

FIRE AND LIFE

Sum Insured
£1600

Present Payment
Premium £15.6
Duty £2.11
£3.16.6

Fire Policy
No 29258

Future Payment
PAYABLE AT Yearly YEARLY

Premium £1.4
Duty £2.8
£3.12



Whereas *James Mackenzie & Co. Insurers of Hospitals*
The Reverend E. B. Ramsay & Captain William Ramsay R.N.
Romney, now of 7 Paroway Street Edinburgh

having paid to the **Scottish Union Insurance Company** the Sum of *Five pounds sixteen shillings and Six pence*
above stated, as the PRESENT PAYMENT, being the Premium and Duty on the Sum insured by this Policy from the *twelfth* day of *July* 18*52*
to *Lammal* 18*53* and agreed to pay the Sum of *Five pounds sixteen shillings*
also above stated, as the FUTURE ANNUAL PAYMENT, at the Term above mentioned, during the continuance of this Policy, for INSURANCE AGAINST LOSS OR DAMAGE BY FIRE, on

Fort House (all contents) of the said Company
The Building of that *Smelling House*, situated at *7 Paroway Street, Edinburgh* *for sixteen hundred pounds.*

Stone and plates

Now be it known, THAT from the Date of these Presents until the Day above mentioned, and so long afterwards as the said Insured shall duly pay, or cause to be paid, the said Premium and Duty to the said Company, at the time aforesaid, and the Directors of the said Company for the time being shall agree to accept the same, the Capital Stock or Funds of the said Company, amounting to Five Millions of Pounds Sterling, and the other Funds of the Company, in so far as unapplied and undisposed of, in terms of the powers, trusts, and authorities, vested in the Directors, Trustees, or other Officers of the Company, shall be subject and liable to pay to the said Assured, or to the Executors, Administrators, and Assigns, of the Assured, all the Damage and Loss which the said Assured shall suffer by Fire on the Property herein mentioned, not exceeding, in each Case respectively, the Sums herein before specified, on the Property herein before specially described, according to the Tenor of the Printed Proposals of the said Company annexed to this Policy:

Provided always, AND it is hereby expressly stipulated, contracted, and agreed, and the true intent and meaning of these presents is declared to be, that the Capital Stock and Funds of the said Company shall alone be answerable to the Demands thereupon under this Policy, and that none of the Members of the said Company shall, upon any Account or Pretence whatsoever, be subject or liable to such Demand, or to any other Ground of Claim against the Company whatever, beyond their Share of the Capital Stock or Funds of the said Company, at the time the said Claim shall arise, as ascertained by the Books of the said Company, or by any other Writings; the said *Reverend E. B. Ramsay & Captain William Ramsay* covenanting and agreeing, by acceptance hereof, that any Claim under this Policy shall be restricted as above, and shall lie only against the subscribed Capital Stock and Funds of the said Company, and against the existing Members thereof, at the time the Claim shall arise, to the extent alienably of the Amount unpaid by them, of their respective Shares of the said Capital Stock or Funds then held by them, as ascertained by the said Books or otherwise, and no further; any thing contained in this Policy, or otherwise competent by law, notwithstanding.

In witness whereof, We, being Three of the DIRECTORS of the said Company, have hereunto set our Hands, At EDINBURGH, this *Twenty fifth* day of *July* in the Year of Our Lord One Thousand Eight Hundred and *Forty five*

Examined *By the Mackenzie Ramsay*

Entered *M. Cunningham*

James Beoch
Director

Scottish Union Insurance Company.

FIRE DEPARTMENT.

For Insuring all Property, Real and Personal, against Loss or Damage by FIRE.

TABLE OF THE ANNUAL PREMIUMS.

