

LAW FIRE INSURANCE SOCIETY,

Nos. 5 and 6, CHANCERY-LANE, LONDON.

Completely Registered under the Act 7 & 8 Vict. cap. 110.

SUBSCRIBED CAPITAL FIVE MILLIONS.

Trustees.

THE RIGHT HONOURABLE THE EARL OF DEVON. THE RIGHT HON. SIR HERBERT JENNER FUST, *Dean of the Arches, &c.*
THE RIGHT HONOURABLE THE VICE CHANCELLOR OF ENGLAND. WILLIAM WINGFIELD, Esq. *Master in Chancery.*
THE RIGHT HONOURABLE THE LORD CHIEF BARON. RICHARD RICHARDS, Esq. *M.P. Master in Chancery.*

Directors.

BETHELL, RICHARD, Esq. Q.C. CHISHOLME, WILLIAM, Esq. LYON, JAMES WITTIT, Esq. TWISS, HORACE, Esq. Q.C.
BIGG, EDWARD SMITH, Esq. CLARKE, THOMAS, Esq. ROSE, THE HONOURABLE SIR GEORGE. TYSSEN, JOHN R. D. Esq.
BOODLE, JOHN, Esq. COX, JOHN, Esq. SIMPKINSON, SIR FRANCIS, Q.C. VIZARD, WILLIAM, Esq.
BROWN, ANTHONY, Esq. JORTIN, LEE, Esq. SMEDLEY, FRANCIS, Esq. WHITE, EDWARD, Esq.
BUDD, THOMAS WILLIAM, Esq. KINDELLY, GEORGE HERBERT, Esq. TATHAM, MEABURN, Esq. WILDE, EDWARD ARCHER, Esq.
CHICHESTER, J. H. R. Esq. LEE, JOHN BENJAMIN, Esq. TILSON, THOMAS, Esq. WING, THOMAS, Esq.

Auditors.

BAILEY, CHARLES, Esq. BRODERIP, FRANCIS, Esq. EDWARD BLAKE BEAL, *Secretary.*
BOCKETT, DANIEL SMITH, Esq. SCADDING, EDWIN WARD, Esq.

SUM INSURED.....	£ 5000			
Premium to <i>Michas</i> 1847	£ 11	s. 5	d.	
Duty to ditto			8	
Policy and Stamp.....				
TOTAL PRESENT PAYMENT	£ 19	13	9	P^o. 5200
				FUTURE ANNUAL PAYMENT
				AT <i>Michas</i> £ 17
				10
				7
				10

Whereas John Falshaw Rawson of Saint Pauls Church Yards General Warehouseman, Mercer, Draper, and Haberdasher for or on behalf of himself and his Partner or partners if any, trading under the firm of J. F. Rawson & Company

has paid the Sum of Eleven pounds five shillings to the Directors of the LAW FIRE INSURANCE SOCIETY of London, and he has agreed to pay to them the Sum of Ten pounds on the twenty ninth Day of September 1847, and the like Sum ANNUALLY, on the corresponding Day of each following Year, during the Continuance of this Policy, for insuring from Loss or Damage by Fire an Amount not exceeding in each Case the Sum or Sums hereinafter declared to be insured on the Property hereinafter described, in the Place or Places hereinafter specified, and not elsewhere, unless allowed by Endorsement previously made; viz. -

£5000 On Stock and Utensils in trade and Goods in trust or on Commission in his or their Dwellinghouse and Warehouses N^o. 14 Saint Pauls Church Yards and extending to, and communicating & including N^o. 20 Great Carter Lane

Sums in other Offices to be declared in case of Loss

There is a vaulted communication with N^o. 9, 10, 11 and 12 Saint Pauls Church Yard also in the Agents occupation.

Now this Policy Witnesseth, That from the fourteenth Day of August 1846 to and inclusive of the twenty ninth Day of September 1847, and so long as the said Insured shall duly pay the Annual Sum aforesaid, at the Time aforesaid, and the Directors for the Time being of the Society shall agree to accept the same, the Capital, Stock, and Property of the said Society shall be subject and liable to pay or make good to the said Insured, his, her, or their Heirs, Executors, and Administrators, all Loss or Damage which the said Insured, his, her, or their Heirs, Executors, or Administrators, shall suffer by Fire on the Property herein particularised, not exceeding on each Item the Sum herein declared to be insured thereon, amounting in the whole to no more than the Sum of Five thousand pounds; according to the Terms and Conditions endorsed on this Policy.

