



Assurance Company.

## 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 all, 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 shall have been given, and the appropriate increase of premium paid.

Persons desirouss of assurance on BUILONGS, arrequired to state the following particulars, viz.

Of what materials the wails and noofs consist—Whether occupied as private dwellings, or how otherwise—Whether assurance as GOODS is desired, the following particulars must be stated, viz.

The situation and description of the building or place is which the sums as deposited.—The name of the person proposing the assurance, and whether the geocond, third, or fourth class—If deposited in more than one plant on the own of the person proposing the assurance, and whether the geocond, third, or fourth class—If deposited in more than one plant of the person proposing to a super policy with an average of maried instruments and privated must be included in a general policy with an average of maried instruments and privated must be distinguished, and separate runs assured or each.

When assurance on SHIPPING or CRAFT in harbour, %c., or on goods on board the same, is required, the following par

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 endorsed on the Policy at the Policy and the property assured 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 endorsument of the Policy. No Policy shall be of any force if assigned, unless such assignment shall be allowed by an unity of it in the Office books.

All 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 proincy and the printed form of Office Receipt give the assurances are possible, and only a proportionate part of the duty changed; by the in these cases the manusces will serminate at six o'clock in the evening of the day are of premium are to be taken, except such as are on printed forms, and is another than the order of the providence of the day are of premium are to be taken, except such as are on printed forms, and is another than the order of the providence of

## RATES OF ASSURANCE PER ANNUM.

RISKS.	QUALITY.	PER CENT.
		1 6
Second	Hazardous (Ditto) Double Hazardous (Ditto) Risks to which none of the above Rates will apply.—These may be assured by Special Agreement, on Terms equally moderate.	4 6