

N<sup>o</sup> 40,594.

**Present Payment.**

Premium, £ 5. 10

Duty, " 5. 8

£ 11. 6



INCORPORATED BY ROYAL CHARTER

**Future Payment.**

Payable at Candlemas Yearly

Premium, £ 6. 10

Duty, " 6. 7

£ 13. 5

Whereas, Mr. Mathew Ramage, Fletcher,

Hamilton,

having paid to the **Friendly Insurance Society against Losses by Fire**, the Sum of *five shillings and ten pence* as the Premium on the Sum insured by this Policy, from the *twentyfifth* day of *March* 18*45* to the Term of *Candlemas* 18*46*, and agreed to pay the Sum of *six shillings and ten pence* as the FUTURE ANNUAL PREMIUM at the Term above mentioned, during the Continuance of this Policy, for INSURANCE FROM LOSS OR DAMAGE BY FIRE, on

a one storey Tenement belonging to and occupied by the assured as a Butchers shop and Dwelling House, situated in Townhead of Hamilton, ~~One hundred and twenty~~ *£140* pounds. Also Storey tenement adjoining the above but separated therefrom by a Stone

Gable Wall, situated in Blackwell Street, Hamilton aforesaid, ~~occupied by William Stewart~~ *standing empty*

plus up for a Bookbinders Shop and Dwelling House, ~~One hundred pounds~~ *£110*

*250*

(All Stone and Slated.)

KNOW YE, That from *25<sup>th</sup> March 1845*, and so long as the Insured shall pay, or cause to be paid, the said ANNUAL PREMIUM and DUTY at the term aforesaid, and the DIRECTORS of said SOCIETY for the time being shall agree to accept the same, the Stock of the said SOCIETY shall be subject and liable to pay to the INSURED, or to their Heirs, Executors, or Assignees, all Damage and Loss which they shall suffer by FIRE not exceeding the Sum or Sums of Sterling money before mentioned, according to the Conditions printed on the back of this Policy, IN WITNESS WHEREOF, WE, (Three of the ORDINARY DIRECTORS of the said SOCIETY for the Time being) have subscribed these Presents, AT EDINBURGH, the *twenty second* day of *April* in the Year of our Lord One Thousand Eight Hundred and *Forty five*

*George Ross*  
*John Campbell*  
*Chas. Anderson*

Received at the same time, pursuant to Act of Parliament, the Sum of *five shillings and eight pence* being the Duty on £220 sterling, insured by this Policy, *at Candlemas 1846*

*John Rhind* Cashier.

# FRIENDLY INSURANCE AGAINST FIRE,

INCORPORATED BY ROYAL CHARTER,

INSTITUTED A. D. 1720.

OFFICE, No. 48, NORTH BRIDGE STREET,  
EDINBURGH.

## Ordinary Directors.

JAMES HAIT, Esq. of Bemerside, W. S.  
DAVID WELSH, Esq. of Collin, W. S.  
GEORGE ROSS, Esq. Advocate.  
DR CHARLES ANDERSON.  
JOHN IRVING, Esq. W. S.

JOHN S. CUNNINGHAM, Esq. Banker.  
JAMES TYTLER, Esq. of Woodhouselee.  
CHRISTOPHER WOOD, jun., Esq. Merchant, Leith.  
AND  
ARTHUR CAMPBELL, Esq. W. S.

## Extraordinary Directors.

JAMES HOME RIGG, Esq. of Downfield.  
WM. MITCHELL INNES, Esq. of Parsons Green.  
JOHN SLIGO, Esq. of Carmyle.  
SIR DAVID KINLOCH of Gilmerton, Bart.  
ROBERT SMITH, Esq. W. S.  
JOHN HOPE, Esq. W. S.  
ROBERT CLERK RATTRAY, Esq. of Craighall Rattray.  
SIR JOHN STUART FORBES of Pittligo, Bart.  
ADAM HAY, Esq. W. S.

JOHN LEARMONTH, Esq. of Deau.  
LIEUTENANT-COLONEL SCOTT.  
GEORGE RITCHIE, Esq.  
JOHN ROBERT TOD, Esq. W. S.  
ANDREW STORIE, Esq. W. S.  
SIR GEORGE CLERK of Penicuik, Bart.  
JOHN FERRIER, Esq. W. S.  
JOHN TOD, Esq. of Kirkhill.  
JOHN GRAY, Esq. Solicitor.