CLASS FIRST.	CLASS SECOND.	CLASS THIRD.
<p><i>Common Insurances, at the Annual Premium of 1s. 6d. per Cent.</i></p> <p>BUILDINGS of Stone or Brick, standing alone, or separated by partition walls wholly of Stone or Brick, and covered with Slate, Tile, or Metal, wherein no Hazardous Trades are carried on, nor Hazardous Goods deposited.</p> <p>GOODS.—Household Goods, viz. Linen, Apparel, Printed Books, Plate, and Liquors, in Private Dwellings, Merchandise and Stock not Hazardous in such Buildings as are above described, wherein no Hazardous Trades are carried on, nor Hazardous Goods deposited.</p>	<p><i>Hazardous Insurances, at the Annual Premium of 2s. 6d. per Cent.</i></p> <p>BUILDINGS, as described in the former Class, wherein any Hazardous Business is carried on, or Hazardous Goods deposited. Stone or Brick Buildings, not having party walls wholly of Stone or Brick, (which Buildings are to be described Brick and Timber.)—Timber or Plastered Buildings covered with Slate, Tile, or Metal, wherein no Hazardous Trades are carried on, or Hazardous Goods deposited.—Thatched Buildings not having a Chimney, and which do not adjoin to any Building having a Chimney.</p> <p>GOODS.—Hemp, Flax, Resin, Pitch, Tar, Turpentine, Tallow, and Oil, in Brick or Stone Buildings. The Stock and Goods of Tallow-Chandlers, (not melters,) Apothecaries, Colourmen, Leather Dressers, Soap-makers, Curriers, Timber-merchants, Bread-bakers, having an Oven within the House, Innholders, Stable-keepers, and Ship-Chandlers.</p>	<p><i>Doubly Hazardous Insurances, at the Annual Premium of 4s. 6d. per Cent.</i></p> <p>BUILDINGS.—Thatched Buildings having a Chimney, or communicating with a Building having one, although no Hazardous Trade shall be carried on, nor Hazardous Goods deposited therein. Hazardous Buildings in which Hazardous Goods are deposited.</p> <p>GOODS.—Hazardous Goods deposited in Hazardous Buildings. Goods deposited in Thatched Buildings having Fire-Heat therein. The Stock of Tallow-melters, Wax-chandlers, Japanners, and Cork-cutters, (Burning Cork,) in Stone or Brick and Tiled Buildings. Also China, Glass, Pottery, Pictures, Medals, Statuary, Jewels, and Curiosities.</p>

A Duty of 3s. per Cent. per Annum, on all Property Insured from Fire, is payable to Government.

The Buildings and Stock of Sugar-refiners and Distillers, Calico-Printers, Hartshorn and Vitriol Works, Seed Crushers, Oil, Spermaceti, and Wax Refiners, Floor-Cloth Painters, Sea-Biscuit Bakers, Chemists with Laboratories, Manufactories having Mill, Steam, or Engine Work, Corn Mills, Hemp and Flax Dressers, Theatres, or Places of Public Exhibition, and other Extraordinary Risks, may be Insured by special agreement.—But Books of Accounts, Deeds, Notes, Bills, Bonds, and Written Securities, Stamps, Money, and Gunpowder, cannot be Insured upon any terms.—Jewels, Medals, Curiosities, Pictures, Paintings, Drawings, Sculptures, Musical Instruments, and China and Glass, are not included in any Insurance exceeding the amount of L.20, unless they are specified in the Policy.

HOUSEHOLD FURNITURE comprises Linen, Wearing Apparel, Printed Books, Plate, and Liquors in private use.

SHIPS in any Port, Harbour, River, Canal, Wet Dock, or Basin, in the United Kingdom, will be charged 2s. 6d. per cent for twelve months—1s. 9d. per cent for six months, and 1s. 6d. per cent for three months—except Ships in Docks where no fires or candles are allowed, which will only be charged 1s. 6d. per cent for twelve months—1s. 3d. per cent for six months—or 1s. per cent for three months.

Agricultural Stock, of whatever description, on any part of a Farm, may be Insured on very favourable terms, on a plan by which the value of the Stock may be increased or diminished at the various seasons of the year.

The Office not to be subject to any Loss on Hay or Corn occasioned by its own natural heating; nor for Loss or Damage on Stock of any kind, occasioned by the misapplication of fire-heat while under the process of manufacture; but Losses by Fire from Lightning will be made good.—Any number of Buildings and Goods, in various places, belonging to one Person, or held in Joint Trust, or in Copartnership, may be Insured in one Policy, but each must be separately valued.

Rents may be Insured, but a separate sum must be declared for this purpose.

All reasonable Expenses attending the Removal of Goods Insured in this Office, in time of Danger, will be repaid.

CONDITIONS.

