

POLICY, No. 10771.
SUM INSURED.

L 515

From 23rd August 1844 to 29th September 1845.

PRESENT PAYMENT.

Premium	£	1	2	11
Duty	£		17	2
Policy	£	2	0	1

FUTURE PAYMENT.

At Michaelmas	£	1	0	9	
Annually	£		15	6	
Duty	£			16	3



Trustees.
 ISHUA SCHOLEFIELD, ESQ., M.P.
 WILLIAM BEALE, ESQ.
 WILLIAM HAINES, ESQ.

Directors.
 WILLIAM CHANCE, ESQ., CHAIRMAN.
 WILLIAM BEALE, ESQ., DEPUTY CHAIRMAN.
 BENJAMIN BARNES, ESQ.
 MORRIS BANKS, ESQ.
 THOMAS CLARK, ESQ.
 JOHN DADLEY, ESQ.
 WILLIAM HARDING, ESQ.
 SAMUEL HAINES, ESQ.
 E. MIDDLETON, ESQ.
 JOHN BREAKLEY PAYN, ESQ.
 THOMAS PEMBERTON, ESQ.
 J. G. REEVES, ESQ.

Auditors.
 SAMUEL KEMPSON, ESQ.
 J. A. LABROS, ESQ.

Solicitor.
 W. S. HARDING, ESQ.

Secretary.
 MR. HENRY LOWE.

Whereas, The Executors of the late Joshua Scholefield Esq. M.P.

being desirous to effect an Insurance against Loss or Damage by Fire upon the undermentioned Property, have accordingly paid to the DISTRICT FIRE INSURANCE COMPANY OF BIRMINGHAM, the sum of £ 1 . 2 . 11 as the Premium for Insuring the same Property to the extent hereinafter mentioned, from and including the Day of the Date of these presents, until and including the *Twenty-ninth* day of *September* 1845.

Now be it known, That during the period aforesaid, and so long afterward as the said Assured shall pay to the said Company, on the *Twenty-ninth* Day of *September* in each Year (and the acting Directors for the time being shall agree to accept the same), the said Premium of £ 1 . 0 . 9 (exclusive of, and in addition to, any Duty payable to Her Majesty in respect of such Insurance,) the said Company, and the Capital Stock and Funds thereof shall, subject to the conditions hereupon endorsed, be liable to pay or make good to the said Assured, His Heirs, Executors, Administrators, or Assigns, all the loss they may sustain by the Destruction or Damage by Fire of the Property hereinafter described, or any part thereof, in the Place or Places hereinafter particularized, and not elsewhere, unless previously allowed by Endorsement on this Policy,—not exceeding, as to any portion of such Property, the Sum of Money hereinafter specified on the same,—that is to say,

- On the Building of a Forging Shop and Shed, adjoining each other, situate at the rear of No. 5 Great Brook Street Birmingham, in tenure of Stewellyn and Ryland, partly timber-built, mark'd A on plan annexed } Fifteen Pounds.
 - On the Building of a Casting Shop, near the above, on the right-hand side of the yard, in tenure of Dawes, mark'd B on said plan. } Thirty Pounds.
 - On the Building of a Range of Shopping of Two Stories, comprising Forging Shops, Rough Warehouses, and Iron Store in tenure of Stewellyn and Ryland, mark'd C on said plan. } Sixty Pounds.
 - On the Building of a Cutting-out Shop adjoining the last above mentioned, in same tenure, mark'd D on said plan } Twenty Pounds.
 - On the Building of a Range of Shopping of Two Stories near the last above mentioned, partly used as a Blacking Shop by Dawes, and partly void, mark'd E on said plan. } Forty Pounds.
 - On the Building of a Casting Shop and Shed near the last above mentioned, mark'd F on said plan, in tenure of Dawes } Thirty Pounds.
 - On the Building of a Range of Shopping of Three Stories, situate on the opposite side of the yard to the above, in tenure of Hinton and Harris, Saw Manufacturers, mark'd G on said plan. } Two Hundred Pounds.
 - On the Building of one Story adjoining the last above mentioned, used as Metal Store, mark'd H on said plan. } Five Pounds.
 - On the Building of a Casting Shop adjoining the last above mentioned, in tenure of Dawes, mark'd I on said plan. } Ten Pounds.
 - On the Building of a Shed, mark'd K on said plan. } Five Pounds.
 - On the Building of a Dwelling House situate in Bellmont Row Birmingham, in tenure of Dollman. } One Hundred Pounds.
- The Buildings are of Brick and Tiled or Slated, except otherwise mentioned.

