



# THE MANCHESTER Fire and Life Assurance Company



SUM ASSURED.

£ 500

Future Payment.

Annual Premium . . . . . 0 7 0

Ditto Duty . . . . . 0 5

Payable at Christmas £ 1 2 6

N<sup>o</sup> 22416  
Present Payment.

Premium from } 0 7 0  
25 December 1832 }  
to }  
25 December 1833 }  
Duty ditto . . . . . 0 5

£ 1 2 6

Whereas

Mr. John Aspdon,

of 117, 132 Chapel Street,

Salford,

is desirous of effecting an Assurance with The Manchester Fire and Life Assurance Company against Loss or Damage by Fire upon the Property, and to the Amount hereinafter described, not exceeding upon any one Article the Sum specified on such Article, namely,

On the Building of two private dwelling Houses, in Cambridge Street; and seven private dwelling Houses in Lees Street, in Chorlton upon Medlock, all adjoining, in equal proportions, Five hundred pounds

Books and Statute

and has paid to the said Company the Sum of Seven Shillings, and is bound annually on the 25th Day of December as the Premium for such Assurance.

Now therefore this Policy witnesseth, That the three Directors of the said Company, whose Names are hereunto subscribed, do agree, that from the Date hereof, and so long as the said Assured shall annually pay, or cause to be paid the like Premium

of Seven Shillings, and is bound on the said Day of December and the Board of Directors shall accept the same, the Funds and Property of the said Company, applicable by the Deed of Settlement of the said Company to the Payment of Monies assured by Fire Policies, shall, according to the Provisions of such Deed, and subject to the Conditions and Regulations hereupon endorsed, be subject and liable to pay, reinstate, or make good to the said Assured, his Heirs, Executors, Administrators, or Assigns, all such Loss or Damage as shall happen by Fire to the Property above-mentioned, not exceeding in Value the whole the Sum of Five hundred pounds and not exceeding in Value in any Case the Sum above specially stated against each Property, and such further Sum or Sums as shall, under the Regulations of the said Company, be appropriated as a Bonus to this present Policy.

Provided always nevertheless, That the Funds and Property of the said Company, by the said Deed of Settlement applicable to the Payment of Monies assured by Fire Policies, shall, subject to prior Claims and Demands, alone be liable to answer and make good all Claims and Demands in respect of this Policy; and that no Director or other Proprietor of the said Company, his or her Executors, or Administrators, shall be in any wise individually subject or liable to any Claims or Demands in respect of this Policy beyond the Amount of the unpaid Part of his or her Share or Shares in the Capital of the Company, and that no other Person shall upon any account whatsoever be in any wise subject or liable to any Claims or Demands in respect of this Policy.

In witness whereof, We, three of the Directors of the said Company, have hereunto set our Hands this 3rd Day of January in the Year of our Lord One Thousand Eight Hundred and thirty three Received at the same time for the Commissioners of Stamp Duties, the Sum of fifteen Shillings

Entered J.H.

Examined [Signature]

John Kirkman  
Edw Buckley  
Rich [Signature]

