

PROTECTOR
FIRE INSURANCE COMPANY.

ESTABLISHED 1825.

Chairman:

JAMES BROGDEN, ESQ. M.P.

Deputy Chairman:

RICHARDSON BORRADAILE, ESQ. M.P.

Directors:

THOMAS ALLAN, ESQ.	MAGENS DORRIEN MAGENS, ESQ.
JOHN RICHARD BAKER, ESQ.	JOHN D. MAGENS, ESQ.
JOHN COOKE, M. D.	R. HUMPHREY MARTEN, ESQ.
J. H. M. DAWSON, ESQ. M. P.	JOHN MASTERMAN, ESQ.
THOMAS GAITSKELL, ESQ.	RICHARD PRICE, ESQ.
ROBERT OWEN HARRIS, ESQ.	ROBERT PEYOR, ESQ.
RICHARD PECKOVER HARRIS, ESQ.	WILLIAM WILLIAMS, ESQ.
ROBERT H. INNES, ESQ.	JOHN WILSON, ESQ.
JAMES JACKS, ESQ.	RICHARD WILSON, ESQ.
WILLIAM PEATT LITT, ESQ.	

Auditors:

WILLIAM BORRADAILE, JUN. ESQ.	GEORGE STANLEY REPTON, ESQ.
BENJAMIN PEAD, ESQ.	ROBERT SMIRKE, ESQ. R. A. F. A. S.
CHARLES POMEROY, ESQ.	

Solicitors:

Messrs. SWAIN, STEVENS, MAPLES, PEARSE, AND HUNT.

Bankers:

Messrs. MASTERMAN, PETERS, MILDRED, MASTERMAN, AND CO.

New North Road, No 14, Newington 24 Aug 1826.

No. 8467

Present Payment.

PREMIUM	
from 24 August 1826.	- 7. 8
to Michaelmas 1827.	- 13. 3
DUTY DITTO.....	£ 1. 11

SUM INSURED.

£ 400

Future Payment.

ANNUAL PREMIUM.....	- 7. -
DUTY.....	- 12. -
Payable at Michaelmas	£ - 19. -



Whereas John Herbage of No 14 Dorset

besicent New North Road Painter and Glazier hath paid the Sum of Seven shillings & eight pence to the Directors of the "PROTECTOR FIRE INSURANCE COMPANY," London, and hath also agreed to pay the Sum of Seven shillings yearly, on the Twenty ninth day of September, during the Continuance of this Policy, for Insuring from Loss or Damage by Fire, the Property hereby described, not exceeding the Sum specified on each Article, namely:— On his new Dwelling house situate as aforesaid Brick and tiled One Hundred Pounds On household goods and Furniture including Linen, wearing Apparel, Printed Books, Plate, Wine and Liquors, in private use therein One Hundred Pounds On two dwelling houses situate and being No 33 & 34 Somerset Place Boston in tenure of — Parry Green grocer and Read Shoemaker Brick and tiled on Slate in Equal Proportions Two Hundred Pounds. A Slave in the house being No 34 Somerset Place aforesaid is hereby allowed.

Now be it hereby known, That We, whose Hands and Seals are hereunto subscribed and affixed, being Three of the said Directors, do covenant and agree with the said John Herbage that from the Twenty ninth day of August, 1826, to, and inclusive of, the whole of the Twenty ninth day of September 1827, and so long as the said Insured shall pay or cause to be paid the Sum of Seven shillings at the time above-mentioned, and the Directors for the time being shall accept the same, the Stock and Funds of the said Company shall be subject and liable to pay or make good, and shall to the extent only of the said Stock and Funds pay or make good to the said Insured, his Executors, Administrators, or Assigns, all such Loss or Damage as shall happen by Fire (except Loss or Damage by Fire happening by any Invasion, Foreign Enemy, Civil Commotion, or Riot, or any Military or usurped Power whatever) to the Property above-mentioned, amounting in the whole to no more than the Sum of Four Hundred Pounds, according to the Conditions indorsed on this Policy.

In Witness whereof, We have hereunto set our Hands and Seals, this second day of September, in the year of our Lord One Thousand Eight Hundred and Twenty Six

Sealed and Delivered by the Subscribing
W. H. Innes *W. Masterman* *Amos Butler*
 and *Thos Allan* in the presence of 35, OLD JEWRY.

