

No. 1006



THE FARMER'S AND GENERAL FIRE AND LIFE INSURANCE,

LOAN AND ANNUITY COMPANY. OFFICES No. 23, NORFOLK-STREET, STRAND, LONDON.

CAPITAL, £500,000.

Received for the Insurance of £3500 on the Property under-mentioned, from the Twenty-fifth day of July 1840 to Midsummer 1841

Present Payment.

Table with columns £, s., d. and rows Premium, Duty, Policy, Total £907 0 6

Future Payment.

Table with columns £, s., d. and rows Premium, Duty, Total £907 0 6

No Insurance will be considered in force unless a printed Receipt, issued from the Office in London, and signed by the Clerk or Agent to whom the Money is paid, be taken when the Renewal Payment is made.



Whereas Edward Thorne junior of Alnwick, Northumberland, Iron Merchants, Grocers and Tobacco Manufacturers

has paid the Sum above stated, to the Society of 'THE FARMER'S AND GENERAL FIRE AND LIFE INSURANCE, LOAN AND ANNUITY COMPANY,' in London, and has agreed to pay, or cause to be paid, to them, at their Office, the Sum of Three Pounds Two Shillings and Sixpence on the Twenty-fifth day of June yearly, during the continuance of this Policy, for Insurance from Loss or Damage by Fire, not exceeding in each case the Sum or Sums hereinafter specified upon the Property herein described, in the Place or Places herein set forth, and not elsewhere (unless allowed by Endorsement on this Policy previously made), viz. Three Thousand Pounds on Stock Utensils and Fixtures in his said Trades in his Shop, five Cellars and Warehouse, all communicating with each other, Stone built and slated, situate in Narrowgate Street and Spaukles Street Alnwick aforesaid. There is a stove securely erected on a flag stone floor in the above premises and used only for warming the same. There is also an Iron plate fixed upon stones on the fourth Storey, having a small fire place under, securely placed. This plate is used for drying tobacco upon, and it is hereby warranted that there be no other stove for drying tobacco, nor any

3500 500 Old Fructing

Now be it hereby known, that from the date hereof, until Michaelmas One Thousand Eight Hundred and Forty one and so long as the said Insured shall duly pay, or cause to be paid, the Premium aforesaid, and all Duty payable by authority of Parliament in respect thereof, at the time aforesaid; and the Directors of the said Company for the time being shall accept the same, the Funds and Property of the said Company, according to the Deed of Settlement thereof, shall be subject and liable to pay or make good to the said Insured, his, her, or their Executors, or Administrators, all such damage and loss as shall happen by Fire to the Property hereinbefore mentioned, not exceeding in Amount the respective Sums of Money hereinbefore mentioned, according to the tenor of the printed Conditions hereunto annexed. But it is hereby expressly declared, That the Funds and Property of the Company shall alone be answerable for the Payment of the Monies insured by this Policy; and that no Director of the Company, by whom this Policy is executed, nor any other Proprietor of the Company, shall be responsible for the payment of or contribution towards the Monies insured by this Policy, or be liable to any demand against the Company on any pretence whatsoever, beyond the amount of the unpaid part, for the time being, of his or her Share or Shares in the subscribed Capital of the Company; and that no person insured by the Company shall be liable to any demand against the Company on any pretence whatever.

In Witness whereof, WE (three of the Directors of the said Company) have hereunto set our Hands and Seals, this twenty fifth day of August in the year of our Lord one thousand eight hundred and forty

Signed and Sealed (being first duly stamped) in the presence of John Nelson

Examined John Nelson

Mr. Pate

Mr. Pate

Mr. Pate



N.B. LIFE INSURANCES EFFECTED AT EQUITABLE RATES.

Alnwick

From the Thorney

nor any Furnace or pipe stove (the one before mentioned excepted) on the aforesaid Premises and it is also warranted that there is not any Coffee Roaster used therein.