Provided always, and it is hereby expressly agreed and declared, that—it being one of the Regulations of the said Company, that the Capital Stock and Funds thereof, raised and subscribed for, shall alone be answerable to demands on the said Company, and that no present or future Member of the said Company shall, upon any account or pretence whatsoever, be subject or liable to any Demands against the said Company, beyond his or her Share or Shares, for the time being, of the Capital Stock or Funds of the said Company, or after he or she shall have ceased to be a Member of the said Company—this Policy is accepted by the said Assured, subject to the said Regulations, accordingly any thing contained in this Policy, or hereupon endorsed to the contrary notwithstanding.

In Witness whereof, we (being three of the Directors of the said Company) have, on behalf of the said Company, hereunto set our hands and seals, the *Twenty-third* Day of *August* in the year of our Lord one thousand eight hundred and *forty-four*.

Received, at the same time, for the Commissioners of the Stamp Duties, the Sum of £ . . . 17 . 2 } being the Duty payable to Her Majesty.

Signed, Sealed, and Delivered, in the presence of *Henry Lowe*

Examined *[Signature]*

Eddie Stoddart

Benj. Barnes

Wm. H. ...

To Mr. Henry Gimblett
Cherry Street

PROPOSALS FOR INSURANCE AGAINST FIRE, FROM THE DISTRICT FIRE OFFICE OF BIRMINGHAM.

Table of Annual Premiums to be paid for Insurance.

**1st Class--COMMON INSURANCE--1s. 6d. PER CENT.
BUILDINGS.**

DWELLING HOUSES.—Brick or Stone Buildings, having Party Walls of Brick or Stone, and covered with Slate, Tile, or Metal, in which no hazardous Process is carried on, or hazardous Goods deposited.

GOODS.

Any description of Goods or Stock of only common hazard, in Buildings not hazardous as above described.

N.B.—Wearing Apparel, Linen, Printed Books, Plate, Wine, and Liquors, in private use, may be insured under the general denomination of Furniture, without a specification of each. Musical Instruments, Pictures, Drawings, Medals, and Curiosities, Watches, Jewels, and Trinkets, in private use, must be separately described, the Premium being charged as on Goods hazardous; and China, Glass, Pottery, and Sculpture, must also be separately described, being chargeable as on Goods doubly-hazardous.

**2nd Class--HAZARDOUS INSURANCE--2s. 6d. Per Cent.
BUILDINGS.**

SHOPPING.—Brick or Stone Buildings, not having Party Walls of Brick or Stone; and Brick and Timber, and Timber and Plaster, Buildings covered with Slate, Tile, or Metal; and Brick and Stone Buildings, thatched, not having any fire-heat used therein, or adjoining any Building in which fire-heat is used, and in none of which any hazardous process is carried on, or hazardous Goods deposited; and Buildings not hazardous, as before described, in which any Stove, Coal-furnace, Kiln, or the like is used, or in which any hazardous process is carried on, or hazardous Goods deposited.

GOODS.

Musical Instruments, Pictures, Drawings, Medals, and Curiosities, Watches, Jewels, and Trinkets; and Hemp, Flax, Fitch, Fur, Turpentine, Resin, Tallow, Oil, Spirituous Liquors, and other Articles of similar risk, in Buildings not hazardous; Ships, Barges, or other vessels, in Harbour or Dock, or any Canal, or on other inland navigation, with the Goods on Board thereof; and Stage Waggon with their contents.

**3rd Class--DOUBLY-HAZARDOUS INSURANCE--
4s. 6d. PER CENT.
BUILDINGS.**

Brick or Stone Buildings, thatched, in which fire-heat is used, or adjoining any Building having fire-heat used therein, and in which no hazardous process is carried on, or hazardous Goods deposited; and hazardous Buildings, as before described, in which any hazardous process is carried on, or hazardous Goods deposited.

GOODS.

China, Glass, Pottery, and Sculpture, in Buildings not hazardous; hazardous Goods or Stock, as before described, in hazardous Buildings, and all Goods or Stock not hazardous, in doubly-hazardous Buildings, as before described.

SPECIFICATION OF PROPERTY, not comprised in the foregoing Table, which is liable to extra risk, and chargeable accordingly, at Premiums to be agreed upon in each case.

4th Class--SPECIAL RISKS.

