

Northallerton Agency - Mr. Geo. Pitt
July 1835
FIRE POLICY
No. 5.

York
and

L 340.



North of England Assurance Company,

No. 1530.

Effecting Assurances against Fire,

ON LIVES,

AND ON SURVIVORSHIPS,

AND FOR

GRANTING AND PURCHASING ANNUITIES.

DIRECTORS.
WILLIAM COOPER, Esquire, Alderman, Chairman.
THOMAS GREGORY, Esquire, Deputy Chairman.
John Agar, Esq.
James Audus, Esq.
John Barston, Esq.
Matthew Carr, Esq.
Henry Cooper, Esq.
James Gadsden, Esq.
Robert Ward Gladson, Esq.
Charles James Hanson, Esq.
Wm. Hargrove, Esq.
Robert Hudson, Esq.
Thomas Mason, Esq.
William Muttonson, Esq.
John Ord, Esq.
Cuthbert Riggan, Esq., M.P.
John Twizell Wawn, Esq.
Geo. Woodall, Esq.
EDMUND BARLOW,
ACTUARY AND SECRETARY.

Payment received by the Company on granting this policy for the Assurance of the Property under-mentioned from the sixth of July 1835 to the twenty fourth of June 1836.

Payment to be made for the renewal of this policy on the twenty fourth of June 1836.

£. s. d.
Premium..... 12.. 9
Duty 16.. 3
£ 5.. 9..

£. s. d.
Premium..... 12.. 9
Duty 16.. 3
£ 5.. 9..

Whereas Mr. George Chapman of Northallerton in the County of York
Cabinet Maker and Ironkeeper,

is desirous to effect Assurance with the YORK & NORTH OF ENGLAND ASSURANCE COMPANY against loss by Fire, for a period, commencing from the sixth day of July One thousand eight hundred and thirty five and ending on the twenty fourth day of June One thousand eight hundred and thirty six and renewable from time to time, if the Directors of the said Company shall think proper to renew the same, viz. on

the Building of
a messuage or dwellinghouse called the Rose and Crown Inn, in tenure of the Assured, Two
hundred Pounds. On the Building of four business premises into a Catalogue Warehouse Shop, above
the same tenure Eighty Pounds. On a Building in the yard detached from but near to the last mentioned
Building and in the same tenure, used as a Dairy and Pigheld Ten Pounds. On the Building of a Pighouse
and two stabled stables under one roof in the said yard situate near but detached from any other Building, in the
same tenure, Ten Pounds. On the Building of a dwellinghouse situate at the North End of the above mentioned messuage
in tenure of Joseph Angley, Clothier, Thirty Pounds. On the Building of a dwellinghouse situate at the South End of the said
Inn in tenure of John Boteney, Widow, Thirty Pounds. On the Building of a dwellinghouse situate at the South End of
the last mentioned dwellinghouse in tenure of Thomas Braithwaite, Journeyman Cabinet Maker, Thirty Pounds. On Household goods and
furniture including Linen, Kissing Apparel, Knives, Books and Papers in the Rose and Crown Inn above said Five hundred and Forty Pounds.
The above Buildings are all situate at Northallerton aforesaid, and are Brick built and tiled.

And Whereas the said George Chapman has accordingly paid at the said Company's Office, in Northallerton
the Sum of Twelve Shillings and Three Pence (exclusive of Duty) being the Premium for such Assurance,
Now We, The Three Directors of the said Company, whose Hands are hereunto subscribed, DO hereby agree with the said Assured, that WE the said Directors will, in case during the continuance of this Policy, the Property hereinbefore described, or any part thereof, shall be burnt, destroyed or damaged by Fire, pay or reinstate and make good to the said Assured, his Heirs, Executors, Administrators, or Assigns, out of the Funds or Property of the said Company, all such Loss or Damage as the said Assured shall suffer or sustain by such Fire, not exceeding in the whole the Sum of Five hundred and Forty Pounds and not exceeding in any case the Sum specifically stated against each Property hereinbefore described.

Provided always, That the Funds or Property of the said Company for the time being shall alone be answerable to the demands thereupon under this Policy; and that neither the Persons who are subscribers hereto, nor any other Member of the said Company, shall upon any account be subject or liable to any demands, for any Loss of Property assured under this Policy beyond his or her Share or Interest in the Capital Stock or Funds of the said Company; and which share is set opposite to his or her Signature to the Deed of Settlement establishing the said Company, or mentioned in some other Deed referring thereto, and declaring him or her to be a Member thereof; any thing contained in this Policy to the contrary notwithstanding.

Provided also, That this Policy, and the Assurance hereby effected shall, at all times, and under all circumstances, be subject to such Conditions and Stipulations as are contained in the printed Conditions of Fire Assurance endorsed hereon, in the same manner as if the same were here actually repeated.

In witness whereof, We have hereunto set our hands, the Witness Day of July in the Year of our Lord One thousand eight hundred and thirty five

RECEIVED at the same time, the Sum of sixteen Shillings and Three Pence for Duty on this Policy for the Commissioners of the Stamp Duties, according to the Acts of Parliament imposing the same.

Edm. Edmund Barlow.

Entered, John A. Woodhouse

Wm. Cooper
Wm. Hargrove
Thos. Mason

CONDITIONS of FIRE ASSURANCE referred to in this POLICY.