Five Hundred Pounds on Household Goods, Linen, Wearing Apparel, printed Books and plate, plates and liquors in private use in the private Dwelling House of the Insured, the said House is stone built and slated situate near Alwicks aforesaid and known as ^{Sesbury} ~~the~~ House.

It having been ascertained that there is a Coffee Roaster placed in the Cellar of the premises insured by this Policy, the said Coffee Roaster is stationary, built in Brick on a Stone Floor and is hereby allowed, the Stone used for warmth only stands on a Stone Flag and not on the Stone Floor as described herein.

The Coffee Roaster is removed

William Shaw
Agent at Alwicks



THE FARMER'S AND GENERAL FIRE AND LIFE INSURANCE,

LOAN AND ANNUITY COMPANY,

OFFICES, 23, NORFOLK-STREET, STRAND, LONDON.

INSTITUTED 1839.

FARMING STOCK.

In order to carry out effectually the objects of the Legislature in repealing the Duty on the Insurance of Farming Stock, and to induce Farmers generally to insure, a charge of only 1s. 3d. per cent. with the Average Clause, and 1s. 0d. without the Average Clause, will be made. No charge will be made for the Policy when the Insurance is Transferred from another Office; nor for Farming Stock, or other property when the Sum Insured amounts to £300 or upwards.

Thrashing Machines and Complicated Machinery are not included, unless separately valued. This Office will not make good any loss on Hay, Corn, or Stock of any kind, occasioned by its own Natural Heating, or by Misapplication of Heat, while under the Process of being Manufactured; but losses to other Insured Property, Fired by such Heated Stock, and losses by Fire from Lightning, will be made good.

CLASS FIRST—COMMON INSURANCES.

Annual Premium, 1s. 6d. per Cent., with certain exceptions.

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.

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.

CLASS SECOND—SINGLY HAZARDOUS INSURANCES.

Annual Premium, 2s. 6d. per Cent., with certain exceptions.

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.

GOODS—Hemp, Flax, Resin, Pitch, Tar, Turpentine, Tallow, and Oil, in Brick or Stone Buildings. The Stock and Goods of Timbers-merchants, Bread-bakers, having an Oven within the House, and Ship-chandlers.

CLASS THIRD—DOUBLY HAZARDOUS INSURANCES.

Annual Premium, 4s. 6d. per Cent., with certain exceptions.

BUILDINGS—Thatched Buildings, although no Hazardous Trade shall be carried on, nor Hazardous Goods deposited therein. Hazardous Buildings in which Hazardous Goods are deposited.

GOODS—Hazardous Goods deposited in Hazardous Buildings. Goods deposited in Thatched Buildings. Also China, Glass, Pottery, Pictures, Medals, Statuary, Jewels, and Curiosities.

SPECIAL RISKS—The Building and Stock of Sugar-refiners, Distillers, Calico-printers, Seed-crushers, Refiners of Oil, Spermaceti and Wax, Floor-cloth Painters, Sea-biscuit-makers, Chemists with Laboratories, Hemp and Flax-dressers; also, Harshorn and Vitriol Works, Manufactories having Mill, Steam, or Engine Work, Corn Mills, Theatres, or Places of Public Exhibition, and other extraordinary Risks, may be Insured by Special Agreement.

HOUSEHOLD FURNITURE comprises Household Goods, Linen, Wearing Apparel, Printed Books, Plate, and Liquors in private use. The Buildings in which it is made, cannot be Insured upon any terms.

UNINSURABLE PROPERTY—Book of Accounts, Deeds, Notes, Bills, Bonds, Written Securities, Stamps, Money, Gunpowder, and the Buildings in which it is made, cannot be Insured upon any terms.

FIRE DUTY—A DUTY OF THREE SHILLINGS per Cent. per annum, on all Property Insured from Fire, is payable to Government—the only exemptions being FARMING STOCK, Implements of Husbandry, Public Hospitals, and Property in any Foreign Kingdom or State in amity with Her Majesty.