Provided nevertheless, That the Capital, Stock, and Property of the said Society shall alone be liable to answer and make good all Claims and Demands whatsoever under or by virtue of this Policy; and that no Shareholder or Member of this Society shall be in anywise subject or liable to any such Claims or Demands, nor be in anywise charged, by reason of this Policy, beyond the Amount of his or her Share or Shares of such Capital, Stock, or Property, it being a Part of this Contract that the Responsibility of the individual Members shall in all cases be limited to the Shares respectively held by them at the time of such Claim or Demand.

Received at the same time, for the Commissioners of Stamp Duties, the Sum of Eight pounds eight shillings three pence for Duty on the said Policy, according to Act of Parliament.

In Witness whereof, We, Two of the Directors of the said Society, have hereunto subscribed our Names and affixed the Seal of the Society, this twenty sixth Day of August in the Year One thousand eight hundred and forty six.

Examined. *J. M. Bell*
21. 8. 46



J. M. Bell
J. M. Bell

LAW FIRE INSURANCE SOCIETY,

CHANCERY-LANE, LONDON.

The **TERMS** are in general the same as those of the other principal Insurance Offices. The advantages to the Insured consist in the magnitude of the Capital responsible for Losses, and in the known character of the Trustees, Directors, and Proprietary.

TABLE OF THE ORDINARY CLASSES OF INSURANCE.

COMMON INSURANCES. (FIRST CLASS.)	HAZARDOUS INSURANCES. (SECOND CLASS.)	DOUBLY HAZARDOUS INSURANCES. (THIRD CLASS.)
<p>1st. Buildings covered with slates, tiles, or metal, 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>2nd. Goods in Buildings as above described,—such as Household Goods, Plate, Linen, Wearing Apparel and printed Books, Liquors and Wine in private use, Merchandise, and Stock and Utensils in Trade, not hazardous.</p> <p>Premium 1s. 6d. per cent. per annum. (With certain exceptions.)</p>	<p>1st. Buildings of timber or plaster, Buildings which are externally partly brick and partly timber, or not wholly separated by partition walls of brick or stone, or not covered with slates, tiles, or metals. Also Buildings falling under the description of Common Insurances, but in which hazardous goods are deposited, or hazardous trades or manufactures carried on.</p> <p>2nd. Goods,—such as the Stock and Goods of Tallow Chandlers (not Melters), Brewers, Hot Pressers, Bread Bakers, Matstres, Inn Holders, Stable Keepers. Also Hemp, Spirits, Flax, Pitch, Tar, Turpentine, Rosin, Tallow and Oil, in Buildings of the First Class.</p> <p>3rd. Ships and Water Craft, with their contents (Lime Barges with their contents excepted).</p> <p>Premium 2s. 6d. per cent. per annum. (With certain exceptions.)</p>	<p>1st. Buildings. All thatched Buildings having a chimney, or adjoining to any building 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>2nd. Goods. All Hazardous Goods deposited in Hazardous Buildings.</p> <p>Premium 4s. 6d. per cent. per annum. (With certain exceptions.)</p>

Buildings and Goods on the banks of the Thames, between the Tower and Limehouse, and on the opposite shore to the same extent, are subjected to a small extra charge for the additional risk attending those districts. Agricultural produce and farming stock (live and dead), and implements and utensils of husbandry, may be insured on *one* farm, in *one* sum, without the average clause, at three shillings per cent. per annum, free of duty.

In order to meet covenants requiring continuance of Rent, notwithstanding destruction of Buildings by fire, the Society will grant insurances on Rent, the amount being specified in the Policy. Medals, coins, sculptures, curiosities, jewels, pictures, prints, drawings, manuscripts, missals, or curious or rare books, musical, mathematical, and philosophical instruments, china, glass, earthenware, and looking-glasses, are subject to an extra Premium, and are not included in any Insurance unless they are specified in the Policy.