A. H. Haes
W. W. Masterman
Thos Allan

Examined *M*
 Entered *ES*

PROTECTOR

FIRE INSURANCE COMPANY.

Two-thirds of the Profits of the said Company, as regulated by the Deed of Settlement, are to be septennially divided amongst the Insured, and the remaining third amongst the Proprietors.

The division of Profits among the Insured to be on Policies of not less duration than one year, and to be calculated on the actual amount of Premiums paid up to the day of the division of such Profits, after deducting the amount of any Loss the Company may have sustained by such Policies.

If the Insured, their Executors, or Administrators, do not claim the Share of Profits to which they are entitled within twelve months after notice that the same are payable, the Share of each Person failing to claim the same shall become forfeited to the use of the Company.

Table of Annual Premiums to be paid for Insurances.

COMMON INSURANCES.

I.—BUILDINGS.—Brick or Stone Buildings standing alone, or separated by Partition Walls of Brick or Stone, and covered with Slate, Tiles, or Metal, wherein no hazardous Trades are carried on, or hazardous Goods deposited.

GOODS.— Household Goods in private Dwellings, Merchandise and Stock, not hazardous, in Brick or Stone Buildings, as above described, and in which no hazardous Trades are carried on, or hazardous Goods deposited.

FARMING STOCK, without specification.

PREMIUM.—Two Shillings per Cent. per Annum.

HAZARDOUS INSURANCES.

II.—BUILDINGS.—Such as Timber or Plaster Buildings, Brick and Timber, or Brick and Stone Buildings, not having Party Walls of Brick or Stone, wherein no hazardous Trades are carried on, or hazardous Goods deposited; Brick or Stone Buildings of the first class, in which hazardous Trades are carried on; likewise all Shops and Warehouses which have German or Metal Stoves with Pipes; and,

GOODS.—Such as the Stock and Goods of Tallow-chandlers (not Melters,) Leather Dressers, Soap-makers, Brewers, Hotpressers and Callenderers, Bread-bakers, Maltsters, and Stable-keepers, also Hemp, Flax, Pitch, Tar, Saltpetre, Turpentine, Rosin, Tallow and Oil, in Brick Buildings, and Stock in Timber-yards.

PREMIUM.—Three Shillings per Cent. per Annum.

DOUBLE HAZARDOUS INSURANCES.

III.—BUILDINGS.—Such as all Thatched Buildings, having Fire-heat therein, also Timber or Brick, and Timber Buildings, in which hazardous Goods are deposited, or hazardous Trades carried on.

GOODS.—Such as Goods or Stock in Thatched Buildings, having Fire-heat therein; the Stocks and Goods of Tallow-melters, Wax-chandlers, Cork-cutters (burning Cork,) Cabinet-makers, and Coach-makers, in Buildings of the first class, and China, Glass, Pottery, and Pictures.

PREMIUM.—Five Shillings per Cent. per Annum.

The Company will not be answerable for Loss or Damage on Stock of any kind occasioned by the misapplication of Fire-heat while under process of manufacture, or for Loss or Damage to Hay or Corn, or Stock of any kind, occasioned by its own natural heating.

The Buildings and Stock of Sugar-refiners, Sugar-grinders, Sea Biscuit-bakers, Distillers, Musical Instrument-makers, Steam Engines, Mills, Manufactories, and Businesses of extraordinary risk, may be insured by special Agreement.

Books of Account, Deeds, Notes, Bills, Bonds, and written Securities, Stamps, Tallies, Money, and Gunpowder, cannot be insured upon any terms. Jewels, Medals, Pictures and Sculpture are not included in any Insurance, unless they are specified in the Policy.

Losses occasioned by Lighting will be made good.

Ships in any Port, Harbour, River, Canal, Wet Dock or Basin in the United Kingdom will be charged 3s. per Cent. for Twelve Months, 1s. 6d. per Cent. for Six Months, and 1s. per Cent. for Three Months,—except Ships in Docks where no Fires or Candles are allowed, and they will only be charged 2s. per Cent. for Twelve Months, or 1s. per Cent. for Six Months, or for any shorter period.