# The Manchester

## FIRE AND LIFE ASSURANCE COMPANY.

**CAPITAL, TWO MILLIONS.**

### FIRE DEPARTMENT.

#### TABLE OF ANNUAL PREMIUMS TO BE PAID FOR ASSURANCES.

Class No. 1.	Class No. 2. (continued.)	Class No. 3.
<p style="text-align: center;"><b>COMMON ASSURANCE.</b></p> <p><i>Buildings.</i>—Brick or Stone Buildings standing alone, or separated by partition walls of Brick or Stone, and covered with Slates, Tiles, or Metal, wherein no hazardous trade is carried on, or hazardous goods deposited.</p> <p><i>Goods.</i>—Household Goods in private dwellings; merchandise and stock not hazardous in Brick or Stone Buildings as above described, and in which no hazardous trade is carried on, or hazardous goods deposited.</p> <p style="text-align: center;"><b>Premium.</b></p> <p>Two Shillings per cent. per Annum.</p>	<p><i>Buildings of the Class No. 1. in which any hazardous trade is carried on; likewise all Shops and Warehouses which have German or Metal Stoves with pipes; and Thatched Buildings not having fire heat therein, nor adjoining other Buildings which have.</i></p> <p><i>Trades and Goods.</i>—Such as the Trades, Stock, and Goods of Tallow-Chandlers (not Melters); Leather-Dressers and Curriers; Brewers, without Steam Engines; Hot-presses; Bread-Bakers; Pale Malt Makers; Innholders; Stable-Keepers; Apothecaries, Chemists and Druggists, without Laboratory; Pawn-brokers; Brush-Makers; Carriers by Land or Water; and Wagons and Boats with their contents; Packers of Wine, Spirits, and Porter, or other Liquors; Block and Sail-Makers; Carvers and Gilders; Braziers; Reed-Makers; Wheelwrights; also, Hemp, Flax, Pitch, Tar, Saltpetre, Brimstone, or Turpentine, Rosin, Tallow, Oil, Wine and Spirituous Liquors, all Buildings of Class No. 1, and Stock in Timber Yards.</p> <p style="text-align: center;"><b>Premium.</b></p> <p>Three Shillings per cent. per Annum.</p>	<p style="text-align: center;"><b>DOUBLE HAZARDOUS ASSURANCES.</b></p> <p><i>Buildings.</i>—Such as all Thatched Buildings having fire heat therein, or adjoining to, or communicating with such as have, no hazardous trade being carried on nor any hazardous Goods deposited therein; also Timber, Plaster, or Brick and Timber Buildings, in which hazardous Goods are deposited, or any hazardous trade is carried on.</p> <p><i>Trades and Goods.</i>—Such as the Trades, Stock, and Goods of Tallow-Melters and Candle-Makers; Wax-Chandlers; Coach-Makers; Letter-Press Printers; also, China, Glass, Pottery, Pictures, Prints, Drawings, Medals, Statuary, Collections of Natural or other Curiosities, and works of Art. All being in Buildings of the Class No. 1, and without Stoves. Likewise Goods or Stock not hazardous, in Thatched Buildings having fire heat therein.</p> <p style="text-align: center;"><b>Premium.</b></p> <p>Five Shillings per cent. per Annum.</p>
<p style="text-align: center;">N. B. Farming Stock assured without specification, at 2s. per cent. per Annum, but the Company will not be answerable for loss or damage to Hay or Corn, or Stock of any kind, occasioned by its own natural heating.</p> <p style="text-align: center;">If Buildings or Goods assured should be actually set on fire by Lightning, and burnt in consequence thereof, the Office will hold itself liable to make good the Loss. 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.</p> <p style="text-align: center;">Insurances on the following Risks, and all others of a similar nature, or which are not mentioned in the above Classes, can only be made by special agreement, viz.—On all kinds of Mills, and the Machinery, Stock, and Utensils therein; on any Building in which there is a Kiln; Steam-Engine; Steam-Boiler; Stove or Oven; or any kind of Fire Heat used for Manufacturing purposes; and the Stock, Machinery, or Utensils therein; likewise the Buildings, Stock, and Goods of Bacon and Ham Curers; Coffee-Roasters; Chocolate-Makers; Chemists with Laboratories; Coopers; Cart-grease-Makers; Chair-Makers; Calenders; Colour-Makers; Coach Painters; Confectioners; Cork-Burners; Cabinet-Makers; Carpenters and Joiners; Cart-grease-Makers; Calico-Printers; Cloth-Dressers; Distillers; Dyers; Enamellers; Floor-Block-Makers and Painters; Glass-Makers; Japanners; Hemp and Flax-Dressers; Lamp-Black-Makers; Machine-Makers; Millwrights; Mathematical and Musical-Instrument-Makers; Oil Leather-Dressers; Oil of Vitriol-Makers, and Manufacturing Chemists; Painters and Oil-Boilers; Paper-Hanging Manufacturers and Stainers; Paper-Makers; Pipe-Makers; Pot-Makers; Pump-Makers and Ship-Borers; Quill and Feather-Dressers; Refiners of Saltpetre, Spermaceti, Wax, and Oil; Rope-Makers; Ship and Boat-Builders; Ship-Chandlers; Sea-Biscuit-Bakers; Smiths; Soap-Makers; Sugar-Refiners and Bakers; Tobacco and Snuff Manufacturers; Theatres; Spinners of Cotton, Flax, Lint, Wool, or Silk; Varnishers and Varnish-Makers; and any other Risk which by nature of the Trade, situation of the Premises, or other circumstances, may increase the hazard thereof; and in order that the Policy may not be void and invalid, all such special circumstances must be stated by the Assured in order to their being inserted in the Policy.</p> <p style="text-align: center;">Books of Account, Deeds, Notes, Bills, Bonded and written Securities, Stamps, Tallies, Money, and Gunpowder, cannot be assured upon any terms. Jewels, Medals, Curiosities, Prints, Pictures, Drawings, Sculpture, Mathematical and Musical Instruments, China, Glass, and Earthenware, are not included in any Assurance, unless they are specified in the Policy.</p> <p style="text-align: center;">SHIPS in any Port, Harbour, River, Canal, Wet-Dock, or Basin, in the United Kingdom, will be charged 3s. per cent. for 12 Months—1s. 6d. per cent. for 6 Months, and 1s. per cent. for 3 Months—except Ships in Docks where no fires or candles are allowed, which will only be charged 2s. per cent. for 12 Months—or 1s. per cent. for 6 Months, or for any shorter period.</p> <p style="text-align: center;">* * * No Charge will be made for Policies where the Premium amounts to Six Shillings.</p>		