Insurances may also be effected by *special agreement* on the following risks, and on others of a similar description, not included in the Second and Third Classes of the foregoing Table,—viz. Buildings containing any kiln, steam engine, stove, or oven used in the process of any manufacture, and the stock in such buildings; the risks of sea-biscuit bakers, distillers, chemists' laboratories, coach-painters, musical-instrument makers, barge and boat builders, carpenters, cabinet-makers, coach-makers, coopers, letter-press printers, tallow-melters, and oilmen, and such other risks as by reason of the nature of the trade, the narrowness of the situation, or other dangerous circumstances, may be attended with special hazard; all which special hazards must be inserted in the Policy to render it valid.

The Society does not insure books of account, deeds, notes, bonds, bills, written securities, money, or gunpowder. Losses occasioned by fire from lightning will be made good, so far as where either the buildings or the effects insured 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 or utensils which may be destroyed or damaged while undergoing any process in or by which the application of fire-heat is necessary; neither will the Society be responsible for loss or damage by explosion of any kind.

Insurances may be made for more years than one by a single payment; and in such cases a liberal Discount will be allowed on both Premium and Duty: for instance, Insurances effected for seven years will be charged the Premium and Duty for six years only.

Insurances may be made for a less term than one year at a reduced Premium, and the proportionate part only of the annual duty, and such Insurances will terminate at 4 o'clock in the afternoon of the day mentioned in the Policy.

Insurances granted for a year, or any longer term, may be renewed within fifteen days after the expiration thereof. A Duty of three shillings per cent. per annum is payable to Government upon every £100 of Property insured against loss by fire, with the exception of agricultural produce and farming stock, implements, and utensils of husbandry, which are exempted by the Act 3 and 4 Wm. IV. c. 23.

No charge will be made for the Policy where the sum insured amounts to £300. Attendance given at the Office of the Society daily from nine till four, where parties may obtain any further information respecting the terms on which Insurances may be effected.

CONDITIONS upon which this Society makes such Insurances from Loss or Damage by Fire.

I. Every Person desirous of effecting an Insurance must state his name, place of abode, and occupation, and describe the construction of buildings to be insured, where situate, and in whose occupation, of what materials the same are respectively composed, and whether occupied as private dwellings or otherwise; also the nature of the goods or other property on which such Insurance may be proposed, and the construction of the buildings containing such property. And if any trade, business, or manufacture be carried on in the buildings proposed to be insured, or containing the goods proposed to be insured, the nature of the trade or business, or of the process of manufacture, must be described; and if there be any misrepresentation or omission, so that the Insurance be effected upon a lower Premium than ought to be paid; or if buildings or goods be described in the Policy otherwise than as they really are; or if, after an Insurance shall have been effected, any alteration be made in the state of the buildings insured, or where goods insured may have been or may be deposited, or in the process of manufacture carried on in any of such buildings, or the risk shall have been increased by the erection or alteration of any stove, steam engine, furnace, kiln, coal, oven, or other implement, in or whereby heat is produced (common fire-places excepted), or by the carrying on of any hazardous trade, operation, or process, or the deposit of any hazardous goods in any such buildings, or if any hazardous communication be made in any such building or otherwise, due notice thereof in writing must be given to the Office, and such additional Premium paid as may be required by the said Society if the hazard be increased; and until such notice be given, and increased Premium paid, if required, the Insured will not be entitled to any benefit under the Policy.

II. Every Insurance attended with any particular circumspection of risk, arising from the situation or construction of the premises proposed to be insured, or containing the goods proposed to be insured, or from the nature of the trade or business or process of manufacture carried on in such premises, or of the goods deposited thereon or otherwise, must be specially mentioned in writing, in the order given for the Policy, so that the risk may be fairly understood; if not so expressed, the Policy will be void.

III. Goods held in Trust or on Commission are to be insured as such, otherwise the Policy will not extend to cover such Property.