## TABLE OF ANNUAL PREMIUMS TO BE PAID FOR INSURANCES.

No. 1.	No. 2.	No. 3.
COMMON INSURANCES.	HAZARDOUS INSURANCES.	DOUBLY HAZARDOUS INSURANCES.
<p><b>BUILDINGS.</b>—Buildings covered with Slates, Tiles, or Metals, and built on all sides with Brick or Stone, or separated by party walls of Brick or Stone, and wherein no hazardous Trade or Manufacture is carried on, or hazardous Goods deposited.</p> <p><b>GOODS.</b>—Goods in Buildings as above described, such as Household Goods, Plate, Jewels in private use, Apparel and printed Books; Liquors in private use, Merchandise, Stock and Utensils in Trade, not hazardous, and Farming Stock.</p>	<p><b>BUILDINGS.</b>—Buildings of Timber, or Plaster, or not wholly separated by partition-walls of Brick or Stone, or not covered with Slates, Tiles, or Metals, and Thatched Barns and Out-Houses having no Chimney, nor adjoining to any building having a Chimney, and Buildings falling under the description of common Insurances, but in which some hazardous trade or Manufacture is carried on, such as Brewers (without a Steam Engine), Bread and Biscuit Bakers, (not Sea-Biscuit Bakers), Bottlers and Packers of Wine, Spirits or Beer, Chemists (without a Laboratory), Inn-Holders, Maltsters (who make Pale Malt only), Oilmen, Soap-Boilers, Stable-Keepers, and certain others; or in which Hazardous Goods are deposited.</p> <p><b>GOODS.</b>—The Stock and Utensils in the above Trades, and Tallow, Pitch, Tar, Hemp, Flax, Rosin, and Turpentine; Hay, Straw, and all manner of Fodder, and Corn unthrashed; Apothecaries Stock and Oil; and Wine and Spirituous Liquors, as Merchandise.</p>	<p><b>BUILDINGS.</b>—All Thatched Buildings having Chimneys, or communicating with, or adjoining to Buildings having one, although no hazardous Trade shall be carried on, nor hazardous Goods deposited therein; and all hazardous Buildings in which hazardous Goods are deposited, or hazardous Trades carried on.</p> <p><b>GOODS.</b>—All hazardous Goods deposited in hazardous Buildings, and in Thatched Buildings having no Chimney, nor adjoining to any Building having a Chimney. Stock and Utensils of Maltsters (who make Brown Malt), Tallow-Melters, Wax-Chandlers, Boat-Builders; China, Glass, Earthenware, and Saltpetre.</p>
PREMIUM.	PREMIUM.	PREMIUM.
One Shilling and Sixpence per Cent.	Two Shillings and Sixpence per Cent.	Four Shillings and Sixpence per Cent.

Books of Account, Deeds, Notes, Bills, Bonds, and Written Securities, Stamps, Money, and Gunpowder, cannot be insured upon any terms. Watches, Trinkets, Medals, Coins, Sculptures, Curiosities, Jewels, Pictures, Prints, Drawings, Manuscripts, Musical, Mathematical and Philosophical instruments, China, Glass, Earthenware, and Looking Glasses are not included in any Insurance, unless they are specified in the Policy.

THE RATES FOR ALL EXTRA RISKS which are not enumerated above, must be fixed by special agreement.

Persons insuring for Seven Years will receive a Discount of One Year's Premium and Duty.

A Duty of 3s. per cent. per annum is payable to Government, on all Insurances, except those on Farm Stock and Produce, which are exempted.

Under "Household Furniture" are insured in one sum, Wearing Apparel, Bed and Table Linen, Printed Books, Plate and Liquors in Private use. When the Sum insured exceeds £200, the expense of the Policy is not charged.

## CONDITIONS OF INSURANCE.

### ARTICLE I.

THE Insured will be entitled to receive, septennially, three-fourths of the free Profits arising from the Fire Insurance business done by the Incorporation, while the Insured are at the same time completely guaranteed from all responsibility.

