

FIRE.  
Home Department.

# Globe Insurance.

No. 14,8888

Whereas the following Sums have been paid by *M<sup>r</sup> Francis Kerot of Kerot Hotel, Clifford Street, Bond Street, as Executive. Henry Worsanquet Esq and Tho<sup>s</sup> Robt Hoag*

Present Payment  
One Year.

to the GLOBE INSURANCE COMPANY—Viz.

for Premium to *Christmas* 1842  
for Duty to ditto  
Policy

£	s.	d.	£	s.	d.
8	2	6	17	17	6
9	15				
"	"	"			

Future Annual  
Payment payable  
at *Times*

the Receipt of which respective Sums is hereby acknowledged;

AND Whereas it hath been agreed that the following Sums shall hereafter be paid Yearly to the said COMPANY on the Day aforesaid during the Continuance of this Policy, viz.

for Premium  
for Duty

£	s.	d.	£	s.	d.
8	2	6	17	17	6
9	15				

for the Insurance from Loss or Damage by Fire, not exceeding in each Case the Sum or Sums hereinafter mentioned, on the Property hereby described in the Place or Places hereinafter particularized, and not elsewhere, unless previously allowed by Endorsement on this Policy, viz. ON

*A Dwelling House and Baths*

*communicating in town of said M<sup>r</sup> F. Kerot, situate and known as Kerot Hotel aforesaid, having a Furnace for warming the Baths, but no Stove therein. Brick built.*

*Six Thousand Five Hundred Pounds.*

*L*

*6500*

*N.B. No Pipe Stove or heated Air flue on the Premises.*

Now be it known, That from the date of these Presents until the Day above mentioned, and so long afterwards as the said Assured 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 Fund of the said Company shall be subject and liable to pay to the said Assured, his Executors and Administrators, 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 hereinbefore specified, on the Property hereinbefore set forth, according to the Tenor of the printed Conditions hereunto annexed: **Provided always,** And it is hereby expressly agreed and declared, and the true Intent and Meaning of these Presents is, That the Capital Stock and Funds of the said Company shall alone be answerable to the Demands thereupon under this Policy, and that no Member of the said Company shall, upon any Account or Pretence whatsoever, be subject or liable to such Demands beyond his Share of the One Million Pounds Sterling constituting the Capital Stock or Fund of the said Company, and which Share is set opposite to his Signature to the Deed of Settlement establishing the said Company, or mentioned in some other Deed referring thereunto, and declaring him to be a Member thereof, any Thing contained in this Policy to the contrary notwithstanding.

In Witness whereof, WE (being Three of the Directors of the said Company) have hereunto set our Hands this *Twenty fourth* Day of *December* in the Year of our Lord One Thousand Eight Hundred and Forty *one*

Ex<sup>t</sup> *M. B. S.*

Ent<sup>d</sup> *L. P. W.*

*Thomas Collier*

*Robert Shaw*

*John Birch*

## Conditions of Insurance.

I. Persons desirous to make Insurance upon Buildings, are to deliver into the Office, or to its Agent, the following Particulars, viz.—Of what Materials the Walls and Roof of each Building intended to be insured are constructed—Whether the same are occupied as private Dwellings, or how otherwise—Particularly whether any Hazardous Trade is carried on, or any Hazardous Articles are deposited therein—Where situated—Also the Name or Names of the Occupiers.  
Houses not duly separated by Party-walls are deemed Brick and Timber.  
In the Insurance of Buildings which contain any Steam Engine, Furnace, Kiln, Stove, Coakle, Oven, or other Implement, in or by which heat is produced (common Fire Places and Ovens in private Use excepted), the Construction and Circumstances of the same must be particularly described at the time of effecting the Insurance—Or if subsequently introduced, due Notice must be given to the Company, and the same be allowed by them, otherwise the Policy will be void. And the same with respect to any Insurance on the Contents of such Buildings.  
In the Insurance of Goods, Wares, or Merchandise, the Building or Place in which the same are deposited is to be described,—the Quality and Description of such Goods—Also whether any Hazardous Trade is carried on, or any Hazardous Articles are deposited therein.  
And if any Person or Persons shall insure his or their Buildings or Goods, and shall cause the same to be described otherwise than as they really are, or to the Prejudice of the Company, or shall misrepresent or omit to communicate any Circumstance which is material to be made known to the Company, in order to enable them to judge of the Risk they have undertaken, or are required to undertake, such Insurance shall be of no force.  
II. Goods held in Trust or on Commission, are to be insured as such, otherwise the Policy will not extend to cover such Property.  
III. No Loss or Damage by Fire, happening by any Invasion, Foreign Enemy, Civil Commotion, Riot, or any military or usurped Power whatever, will be paid,—Nor will the Company be answerable for any Loss or Damage by Fire that may happen to any Hay, Corn, Seed, or other Property, by the natural Heating thereof,—Nor for any Loss arising from Explosion of any kind.  
IV. Farming Stock (which words include Hay and Corn in Barns and Stacks, all sorts of other Grain, Farming Utensils, and Live Stock,) may be insured generally, under the Description of FARMING STOCK ON THE FARM, the number of Acres to be specified.  
V. Books of Accounts, Written Securities, Bills, Bonds, Tallies, Ready Money, Jewels, Pearls, and Gunpowder, cannot be insured; nor will any Loss arising from the explosion of Gunpowder be paid, unless by special Agreement.  
VI. Watches and Trinkets, Musical Instruments, Pictures, Prints, and Drawings, China, Glass, Earthenware, and Looking-glass Plates, Medals, Coins, or other Curiosities, and Sculptures, are not included in any Insurance, unless such Articles are specified in the Policy.  
VII. 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.

