

WESTMINSTER FIRE OFFICE,

KING STREET, COVENT GARDEN.

ESTABLISHED 1717.

TERMS and CONDITIONS for the Insurance of Houses and Buildings, and the Goods, Wares and Merchandize therein, from Loss or Damage by Fire, within England, Scotland and Wales.

Terms.

Class the First, or Common Insurances.

BUILDINGS, with all the External Walls of Goods or Materials deposited.

GOODS .- Household Furniture, Lines, Apparel, Books, Plate, Wine and Liquors for private trials deposited. use, Stock in Trade and Materials, not described in GOODS, a

Class the Second, or Hazardous Insurances.

BUILDINGS, as described of the First Class, wherein Brick or Stone, standing alone, or separated by Party Walls wholly of Brick or Stone, carried or in which German or Metal Stoyes with Pipes are set up; all or in which German or Metal Stoves with Pipes are set up; all C Have all whosty or Drike or Stone Belick or St Hazardous Trades are carried on, or Hazardous with Slate, Tiles or Metal, and all Thatched Buildings not having Buildings, in which Hazardons Goods or Materials Chimales, or adjoining to others having them, in which no Hazardous Trades are carried on, or Hazardous Goods or Mate-

Buildings, all Goods of the First Class in Thatched GOODS, as described of the First Class, deposited in

Buildings having Chimnies; also China, Glass,
Pottery, and Cariovities, in First Class Buildings. the subsequent Classes, deposited in such Buildings are above described.

Hazardous Buildings, or wherein Hazardous Trades are carried on; Hemp, Flax, Rosin, Pitch, Tar, Tallow, Oil, and Spiritness Liquors, Stock of Apothecaries and Pawnbrokers, Musical Instruments, Pictures and Jewels, in Buildings of the First Class; Hay and Corn in Stacks, and other Farming Stock, and Horses, Harness, Carriages and Fodder.

TRADES AND THEIR STOCK. - Brewers without Steam Engines, Bread Bakers, Curriers not using Oil, Inn-holders, Stable Keepers, Oilmen, Tallow Chandlers, Soap Makers, Vinegar or Sweet Makers, Working Perfumers without Still, and similar Trades or Businesses in Buildings of the First

Class the Third, or Doubly Hazardous

Insurances.

BUILDINGS .- All Thatched Buildings baving

imales, or adjoining to Buildings having them,

GOODS,-All Hazardous Goods in Hazardous

Any Sum not exceeding £5000,-1s. 6d. per Cent. Any Sum not exceeding £3000, 2s. 6d. per Cent. per Annum, Any Sum not exceeding £1000,-4s. 6d. per Cent per Annun, with certain exceptions. per Annum, with certain exceptions. with certain exceptions.

INSURANCES may also be made by SPECIAL AGREEMENT, on the following Risks, and others of a similar Description, not mentioned under the preceding Heads of Insurance, viz. Buildings containing Kilms, Soum Engines, Stoves or Orem used in the process of any Manufacture, and the Stock thereis, Varnish Makers, Chemite's Laboratories, Colour Manufacturers, Varnishes, Maintel Instrument Makers, Reduces of Skil Peters, Spranneett, Wax and Od, Burge and Boat Buildings, Cappaters, Colding Makers, Courts of Skil Peters, Spranneett, May and Skilms, Cappaters, Long Biole Makers, Letter Perse Printers, Madaile Makers, Bellers of Tallow and Rough Fat, and Cappaters, Long Biole Makers, Letter Perse Printers, Madaile Makers, Bellers of Tallow and Rough Fat, and Cappaters of Cappaters of Cappaters, Cappaters, Long Biole Makers, Letter Perse Printers, Madaile Makers, Bellers of Tallow and Rough Fat, Cappaters of Cappaters, Capp Canalie Makers, Core masters (Core makers, Kope and Sail Makers, Shap Chandlers, Oil Leather Dressers, and such other Risks as by reason of the nature of the Trade, the Narrowness of the Stitution, or other dangerous, Gircumstances may increase the Hazard thereof; or to a larger Amount than specified in the above Classes, but not exceeding in any one Risk £10,000.

Any Persons may become Members of this Society by effecting SEPTENNIAL INSURANCES, in which case they will be allowed One Year's Premium; they will also be entitled to a proportionable Share of the Profix, and liable to contribute to Losses, but not to a greater extent than 10s, per Cent. on the First, 15s. on the Second, and 20s. on the Third Class of Insurance,

The Acts of Parliament authorize a similar Allowance to be made where the Duty is paid in Advance.

Cond.

No. 1. Herster and echter beildings, Hersteled Fragiers, Pointel Books, Jewisk, Frichter,
Croto, Wanting Asports, Weers, Rusbetteller, Unsul, Springer, Pointel Books, Jewisk, Frichter,
Croto, Wanting Asports, Weers, Rusbetteller, Unsul, Springer, Pointell Books, Jewisk, Frichter,
Croto, Wanting Asports, Wanting Condense of Control o

Treat, Merinda and Falling themes, or the time-shift Freibing, Cools, Stack in Freibing, Merinda, March Manga, to Millerand Broang or Millerand and State of the March and Change and Chang

HORS.

No. 11. Persons changing their farilling husers, shopp, or warshumen, may preserve the houself of their polition in request to the Hinterhold Furnismy, Goods, and Rinds in Phol instead, if their orth search in request to the Hinterhold Furnismy, Goods, and Rinds in Phol instead, if their orth search instead in request to the Hinterhold Furnismy, Goods, and Rinds in Phol instead, of the content of the pholosometry of the pholosometry, and he content of the cont

shall have slight flows the experience of the second state of the Period of the Second Second

sale.

No. 21. Insurances on all or hay of the objects or things already assumerated, may be made for our year only, at the respective pressions herein before neutroned, but such Assaul Insurers shall not be estitute to any of the profits, or be liable to any contribution to forces, to be made or auxiliared by the Society.



