, as far as the individual is concerned, of the disease under which he was suffering? Science and experience answer in the affirmative. Then why should the death of one entail a greater pecuniary loss to the survivors than the other? Why should a disease of the brain involve great dishonour, and great loss? Is it right—is it just—that a calamity which *none* can guard against—no, not even the wisest and the best—should be regarded as fault, and mulcted as a crime? Ought the good, the gentle, the genius-fraught Cowper to have brought a pecuniary loss to his friends, beside the irreparable moral shock which would have been experienced, had his insane efforts been consummated? Are not our best feelings outraged at the thought of any company grasping a money profit, from the untimely end of a Chatterton?

If, however, it be contended that no line of distinction could in many cases be drawn between suicide the result of deliberate forethought in a person of sound mind, and suicide the result of sudden insanity, let every policy be considered valid where indubitable proof could be given that the friends of the deceased had taken all possible care of him, by placing him in some institution authorised by the commissioners in lunacy, or under the entire care of a respectable medical man; if carelessness or negligence could be proved against the relatives or friends of the deceased, then, in all justice, let the policy become void; but let us not, as now, attach a severer penalty to an unavoidable disease than to recklessness and vice. A man, for instance, after his assurance has been effected, may become dishonest, drunken, and disorderly, a pest to society, and a curse to his family; he may shorten his existence by continued intemperance, or he may become the veriest debauchee, contaminating all around him with

whom he has influence, and ultimately sink a victim to the most disgusting and most loathsome of diseases, entirely caused by his own vices, and yet his policy would be safe. Whereas, if instead of being drunken and vicious, he should be temperate and virtuous, devoting all his energies to the well-being of his family, and the advantage of his race; and if, like the good and talented Romilly, he should, in the midst of these exertions, fall by a *disease*, which destroys the instinct of self-preservation or reverses its function, then, alas! his policy becomes void, and that resource, which by much sacrifice he had provided for his orphans or his wife, is taken from them in their hour of greatest need!

This state of things requires redress, and it concerns all men. The disease which is thus *stigmatized* and *fined* is not a partial one. The good, the brave, the young, the beautiful, the old, the dastardly, and the base, are alike its victims.

“æquo pulsat pede, pauperum tabernas,
Regumque turreas.”

Neither the genius of a Southey nor a Tasso, not the wit and vigour of a Swift, not the tenderness of a Cowley, nor the piety or talent of a Cruden or a Hall, nor the genial humour and kind-heartedness of a Lamb, can exempt us from its influence. Let, then, such anomalies be removed from our laws and institutions. Let us be wise and just, acting in perfect harmony with the laws of science and the dictates of religion. Let us rise superior to the ignorance and follies of the middle ages, and regard all diseases and their consequences in a like spirit; or if making any difference, bestowing our sympathies with the greatest intensity on that unhappy being who, while suffering from the pangs of the body, is harrassed by the troubles of the mind, and who, by his very helplessness, appeals alike to the justice and to the charity of our common nature.