VIII. Leaseholders, Trustees, and Mortgagees, as well as Landlords, may insure their interest in Buildings.  
IX. Premiums are to be paid from the Day on which the Policy commences, to the Quarter-Day then next ensuing, and from thence for One Year more at least; no Order for Insurance will be of any force unless the Premium and Duty be paid to the Office or its Agent, nor unless the Office or its Agent has delivered a Receipt for the same; and all Persons desirous to continue their Insurances, must make their future Payments annually within fifteen Days after the Day limited by their respective Policies, or the same will be void.  
X. Upon the Death of any Person assured at this Office, the Policy and Interest therein may be continued to the Heir, Executor, or Administrator, respectively, to whom the Right of the Premises or Property shall belong, provided such Heir, Executor, or Administrator, do procure his or her Interest therein to be endorsed on the Policy; and 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 in all such Cases the Policy will be of no force, unless due Notice of the Removal or Alteration be given at the Office, and the same be allowed by indorsement on the Policy.  
XI. All Persons insured by this Company, sustaining any Loss or Damage by Fire, are forthwith to give Notice to the Company at their Office in Pall-Mall or Cornhill, and, as soon as possible after, to 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 Oath or Affirmation, and by their Books of Accounts or other proper Vouchers, as shall be reasonably required; and shall procure a Certificate under the Hands of the Minister and Churchwardens, and of some reputable Homeholders of the Parish, not concerned in such Loss, importing that they are acquainted with the Character and Circumstances of the Person or Persons insured, and do know, or verily believe, that he, she, or they, really, and by Misfortune, without any kind of Fraud or evil Practice, have sustained by such Fire, Loss and Damage to the Amount therein mentioned; and until such Affidavit and Certificates are produced, the Loss Money shall not be payable; also, if there appears any Fraud or False Swearing, the Claimant shall forfeit his Claim to Restitution, or Payment, by Virtue of his Policy. In case any difference shall arise upon the Claim made on the Office, such Difference shall be submitted to Arbitrators, whose Award shall be final.  
XII. In every Case of Loss, duly proved, the Company will either reinstate the Property, or the Assured shall receive Satisfaction to the Amount thereof, without Discount or Deduction.  
XIII. SEPTENNIAL INSURANCES.—Persons preferring 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 the Premium and upon the Government Duty.  
XIV. No Receipts are to be taken for any Premiums of Insurance but such as are printed, and issued from the Office, and witnessed by one of the Clerks or Agents of the Office.

# Global Insurance

Home Department

Reference to the policy should be made in all communications.

It is the policy of the company to insure against all risks.

The policy is subject to the terms and conditions of the contract.

The policy is issued on the basis of the information provided.

The policy is valid for the period specified in the contract.

The policy is subject to the laws of the country of issue.



The policy is subject to the terms and conditions of the contract.

The policy is issued on the basis of the information provided.

The policy is valid for the period specified in the contract.

The policy is subject to the laws of the country of issue.

The policy is subject to the terms and conditions of the contract.

The policy is issued on the basis of the information provided.

The policy is valid for the period specified in the contract.

The policy is subject to the laws of the country of issue.

The policy is subject to the terms and conditions of the contract.

The policy is issued on the basis of the information provided.

The policy is valid for the period specified in the contract.

The policy is subject to the laws of the country of issue.

The policy is subject to the terms and conditions of the contract.

The policy is issued on the basis of the information provided.

The policy is valid for the period specified in the contract.

The policy is subject to the laws of the country of issue.

The policy is subject to the terms and conditions of the contract.

The policy is issued on the basis of the information provided.

The policy is valid for the period specified in the contract.

The policy is subject to the laws of the country of issue.

The policy is subject to the terms and conditions of the contract.

The policy is issued on the basis of the information provided.

The policy is valid for the period specified in the contract.