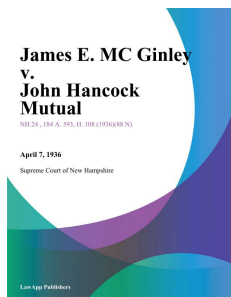


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The problem presented is one of the construction or meaning to be given to the words of a contract of insurance. This presents a question, not for the jury, but for the court. Hening, N.H. Dig. Tit. Contract , p. 284. And in answering this question an external standard is to be adopted, no presumption being indulged in for the benefit of either party. The question is, what would a reasonable person in the position of the insured understand the words of the policy to mean? Duhaime v. Insurance Co., 86 N.H. 307 , and cases cited. In other words, would the hypothetical reasonable man describe a death from acute alcoholism as one caused by "external, violent and accidental means?"

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