### CONDITIONS

#### OF ASSURANCE, AND OTHER REGULATIONS OF THE FIRE DEPARTMENT.

Every Policy shall contain an exact description of the property assured thereby, and a true account of the materials with which the buildings assured, or containing property assured, are built and covered; and shall state whether such buildings are used as dwellings, warehouses, manufactories, or otherwise; and also every particular circumstance of risk arising from the situation of the buildings, or the nature of the trade carried on therein, or of the goods deposited therein, or of the process of manufacture, or of any utensil used therein, so that the risk may be fairly understood. If they are not so expressed, or if there be any misrepresentation or omission whereby the Assurance shall have been obtained upon a lower Premium than ought to have been paid; or if buildings or goods shall be described in the Policy otherwise than as they really are, no benefit shall arise to the Assured from the Policy.

Persons assuring property with this Office must give notice of any alteration either in the building or of the trade or goods in the premises assured, or of any removal, and cause such alteration or removal to be endorsed on their Policies; and if the risk shall be increased thereby, must pay such further Premium as may be required on account of such increased risk, otherwise they will not be entitled to recover in case of loss. And if any Assurance be effected with this Company on buildings or goods at the same time that they are assured with some other Company, or if they should be subsequently assured with some other Company, the Policy granted by this Company will be void, unless the circumstance is noticed in such Policy, or by endorsement thereon. This being done, the Company will pay such proportionate part only of any loss subsequently arising as the sum assured by this Company on the buildings or goods bears to the whole amount of the sums assured on such buildings or goods.

No loss or damage by fire happening by invasion, foreign enemy, riot, tumult, civil commotion, or any military or usurped power, will be made good.

In case of any loss or damage by fire, notice must be forthwith given by the Assured at the Office of the Company in Manchester, or to one of the Agents of the Company out of Manchester; and as soon after as possible an account must be delivered in, stating the particulars of such loss, upon the oath or affirmation of the claimant, who must prove the same by his books, or such other documents and vouchers as the Board of Directors shall reasonably require; and until the production of such affidavits, books, documents, or vouchers, no loss shall be made good; and the claim shall be wholly invalidated if there shall appear any fraud or false swearing to support such claim; or that the fire shall have happened by procurement, or by any willful act, means or connivance of the claimant; or if any repairs shall be begun before the claim is made; and if no claim shall be made for the space of three calendar months, or if any repairs are begun before notice given as aforesaid, the Assured shall forfeit every right to restitution or payment by virtue of his, her, or their Policy. The amount of all losses will be paid without deduction immediately upon the same being satisfactorily ascertained, or the Office will cause every building assured to be repaired, reinstated, or rebuilt, or the goods assured to be replaced with others of the like kind, and of equal value or goodness with those destroyed or damaged; at the option of the Board of Directors. But if any doubt arise as to the amount of the claim, it shall be competent for the Assured to require the Board of Directors to submit the same to the decision of two indifferent persons, one to be nominated by the Board of Directors, and the other by the Assured; and the referees, so nominated, shall, previously to undertaking the reference, agree upon an umpire, whose decision shall be final between the parties in case such referees disagree. But if the Assured has actually commenced a suit against the Company, and afterwards requires a reference, it can only be consented to by the Board of Directors, upon condition of their being reimbursed the law expenses which they have previously incurred.