Timber, or Brick and Timber Buildings, thatched, having fire-heat used therein, or adjoining to any Building in which fire-heat is used, or in which any hazardous process is carried on, or hazardous Goods deposited; and, generally, all Buildings or Stock of a greater risk than is comprised in the foregoing description; amongst which—

The Buildings and Stock of Japanners, Sugar Refiners, Distillers, Musical Instrument Makers, Calico Printers, Flax Dressers, Joiners, Cabinet Makers, Tallow and Soap Boilers, Saltpetre Refiners; Chemists' Laboratories; Oil, Turpentine, and Varnish Works; Corn and other Mills; and Manufacturers having Mill, Steam, or Engine Work. Theatres and Places of Public Exhibition may be insured by Special Agreement; but Books of Accounts, Deeds, Notes, Bills, Bonds, and Written Securities, Stamps, Tallies Money, and Gunpowder, cannot be Insured upon any terms.

The above are exclusive of Duty, THREE SHILLINGS PER CENT. payable to Government.

FARMING STOCK, AT ONE SHILLING AND SIXPENCE PER CENT.—DUTY FREE.

The words "Farming Stock" do not embrace Hops in Oast houses, nor Barley under process of Malting.

THE ABOVE PROPOSALS ARE SUBJECT TO SUCH LIMITATION, AS TO AMOUNT OF INSURANCE, AS THE DIRECTORS SHALL THINK PROPER.

CONDITIONS OF INSURANCE.

- I.—A Capital of THREE HUNDRED THOUSAND POUNDS has been subscribed for the security of the Assured in this Office, which must be fully sufficient to satisfy the public of its ample responsibility; the Company, therefore, stipulate (as is declared in their policies) that no member thereof shall be called upon to pay a larger sum than the amount of his subscription, upon any account or pretence whatsoever.
- II.—The Assured must state his name, place of abode, and occupation, and the nature of the interest he has in the Insurance, whether as proprietor, trustee, or otherwise; and must accurately describe the construction of the Buildings, and the nature of the Goods or other Property on which the Insurance is proposed, according to the several distinctions herein stated. In all cases a separate sum is required to be apportioned to every separate Building or Division of Building, if separated by party walls; and a separate sum on the several items of property in each division.
- III.—If any Building contain any stove, coal-furnace, steam engine, or the like, or any process of fire-heat, other than the ordinary risk of the common fires and ovens of private houses, used for domestic purposes, the security of the property generally being liable to be affected thereby, the same must be specially mentioned; and if any misrepresentation be made, or if any particular circumstance of risk which attach thereto shall not be specially mentioned; or if, after the Insurance shall have been effected, the risk shall be increased by any alteration of the materials composing the Building, or by the erection of any stove, coal-furnace, or the like, or by the introduction of any hazardous process, or the making of any hazardous communication, and the same shall not be duly made known at the office, and allowed by indorsement upon the Policy, and the proportionally higher premium paid accordingly, such Insurance shall be null and void.
- IV.—AGRICULTURAL PRODUCE, LIVE AND DEAD FARMING STOCK, and IMPLEMENTS of HUSBANDRY, in any Stack-yard, or other part of a Farm, or in any Building thereon, may be insured in one sum; but the Office is not to be liable for growing crops, or subject to loss on any description of Agricultural produce arising from its own natural heating; and Goods held as merchandize, not being the produce of the farm, are not included in any such Insurance; nor will the Office hold itself liable for loss or damage of the contents of any Farm, Building, or range of Farm Buildings, in which any fire-heat whatsoever shall be used, or adjoining any Building in which fire-heat is used, unless the same shall be insured in a separate and distinct sum or sums, and such additional premium be paid thereon, as the case may be deemed to require.
- V.—No Loss or Damage by Fire happening by Invasion, Foreign Enemy, Riot, Military or Civil Commotion, Rebellion, Usurped Power, or Earthquake, will be paid; nor will the office hold itself liable for any loss occasioned by thefts committed at fires. No allowance will be made for loss on Implements or Goods destroyed or damaged whilst undergoing any process by fire-heat; neither will the Office be responsible for loss or damage by explosion of any kind; but losses from fire occasioned by lightning will be made good.
- VI.—The Premiums to be paid for Insurance (except in the case of Policies granted for short terms) are to be calculated to the Quarter-day next ensuing the payment, and from thence for one year; and all persons desirous of continuing their Insurance shall, as long as the Directors of the Office agree thereto, make their future payment annually at the Office, or to some known Agent of the Company, within fifteen days after the expiration of the year, or forfeit the

N.B.—All reasonable Expenses incurred by the necessary removal of Goods, in case of Fire, will be defrayed in proportion to the amount Insured.