IV. Except in the case of Policies granted for short periods, the Charges for Premium and Duty on Insurances made with this Society are to be calculated from the day on which the risk commences until the quarter-day then next ensuing, and for one year or for several years from such quarter-day as may be agreed on; and upon default in any of the payments for renewal of any Policy at the times respectively limited for that purpose, the insurance on such Policy shall cease.

V. No risk upon any Insurance proposed to this Society is to be considered as having commenced until the Premium and Duty, or a deposit on account thereof, be actually paid; and no receipt for any Premium of Insurance or Deposit will be recognised except such as purport on the face thereof to be printed and issued from the Office, and are witnessed by one of the Clerks or Agents of the Society.

VI. The Interest of any Deceased Person in any Policy of this Society may be continued to the Executor or Administrator, or to any other person becoming entitled to the property insured, provided such Executor, Administrator, or other person shall procure

his or her interest therein to be endorsed on the Policy at the Office of the Society; and if goods insured be removed to any other situation than where the same were deposited at the time of effecting the Insurance, such removal must be also allowed by endorsement on the Policy; and if the risk be increased by the removal, a premium paid in proportion to such increase, otherwise the insured will not be entitled to any benefit under the Policy.

VII. Any Person who shall have effected an Insurance on any Dwelling-House or other Buildings, and shall change the same to other houses or buildings, may have the benefit of their Original Policies, if the nature and circumstances of their risk be not altered, upon their giving due notice of such change at the Office of the Society, and the same being allowed by endorsement to be made upon the Policy.

VIII. Where Loss of Rent is intended to be covered by the sum insured, the amount must be specified on the Policy.

IX. Persons insuring Property at this Office must give notice of any other Insurance which at the time of their so insuring may have been, or which may at any time afterwards be, effected elsewhere on the same Property by them or on their behalf, and cause a minute or memorandum of such other Insurance to be endorsed on their Policies; and whenever such Insurance elsewhere shall have been effected on the same property, this Society shall be liable to the payment only of a rateable proportion of any loss or damage which may be sustained.

X. No Loss or Damage to be paid on fire happening by any invasion, foreign enemy, civil commotion, or riot, or any military or armed power whatever.

XI. All Persons insured by this Society sustaining any Loss or Damage by fire, are forthwith to give notice to the Society at their head Office for the time being in London; 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, and make proof of such Loss or Damage, and of the amount thereof, by their solemn declaration, and by their books of account, and such other proper vouchers as the Directors of this Society may reasonably require; and until such vouchers and solemn declaration 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 declaration in support thereof, or if any fire, through which any loss or contrivance of the Insured or Claimants, he or they shall be excluded from all benefit under this Policy.

XII. Loss or Damage insured against by this Society, and who may suffer loss, will receive their indemnity without deduction or discount; but in every case the Society will reserve to itself the right of reinstatement, in preference to the payment of claims, if it shall judge that course to be the more expedient.

XIII. If any difference shall arise with respect to the amount of any claim for Loss or Damage by fire, and no fraud be suspected, such difference shall be submitted to arbitrators indifferently chosen, whose award, or that of the umpire, shall be conclusive.

Mem. It appearing that a communication has been opened between the premises within described and the house No 13 St Pauls Churchyard (which is also occupied by the apaid) by means of double iron doors the same is allowed but it is declared that this insurance shall not extend to cover any goods in the said house No 13 St Pauls Churchyard. La Haye Report B 27-
Entered in the office books 11th September 1849
Wm. Lloyd

Mem. The annual premium on this policy is hereby reduced to £6-5- from Michaelmas 2849
Entered in the office books 10 Oct 1849
Wm. Lloyd

~~Law
£5000 No 14
Jm Michaelmas 1846
5000 2/6~~

the List of Names remaining about 1849
including those of Deaths for the year 1849
of Persons aged 18 and upwards to the 31st of Decr
of the year 1849

THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. PAULS
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. ANDREW
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. MARY
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. MARTIN
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. MICHAEL
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. NICHOLAS
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. OLAV
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. PETER
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. RICHARD
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. THOMAS
THE RIGHT HONORABLE AND TRUSTEES OF THE CHURCH OF ST. VINCENT



THE CHURCH OF ST. PAULS
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