No receipts are to be taken for Premiums of Assurance but those printed and issued from the Office, and witnessed by one of the clerks, or agents; and every person shall take such receipt on payment of the Premium.

No Policy is to be of any force if assigned, unless such assignment shall be allowed by an entry thereof in the Office books; and in case of death, Policies may be continued to legal representatives after the expiration of the existing term, having their interest therein declared by endorsement at the Office.

All persons intending to continue annual Policies, must as long as the Board of Directors of the Company agree thereto, make their future payments at the Office of the Company in Manchester, or to any of the agents of the Company, within fifteen days after the expiration of the quarter-day on which the Policy falls due; and no Assurance will be valid till the premium has actually been paid. Assurances for periods short of a year expire at six o'clock in the evening of the day expressed in the Policy as concluding the risk.

By the Deed of Settlement, the amount of the profits of "The Fire Assurance Fund" will be ascertained up to the 25th of March, 1829, and every succeeding five years after that period. A bonus will be declared out of the profits of that fund on the 1st of October following, and the Assured upon Policies of two years' standing will be entitled to participate in one-third of the bonus, provided the same be claimed within twelve calendar months.

By the Deed of Settlement, ten or more persons assured by the Company, not being Proprietors, may appoint any number of persons, not exceeding three, on their behalf, to inspect, within the first three calendar months after the holding of every Annual General Court in May, on certain days to be appointed by the Board of Directors by notice in the London Gazette and any two of the Manchester Newspapers, during the office hours, at the Office of the Company, the Reports produced Company for the preceding year. And every Annual Report shall be conclusive on the Assured as well as the Proprietors, unless an error shall be discovered therein to the amount of £50 or upwards within twelve calendar months, in which case the Board of Directors are to rectify the same, and the Report when rectified shall be conclusive on the Assured as well as the Proprietors.

By the Deed of Settlement, thirty or more persons assured by the Company and entitled to participate in the bonus, not being Proprietors, may appoint a person on their behalf of themselves and the other persons assured, to assist in making the calculation of the profits out of which the bonus is for the time being to be appropriated. The Assured who are desirous of availing themselves of this privilege, must, previously to the 25th of March, up to which such calculation is for the time being to be made, give notice in writing to the Board of Directors of their desire, and nominate in such notice some person for that purpose. On receiving such notice, the Board of Directors are to nominate some person on behalf of the Company to assist in making the calculation, and the persons so nominated are to nominate a third person to assist therein, or, if they cannot forthwith agree in such nomination, then such third person is to be nominated by the Prothonotary of the Court of Common Pleas of the County of Lancaster, or his deputy. The three persons so nominated, or the majority of the sum to be paid on each Policy. If more than one person shall be nominated on behalf of the Assured, to assist in making such calculation, the persons nominated on their behalf shall decide by lot amongst themselves which of them shall be the person to assist on behalf of the Assured in making such calculation. And if one or more of the three persons employed in making such calculation shall die or become incapable or unwilling to act, the Prothonotary of the Court of Common Pleas of the County of Lancaster, or his deputy, shall nominate the person or persons to supply his or their place. And such calculation and determination shall be conclusive on the Assured as well as the Proprietors. If no person shall be nominated by the Assured as above, to assist in the calculation, then the calculation and determination shall be made under the direction of the Board of Directors only, and the same shall be conclusive on the Assured as well as the Proprietors.