CONDITIONS.

I. Any Person desirous of effecting Insurances upon Buildings or Goods must furnish the Office or its Agents with an exact description of them, and of the Process of any Manufacture carried on therein; and if there be any Omission or Misrepresentation in such Description, whereby the same may be charged at a different Rate of Premium from what they otherwise would be, this Office will not be responsible in case of Loss or Damage. And if any Alteration be made in the State of the Buildings or Goods, or Process of Manufacture, after such Insurance is effected, then the Insured shall give due Notice thereof, in Writing, to the Office or its Agents; or in default of such Notice, such Insurance shall become Void, and no Benefit be derived therefrom.

II. All Policies shall be Signed and Sealed by Three Directors; and no Receipts are to be taken for any Premiums of Insurance, but such as are printed and issued from the Office, and signed by one of its Clerks or Agents.

III. Houses, Buildings, and Goods in Trust, and Merchandise on Commission (except as aforesaid) may be insured, provided the same are declared in the Policy to be in Trust or on Commission.

IV. Premiums are to be paid to the Quarter-Day next ensuing, and from thence for One Year more at least; and all future Payments (so long as the Directors shall agree to accept the same) shall be made annually at the Office, within Fifteen Days after the Day limited by the respective Policy, upon Forfeiture of the Benefit thereof. Insurances for Periods short of a Year expire at Six o'clock in the Evening of the Day expressed in the Policy, as conclusive of the Risk, without an allowance of Fifteen Days' grace.

V. Persons Insured by this Office shall receive no Benefit from their Policies, if the same Property is insured in any other Office, unless such Insurance, and the Amount thereof, be first specified and allowed by Endorsement on the Policy, in which case this Office will pay its Rateable Proportion of any Loss or Damage.

VI. This Policy is not 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, they having their Interest therein declared by Endorsement.

VII. Persons changing their Habitations or Warehouses may preserve the Benefit of their Policies, if the Nature and Circumstances of such Policy be not altered; but such Insurances will be of no Force till such Removal or Alteration is allowed at the Office, by Endorsement on the Policy.

VIII. Jewels, Medals, Caricatures, Pictures, Paintings, Drawings, Sculptures, Musical Instruments, and China Glass, are not included in any Insurance, unless they are specified in the Policy.

IX. No Loss or Damage will be paid on Fire happening by Invasion, Foreign Enemy, Riot, Civil Commotion, or any Military or usurped Power whatever.

X. Persons sustaining any Loss or Damage by Fire, are forthwith to give Notice thereof at the Office; and, as soon as possible, deliver in as particular an Account of their Loss or Damage as the Nature of the Case will admit of, and make Proof of the same by their Books of Accounts, and produce such Vouchers and other Evidence as the Directors may reasonably require. And, till such Evidence of the Insured's Loss shall be made and produced, the Loss-Money shall not be payable. And, if there appear any Fraud or False-statement, or that the Fire shall have happened by the Procurement, or Willful Act, Means, or Contrivance of the Insured or Claimants, he, she, or they, shall be excluded from all Benefit from their Policies. If any Difference shall arise on any Claim it shall be immediately submitted to Arbitration. Such arbitration shall be made by one or two persons, to be indifferently chosen by the Assured, or his legal representative and the Office, or by such third person as the said Arbitrators shall appoint, or by any two of them; and no Compensation shall be usually inserted in Orders of Reference in the Court of Queen's Bench at Nisi Prius in the City of London, and the submission shall be made a Rule of any of the Courts at Westminster; and in every Case of Loss, the Company reserves the right of Re-insurance in preference to the Payment of Claims, if it should judge the former course to be more expedient; but when any Loss is settled and adjusted, the Insured will receive immediate Payment for the same, without any Discount or Deduction. And if no Claim shall be made for the space of three months, the Insured shall forfeit every right to restitution or payment, by virtue of his Policy.

** You are requested to read this Policy, and, if incorrect, to return it immediately for alteration.