

Premium to *London* l. s. d. 1 .. 10 ..
 Duty to ditto 1894. l. s. d. 1 .. 10 ..
 Policy, &c.

Rec^d. the above *Stockport*

Annual { Premium l. s. d. 1 .. 10 ..
 Duty 1 .. 10 ..

Payable at *Christmas*



LONDON
 18-2-44

N^o 5115088

£1000

By the CORPORATION of the ROYAL-EXCHANGE ASSURANCE of HOUSES and GOODS from FIRE, For Assuring Houses and other Buildings, Goods, and Ships from Fire; and also for the ASSURANCE of LIVES.

THIS Instrument or Policy of Assurance witnesseth, That, whereas

M^{rs} Ann Cameron, M^r Samuel Brandram and Richard Matthews Esquire as Executors and Executrix have agreed to pay the Corporation of the ROYAL-EXCHANGE ASSURANCE of HOUSES and GOODS from FIRE, of London, the Sum of *One Pound Ten Shillings* for the Assurance of

One Thousand Pounds on a House N^o 43 Brick and Timber built situate in Farringdon Street, London, at present unoccupied.

Now know all Men by these Presents, That the Capital Stock, Estates, and Securities of the said CORPORATION shall be subject and liable to pay, make good, and satisfy unto the said Assured, *their Heirs, Executors, or Administrators,* any Loss or Damage by Fire to the *Building* aforesaid, which shall or may happen on or before the *Twenty fifth* day of *December* One Thousand Eight Hundred and *Spitford* not exceeding the Sum of *One Thousand Pounds* according to the exact tenor of the Articles hereunto subjoined, and shall so continue and be liable, from year to year, for so long time as the said Assured shall well and truly pay, or cause to be paid, the Sum of *One Pound Ten Shillings* into the Treasury, or to the known Agents of the said Corporation, within Fifteen Days from the *Twenty fifth* day of *December* which shall be in each succeeding year, and the said Corporation shall agree to the continuation of this Assurance by accepting and receiving the said payment. In Witness whereof the said Corporation have caused their Common Seal to be hereunto affixed, the *Twenty seventh* day of *February* in the *Seventh* year of the reign of our Sovereign Lady VICTORIA, by the Grace of God of the United Kingdom of Great Britain and Ireland Queen, Defender of the Faith, and in the year of our Lord One Thousand Eight Hundred and *Spitford*.

By Order of the Court of Directors,

M^r Samuel Brandram
 Secretary.

ARTICLE I.

COMMON ASSURANCES are assurances on all manner of Buildings having walls of brick or stone, and covered with slate, tile, or metal, wherein no hazardous trades are carried on, nor any hazardous goods deposited; and on Goods and Merchandise, not hazardous, in such buildings.

ARTICLE II.

HAZARDOUS ASSURANCES are assurances on Brick and Timber, or Plaster Buildings, covered with slate, tile, or metal, wherein no hazardous trades are carried on, nor any hazardous goods deposited; and on Goods or Merchandise, not hazardous, in such buildings; and also on hazardous Trades, such as Brewers (without any steam-engine), Bottlers and Packers of Wine, Spirits, or Beer, Bread and Biscuit Bakers (not sea-biscuit bakers), Chemists (without any laboratory), Innholders, Maltsters (who make no high-dried or porter-malt), Oilmen (not colourmen), Soap-makers, and Stable-keepers, carried on in brick or stone buildings covered with slate, tile, or metal; and on hazardous Goods, such as Hemp, Flax, Oil, Pitch, Resin, Sulphur, Spirits, Tallow, Tar, or Turpentine, deposited in such buildings; the Stock in Trade of Apothecaries; also on Ships of all manner of Water-craft (lime-barges excepted) in harbour, on the canals, in dock, or while building; on Tratched Buildings on Farms, and in other detached situations, which have not a chimney, and which do not adjoin to any building having a chimney; and on Buildings, with the goods therein, containing Stoves or Warehouses, in which any German or pipe-stove is used.

ARTICLE III.

DOUBLY-HAZARDOUS ASSURANCES are assurances on any of the aforesaid hazardous Trades carried on, or on hazardous Goods deposited, in Brick and Timber, Plaster, or Plaster Buildings, covered with slate, tile, or metal; and on Glass, China, and Earthenware.

ARTICLE IV.

ASSURANCES AS FOLLOWS must be particularly specified, and may be made by special agreement, viz. on Jewels, Medals, and other curiosities, Watches, Pictures, Prints, Drawings, and Statuary-work; also on Extra-hazardous Risks, such as to Barge or Boat-builders, Cabinet-makers, Candle-makers, Carpenters, Cart-grease Makers, Coach-makers, Coach-painters, Colourmen, Coopers, Cork-burners, Distillers, Floor-cloth Painters, Japanners, Lamp-black Makers, Letter-press Printers, Machine-makers, Maltsters who make high-dried or porter-malt, Melters of Tallow or rough Fat, Musical Instrument Makers, Oil, Spermaceti, Wax, Salt-petre, or Sugar-refiners, Rope-makers, Sail-makers, Sea-biscuit Bakers, Ship-chandlers, Spinners, and all other Manufacturers of Cotton, Hemp, Flax, or Wool, Sugar-grinders, on Buildings with the goods therein, in which Gas for lighting the same is prepared or made; Buildings covered with thatch, and the goods therein (except those described in Article II.); Chemists' Laboratories, Mills of all descriptions; Theatres and all places of public Amusement; or any other assurances more than ordinarily hazardous by reason of the trade, nature of the goods, narrowness of the place, dangerous neighbouring buildings, by the use of any kiln, furnace, steam-engine, stove, or oven, in the process of any manufacture, or other special circumstances of risk.