- I. It is incumbent on every person desiring Insurance from Fire, to describe clearly the construction of the building to be assured, or containing the property to be insured, according to the distinctions noted above; also, to state the nature of the goods, or other property, on which Insurance is proposed, as well as the trades carried on by Tenants; and whether there be any Stove, Coakel, Furnace, or other implement for producing fire-heat, by which the risk may be in any degree increased. After an Insurance shall have been effected, it is necessary for the Insured to communicate immediately to the Company any alteration which may subsequently be made in the buildings, or in the description of the goods deposited, or of the trade or process carried on in them, by the Assured or Tenants, if any of these changes increase the risk which has been assured; and in every other respect to be perfectly explicit in his communications with the Directors, as any omission or misrepresentation voids the Policy.
- II. Except in the case of Policies granted for short periods, the charges of premium and duty on Insurances made with this Company are to be calculated from the day on which the same may be effected, until the quarter-day then next ensuing, and for one year, or for several years from such quarter-day, as may be agreed on; and unless the future payments for renewal of such annual Policies be made within fifteen days of the period limited for their expiration, the Insurance shall cease.
- III. No Insurance proposed to this Company is to be considered in force until the Premium and Duty, or a deposit on account thereof, be actually paid. No receipts are to be taken for any Premiums of Insurance or deposits, but such as are printed and issued from the Office, or by the Agents of the Company.
- IV. If goods insured be removed into a new situation, such removal must be allowed by indorsement on the Policy, and a suitable premium be paid, if the risk be increased by such removal; But in all cases where such indorsement is not regularly intimated, the Policy shall be void.
- V. Persons insuring property at this Office must give notice of any other Insurance made elsewhere on their behalf on the same, and cause such other Insurance to be indorsed on their Policies; in which case, each Office shall be liable to the payment only 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 recover in case of loss.
- VI. SEPTENNIAL INSURANCES.—Persons choosing to insure for seven years will be charged for six years only; also for any number of years more or less than seven, will be allowed a reasonable discount, both upon premium and duty.
- VII. Goods held in trust, or on commission, are to be insured as such, otherwise the Policy will not extend to cover such property.
- VIII. No claim will be allowed for loss occasioned by the invasion of a foreign enemy, by civil commotion, or by any military or usurped power.
- IX. Persons insured by this Company, sustaining any loss or damage by fire, are forthwith to give notice to the Office in Edinburgh, or to the Agent in, or nearest the town, where the damage happens; and, as soon after as possible, to deliver in to the Company as exact an account of the particulars, and amount of such loss or damage, as the nature of the case may admit, and make proof of the same by their oath or affirmation, if required, and by their books of accounts, or other proper vouchers, as shall be reasonably required; and all losses, when satisfactorily ascertained, shall immediately be paid; but if there should be found to be any false swearing, fraud, collusion, or wilful mis-statement, on the part or behalf of the person assured, or if it shall appear that the fire has been occasioned by any wilful act or connivance on his part, the Policy in such case shall be void, and the right of recovery forfeited.
- X. If any difference shall arise with respect to any claim for loss or damage by fire, and no fraud be suspected, such difference shall be submitted to arbitrators mutually chosen, whose award, or that of their umpire, shall be conclusive; but the Company reserves to itself the right of reinstatement, in preference to the payment of claims, if it shall judge the former course to be most expedient.

No Charge will be made for Fire Policies amounting to L.300, or upwards; nor will any Charge be made for Endorsements.



FIRE DEPARTMENT.

Policy, No. 29.258

Rev. J. D. Ramsay
 Captain Ramsay

PREMIUM to	Laws	£	1:4:
DUTY to ditto	yearly		2:8:
			<hr/>
		£	3:12:

Paid

Please examine your Policy, and if you find any error, return it immediately, to be rectified.

Gordon & Burnett Esqrs
 Albany place
 Charlotte Square



Scottish Union Office, Edin 12 August 1835. The Sum insured
by this policy is hereby restricted to thirteen hundred Pounds.
Future Annl Prem 19/6. Duty £1. 19. — to return of Prem. 4/6. Duty
9/- total 13/6.

Wm Mackenzie Manager

Ex. No. 780.

Scottish Union Ins^{ce} Office Edin: 3 February 1845. The Interest in this Policy
is now vested in Dandison Coates Bell Esq^r, late Inspector General of Hospitals
Bombay, now residing in Edinburgh, he having acquired right thereto —
Ex. No. 780. Int. 1365 1/11

George Ramsay
Manager