By Act of Parliament, passed in the Ninth Year of George III., cap. 13, it is required, that Buildings detached, or so separated as to occasion a Plurality of Risks must be Insured in distinct Sums, and Goods contained in such Buildings must be Insured distinctly, and that any Insurance effected in one amount, upon two or more such separate Buildings or Division of Risk, is void.

No floating Insurance is allowed without the average clause, except upon Farming Stock.

If more than 28lbs. of Gunpowder be deposited on the Premises Insured, or where Goods Insured are kept, no benefit or advantage in case of loss, shall be derived from such Insurance, unless the Party Insured be a dealer in that article, in which case 1 cwt. is allowed.

The Property Insured under each Class is subject to such limitation, as to amount, as the Directors shall think proper.

No charge will be made for Policies when the Sum Insured amounts to Three Hundred Pounds, or for any Indorsement thereon.

Insurances may be made for a shorter period than a Year, by special agreement.

ATTENDANCE IS GIVEN DAILY, FROM NINE TO SIX O'CLOCK.

NO CHARGE MADE FOR POLICIES TRANSFERRED FROM OTHER OFFICES.

The requisite forms, and every Information as to the mode of effecting Insurances, may be obtained (either by letter or personal application,) at the Office, 61, New Street, Birmingham, or from any of the Agents of the Company.

By order of the Board of Directors,

HENRY LOWE, SECRETARY.

FIRE-ENGINE STATIONS OF THIS OFFICE:—

BIRMINGHAM, FOUR ENGINES, STATIONED AT 61, NEW-STREET.

Towns.	Engine Stations.	Engineers.	Agents.
ALDRINGTON	Crown & Tallow Inn	J. HOWELL	Mr. R. DICKENS.
ALREWS	Near the Crown Inn		Mr. JOHN BAGGLEY.
CHIPPING CAMPDEN	Town Hall	WILLIAM LANE	Mr. J. H. KINGRETT.
DUDLEY	High-st., near the Market Hall	EWING WOODALL	Mr. JAS. MORRIS.
EVEHAM	Vine Street	JOHN STEPHENS	Mr. W. S. KINSLEY.
HALESOWEN	Birmingham Street	JOHN HODGETTS	Mr. A. C. HOMER.
KINGSWINFORD	Near the Church	JOHN JONES	Mr. THOM. WIGNER, JUNR.

Towns.	Engine Stations.	Engineers.	Agents.
HINCKLEY	Stockwell-head	T. HAROLD	(Mr. J. DARR.
OLDHURST	Church Square		Mr. JAS. GODDE.
PENKRDIDGE	Market Street		Mr. JOSEPH COLLINS.
RUGELEY	Market Place		Wm. CHEADLE. Mrs. JONES.
STAFFORD	Grubbery Street		G. W. BENNETT Mr. T. HATFIELD, JUNR.
WITLEY COURT, SEAT OF THE RIGHT HON. LORD WARD			THOS. TILLY. Mr. EDWARD BELL.
			Mr. MATTHEWS.

IN CASES OF FIRE!—Insurers are earnestly requested to forward (whenever practicable) immediate Notice DIRECT to the Engine Stations of this Office, where experienced Firemen are in constant readiness.

Warrant



of which... the sum of £...
in each Year (and the...
And during the...
of Birmingham...

DISTRICT FIRE OFFICE OF BIRMINGHAM.



CAPITAL, £800,000.

No. 61, NEW-STREET, OPPOSITE THE POST OFFICE.

The Executors of the late
Joshua Scholefield Esq. M.P.

POLICY, No. 10,771.

Renewable at Michaelmas Annually.

SUM INSURED, £ 575.

PRESENT PAYMENT.

	£.	s.	d.
Premium	1	2	11
Duty	0	17	2
Policy	0	0	0
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	2	0	1

FUTURE PAYMENT.

	£.	s.	d.
Premium	1	0	9
Duty	0	15	6
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	1	16	3

Policy 1844
plan attached

N. B.—The Assured is requested to examine this Policy, with the Proposals and Conditions endorsed thereon; and, should there be any error in the Policy, to give immediate Notice to the Office, that the same may be corrected.

To, Mr. Henry Gimblett
Cherry Street.