ARTICLE V.

No Policy is to be of any force till the premium is paid; all subsequent annual payments must be made within Fifteen days after the day of the date of the respective Policies, otherwise the same will become void; and the Receipts are to be stamped with the Seal of the Corporation, no other being allowed; and all Receipts for more than one year must be witnessed by Two of the Directors.

ARTICLE VI.

EXISTING INSURANCES may be continued by heirs, executors, and administrators, provided the same be allowed by endorsement on the Policy, previously to the payment of the next annual premium; and in cases of removal of property, the benefit of the Policy may also be preserved, provided the same be likewise allowed by endorsement thereon. And if Policies be assigned, the same must be allowed by an entry in the books of the Company, otherwise they will become void.

ARTICLE VII.

If ANY PERSON assuring property with this Corporation has assured or shall at any time assure the same elsewhere, the Policy shall in such case be null and void, unless the same be allowed by endorsement thereon; and in case of loss or damage, the Corporation will then pay no more than its rateable proportion thereof, according to the several sums assured; or if the assured shall describe the buildings, goods, trade, or manufacture otherwise than they really are, or shall omit to communicate any alteration or change in either, or shall refuse or neglect to pay any further premium which may be required in consequence of any such alteration or change, the Policy shall also be null and void. And if a building shall at any time be in possession of, or let to, any person who shall use or exercise therein any hazardous trade, or shall be made use of for the storage of any hazardous goods, or shall contain any kiln, furnace, steam-engine, stove, or oven, used in the process of any manufacture, or any implement in or by which heat is produced (common fire-places excepted), or shall have more than twenty pounds weight of gunpowder deposited at any one time therein; or if any gas for lighting the same be prepared in or about the premises, unless due notice of such circumstances be given to the Corporation, and mention thereof is made in the Policy itself, or be allowed by endorsement thereon, and the rate for such extraordinary hazard duly paid, the Policy shall likewise be null and void in respect to such building and the goods therein.

ARTICLE VIII.

No LOSS OR DAMAGE BY FIRE, happening by any Invasion, foreign Enemy, Riot, or civil Commotion, or by any military or usurped Power whatsoever, is to be made good.

ARTICLE IX.

LOSSES BY LIGHTNING will be made good by this Corporation, so far as where either the buildings or the effects assured have been actually set on fire thereby, and burnt in consequence thereof. No allowance will be made for any hay, corn, or other property which may be destroyed or damaged by its own natural heating, nor for any goods which may be destroyed or damaged while undergoing any process in or by which the application of fire-heat is necessary; neither will the Corporation be responsible for loss or damage by explosion of any kind.

ARTICLE X.

ALL PERSONS assured by this Corporation are, upon any loss or damage by fire, forthwith to give notice thereof to the Office in London, or to the known agents of the said Corporation, and, within Fifteen days after such fire, to deliver in as particular an account of their loss or damage as the nature of the case will admit, and make proof of the same, by their oath or affirmation and that of their domestics or servants, and by their books of accounts, or such other proper vouchers as may be required; and also to procure a Certificate, under the hands of the Minister, Churchwardens, and some other reputable inhabitants of the parish where such fire shall have happened, who are not concerned in such loss, importing that they are well acquainted with the character and circumstances of the sufferer or sufferers, and do know, or verily believe, that he, she, or they have really and by misfortune sustained by such fire the loss and damage to the amount of such sum as shall be claimed by the assured, and which sum shall be stated in the certificate; which loss or damage, after the same shall be adjusted, shall immediately be paid in money by the said Corporation without any deductions; or they shall, at their option, forthwith provide or supply the assured with the like quantity and quality of goods with those burnt or damaged by fire; or at the expiration of Sixty days after notice of the said fire, they shall expend in rebuilding or repairing any building damaged or destroyed by fire the sum assured thereon, under the direction of able and experienced workmen, if the loss and damage shall in their opinion amount thereto;—in case any difference shall arise touching any loss or damage, such difference shall be submitted to the judgment and determination of arbitrators indifferently chosen, whose award in writing shall be conclusive and binding to all parties; but if there shall appear any fraud or false swearing, the claimant shall forfeit all benefit of claim.



44

Guests
63 Torrington St.
1000 \$
Premium \$4
Payable Dollars
No. 545088

THE ASSURANCE COMPANY OF AMERICA
INCORPORATED IN THE STATE OF NEW YORK
OFFICE: 100 WALL STREET, NEW YORK, N. Y.
BRANCHES: BOSTON, PHILADELPHIA, PITTSBURGH, RICHMOND, WASHINGTON, D. C.
AND OTHER PLACES.
Capital paid up, \$1,000,000.00
Surplus, \$1,000,000.00
Total Assets, \$2,000,000.00
Total Liabilities, \$2,000,000.00



By Order of the Board of Directors
Secretary
President