ALL Persons are required to be explicit in the description of the buildings or goods on which they propose to effect assurance, so that the proper rate of premium may be charged; and particularly to state whether there be used in the building to which the assurance is meant to apply, any stove, coal-stove, furnace, or other fire-heat, whereby the risk may be considered to be increased. If, after an assurance has been granted, any such implement shall be erected or used, or the quality of the risk by any reason increased, the assurance will become void, unless due notice of the same be given, and the appropriate increase of premium paid.

Persons desirous of assurance on BUILDINGS, are required to state the following particulars, viz.

Of what materials the walls and roofs consist.—Whether occupied as private dwellings, or how otherwise.

—Where situated, and the name or names of the present occupiers.

If two or more buildings, which adjoin, but do not communicate, are intended to be assured, the sum intended to be assured on each must be specified.

When assurance on GOODS is desired, the following particulars must be stated, viz.

The situation and description of the building or place in which the same are deposited.—The name of the person proposing the assurance, and whether the goods are his or her own, or held in trust or on commission.—Whether the goods are of the first, second, third, or fourth class.—If deposited in more than one place or building (and not to be included in a general policy with an average clause,) the sum intended to be assured in each place or building must be specified.

When consisting of musical instruments and printed music books, trinkets, paintings, china, glass, &c. or of goods lying in yards or open places, the same must be distinguished, and separate sums assured on each.

When assurance on SHIPPING or CRAFT in harbour, &c. or on goods on board the same, is required, the following particulars must be stated, viz.

Name and description of the vessel.—Where the same lies, or where and in what manner employed.—

Description of the goods—whether the person proposing to assure is the owner, or holds the same in trust or on commission.

When assurances deemed SPECIAL RISKS are proposed, the most particular specifications of the property, and all circumstances attending the same, as well as a plan of the Premises, will be required.

NO loss or damage by fire, occasioned by invasion, foreign enemy, civil commotion, riot, or any military or usurped power whatever, will be paid. Nor will the Company be liable for any loss or damage of hay, corn, seed, or any other property, occasioned by its own natural heating.

The Company will not be liable for any accident arising from the explosion of Gunpowder.

Losses occasioned by lightning will be paid.

Rent of buildings for a period not exceeding six months, at the rate of five per cent per annum on the sum assured thereon at this Office will be paid, when the assured shall have suffered the loss thereof by fire.

In case of Fire, a reasonable charge for the removal of goods will be allowed.

In the event of a claim under this policy, notice must be given of all other assurances then existing and applying to the same property, this Office being liable only to pay a rateable proportion in cases of partial assurance.

Upon the death of any person assured by this Company the policy may be continued to the legal representatives, or be transferred to the person succeeding to the property assured thereby; provided such representatives or other person procure their interest therein to be indorsed on the policy at the Company's Office.

Persons changing their dwelling houses or warehouses, or altering or removing the property assured, may preserve the benefit of their policies, if the nature of the assurance be not altered; provided notice be given to the Office, and such removal or alteration be allowed by endorsement on the policy.

No policy shall be of any force if assigned, unless such assignment shall be allowed by an entry of it in the Office books.

Assurances are not valid until a deposit, or the premium and duty be actually paid.

No policy will be considered valid for more than fifteen days after the expiration of the period limited therein; unless the Premium and Duty for the renewal of such Policy, shall have been paid within that period, and the printed form of Office Receipt given.

On assurances for a less period than a year, the premium will be as moderate as possible, and only a proportionate part of the duty charged; but in these cases the assurance will terminate at six o'clock in the evening of the day specified in the policy, without the allowance of fifteen days.

No receipts for the amount of premiums are to be taken, except such as are on printed forms and issued from the Office, and signed by one of the Company's clerks or agents.

The Company reserves to itself the option, either to pay the amount of loss occasioned by fire, or to make good the same by reinstatement.

Persons sustaining loss or damage by Fire are required forthwith to give notice thereof, in writing, to the Office, or to any of the Agents appointed by the Company; and within three months to deliver a particular account thereof, accompanied with satisfactory proofs, when the amount will be paid. In case of any difference with respect to the amount of any claim, the same shall be submitted to arbitrators indifferently chosen, whose award shall be conclusive.

Fraud, or wilfully setting the place on fire, will vitiate the policy.

RATES OF ASSURANCE PER ANNUM.

Risks.	Quality.	Per Cent.	On Sums not exceeding—
First*	Not Hazardous, (except in certain Special Cases)	s. d. 1 6	} 5,000 Unless by Special agreement.
Second	Hazardous (Ditto)	2 6	
Third	Doubly Hazardous (Ditto)	4 0	
Fourth	Risks, to which none of the above rates will apply.—These may be assured by Special agreement, on Terms equally moderate.		

* This includes Farming Stock, which is assured by this Company at 1s. 6d. per Cent.

York, 22nd April, 1835.

BY ORDER OF THE COURT OF DIRECTORS,

EDMUND BARLOW,

ACTUARY & SECRETARY.

Please to read your Policy
and its Conditions.

Advised in the presence
of my and have submitted
the endorsement in the
other books this day
Jas. Best Clerk to Mr. J. West
Agreed at Northampton

The within named George Chapman do hereby
agree all my right and interest in this Policy
(except as far as relates to the sum of one
hundred and fifty pounds stand upon the
Sunderland Insurance with their members) to Charles
Robinson of North Cowen in the County of York
Gentleman as mortgagee of the within insured
Messuage (dwelling house) and other Buildings
situate in the town of Northampton
1835

Mr. Geo. Fair

Gore North of England

Insurance Office

Northallerton.

John Tutton

Jan 9th 1835