All real and actual Expenses incurred in the removal of Goods, in case of Fire, will be repaid.

No charge will be made for Policies where the sum to be insured amounts to £300 or upwards.

CONDITIONS

On which this Company make Insurances from Loss or Damage by Fire.

I.—Every person desirous of effecting an Insurance, must state his Name, Place of Abode, and Occupation; he must describe the construction of the Buildings to be insured, where situate, and in whose occupation; of what materials the same are respectively composed; and whether occupied as Dwelling-houses or otherwise; also the nature of the Goods or other Property on which such Insurance may be proposed, and the constructions of the Buildings containing such Property.

II.—Every Insurance attended with particular circumstances of risk, arising from the situation or construction of the Premises, or the nature of the Trade carried on, or the Goods therein, is to be specially mentioned in the order given for the Policy, so that the risk may be fairly understood: if not so expressed, or if any misrepresentation be given, so that the Insurance be effected upon a lower Premium than ought to be paid; or if Buildings or Goods be described in the Policy otherwise than they really are; or if, after an Insurance shall have been effected, the risk shall be increased by the erection or alteration of any Stove; the carrying on any hazardous Trade, Operation, or Process; the deposit of any hazardous Goods, or hazardous Communication; the Insured will not, except under the consent of the Directors, and on the terms they may impose, be entitled to any benefit under his Policy.

III.—No Insurance proposed to this Company is to be considered in force until the Premium or Duty, or a Deposit on account thereof, be actually paid. No receipts are to be taken for any Premiums of Insurance, or Deposits, except such as are printed and issued from the Office, and witnessed by one of the Clerks or Agents of the Office.

IV.—The Interest of any deceased Person in any Policy of this Company may be continued to the Executor or Administrator respectively, or to the Person otherwise entitled to the Property insured, provided the person so entitled shall procure his or her interest to be indorsed on the Policy at the Office of the Company; and if goods insured be removed to any other situation than where the same were deposited at the time of effecting the Insurance, such removal must be allowed by indorsement on the Policy.

V.—Where loss of Rent is intended to be covered by the sum insured, the amount must be specified on the Policy.

VI.—Persons insuring property at this Office must give notice of any other Insurance made elsewhere on the same Property on their behalf, and cause a Minute or Memorandum of such other Insurance to be endorsed on their Policies; in which case this Company shall only be liable to the payment of a rateable proportion of any Loss or Damage which may be sustained; and unless such Notice be given, the Insured will not be entitled to any benefit under this Policy.

VII.—All Persons insured by this Company sustaining any Loss or Damage by Fire are forthwith to give Notice to the Company, at their Head Office in London; and, as soon as possible, to deliver in as particular an Account of their Loss or Damage as the nature of the case will admit, and make proof of the same by Affidavit or Affirmation, before a Justice of the Peace, and produce such other Evidence as the Directors of this Company may reasonably require; and until such Affidavit or Affirmation, Account and Evidence are produced, the amount of such Loss or any part thereof, shall not be payable or recoverable; and if there appear fraud in the claim made for such Loss, or false swearing or affirming in support thereof, the Claimant shall forfeit all benefit under such Policy, except such as the Directors may think fit to allow.

VIII.—Persons insured by this Company, and who may suffer Loss, will receive their indemnity without deduction or discount: but, in every Loss, the Company will reserve to itself the right of reinstatement within a reasonable time, in preference to the payment of Claims, if it shall judge that course to be most expedient.

IX.—It is a principle of the Company, that no individual Proprietor is to be in any case liable to contribute to the Stocks and Funds of the Company, more than his or her unpaid part of the Capital of the Company; and after a Proprietor has transferred any Share, with the approval of the Directors, the Transferee, and not the former Proprietor, is to be answerable for the unpaid Capital on that Share.

X.—If any difference shall arise with respect to the amount of any Claim for Loss or Damage by Fire, and no Fraud suspected, such difference shall, according to the Provisions of the Deed of Settlement for the purpose, be submitted to Arbitrators indifferently chosen, whose award shall be conclusive.

Memorandum, In consequence of the Stove described in this Policy as being in the Dwelling house at 34 Somerset Place, being now removed the Annual Premium will be Six Shillings. -

Return Premium £ - 1. 1. -

J. M. Newton

Agent New North Road