### ARTICLE II.

ANY Person desirous of effecting Insurances upon Buildings or Goods, must furnish the Office or its Agents with a particular description thereof; and of the process of Manufacture carried on therein; and if there be any omission or misrepresentation in describing the Buildings or Goods, or Process of Manufacture, whereby the same may be charged at a different rate of Premium than they otherwise would be, this Office will not be responsible in case of any loss or damage. And if any alteration be made in the state of the Buildings, or Goods, or process of Manufacture, after such Insurance shall have been 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.

### ARTICLE III.

ALL Policies shall be signed by three of the Acting 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 the Cashier of the Society.

### ARTICLE IV.

HOUSES, Buildings, and Goods in trust, and Merchandise on commission, may be Insured, provided the same are declared in the Policy to be in trust or on commission, but not otherwise.

### ARTICLE V.

ON bespeaking Policies, all persons shall pay the premium to the next Quarter day, and from thence for one year more at least, or shall make a deposit for the same; and shall, as long as the Directors agree to accept the same, make all future payments annually at the said Office, within fifteen days after the day limited by their respective Policies, upon forfeiture of the benefit thereof.

### ARTICLE VI.

ANY number of Houses and Out-Houses, and Household Goods, Printed Books, Wearing Apparel, Plate, Prints, Jewels, and Trinkets in private use, Stock in Trade, Goods in Trust or on Commission, may be Insured in one Policy.

To encourage the removal of Goods in the cases of Fire, this Office will allow the reasonable Charges attending the same, and make good the Sufferer's Loss, whether Destroyed, Lost, or Damaged by such Removal.

### ARTICLE VII.

PERSONS Insured by this Society shall receive no benefit from their Policies if the same Houses or Goods &c. are Insured in any other Office, unless such Insurance, and the amount thereof, be first specified and allowed by indorsement on the Policy, in which case this Office will pay its rateable proportion on any loss or damage.

### ARTICLE VIII.

WHEN any Person dies, the Policy and interest therein shall continue to the heir executor, or administrator respectively, to whom the right of the Property Insured shall belong, provided, before any new payment be made, such heir, executor, or administrator, do procure his or her right to be indorsed on the Policy, at the said Office, or the Premium to be paid in the name of the said heir, executor, or administrator.

### ARTICLE IX.

PERSONS changing their Habitations or Warehouses may preserve the benefit of their Policies, if the nature and circumstance of such Policy is not altered; but such Insurance will be of no force till such removal or alteration is allowed at the Office, by indorsement on the Policy.

### ARTICLE X.

No loss or damage will be paid on fire happening by any Invasion, Foreign Enemy, Civil Commotion, or any Military or Usurped power whatever.

### ARTICLE XI.

ALL Persons insured by this Society sustaining any loss or damage by Fire, are immediately to give notice to the Society at their office in Edinburgh, or at the Society's Branch in or nearest the town or locality where the damage happens, and within thirty days after such loss or damage has occurred, are 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 affidavits or affirmation, and produce such other evidence as the Directors of this Society may reasonably require; and until such affidavit or affirmation, account, and evidence are produced, the amount of such loss, or any part thereof, shall not be payable or recoverable. And if there appear fraud in the claim made for such loss, or false swearing or affirming in support thereof, the claimant shall forfeit all benefit under such Policy.

If any difference shall arise with respect to the amount of any claim for loss or damage by Fire, and no fraud suspected, such difference shall be submitted to arbitrators mutually chosen, whose award, or that of their umpire, shall be conclusive.

**Friendly**  
INSURANCE INCORPORATION.

INSTITUTED 1720.

POLICY, No. 40594

Payable at *Candlemas*

*Mr Mathew Ramage*  
*Fletcher*  
*Hamilton*

Annual Premium, £ . 6 . 10

Duty . 6 . 7

£ 13 . 5

*Recent Payment £ 11/6*

NOTE.— It is requested that this Policy be examined on delivery,  
and in the event of there appearing any inaccuracy in the de-  
scription of the Property Insured, or otherwise, that it be im-  
mediately returned for alteration.

*Thomas Anderson*  
*Banker*