



LICENSED VICTUALLERS' AND GENERAL Fire & Life Assurance COMPANY. EMPOWERED BY ACT OF PARLIAMENT

DIRECTORS. CHARLES BLEADEN, Esq., Chairman. ANDREW CLARK, Esq., Deputy Chairman. JOHN ADDIS, Esq. GEORGE H. CHILD, Esq. WILLIAM FLOAT, Esq. WILLIAM GAME, Esq. J. G. HAMMACK, Esq. J. K. HOOPER, Esq., Ald. WILLIAM KNOTT, Esq. ROBERT MAIN, Esq. J. MUSGROVE, Esq., Ald. FRANCIS WITHAM, Esq. TRUSTEES. CHARLES BLEADEN, Esq. ANDREW CLARK, Esq. WILLIAM GAME, Esq. J. K. HOOPER, Esq., Ald. WILLIAM KNOTT, Esq. ACTUARY. J. T. CLEMENT, Esq. SECRETARY. JOHN BIGG, Esq.

Payment received on granting this Policy, from the 25th March 1846 to the 25th March 1847 Premium . . . 6 : - : - Duty . . . 4 : 10 : - Policy . . . : : - £ 10 : 10 : -

No. 19.607

Payment to be made for the Renewal of this Policy on the 25th March 1847 and subsequently on the same day of the same month. Premium . . . 6 : - : - Duty . . . 4 : 10 : - £ 10 : 10 : -

Whereas Mr. John Falshaw Rawson of St Pauls Church Yard, Mercer, Draper and Haberdasher for or on behalf of himself and his Partners or Partners, if any, trading under the Firm of J. Rawson and Co

had paid the Sum of sea pounds to the Directors of the LICENSED VICTUALLERS' and GENERAL FIRE and LIFE ASSURANCE COMPANY, LONDON, and had agreed to pay or cause to be paid, to them, the sum of sea pounds yearly on the twenty fifth day of March during the continuance of this Policy, FOR INSURANCE FROM LOSS BY DAMAGE BY FIRE, not exceeding, in each case, the Sum or Sums hereinafter specified upon the Property herein described, in the Place or Places herein set forth, and not elsewhere (unless allowed by Endorsement previously made.) On each Article, viz.:-

£3000 On Stock in trade, and Goods in warehouse, in the Warehouses situated No 14 St Pauls Church Yard and No 19 Great Carter Lane communicating with each other but not with Nos. 8, 9, 10 and 11 St. Pauls Church Yard which built the cellar under No 19 Great Carter Lane in tenure of a Wine Merchant, no Stores therein

Similar Sums Insured in the Scottish Union Office do do do Church of England do do do Liverpool Insurance Co. do do do Sun

Policy No 17505 cancelled

Now be it hereby known, That so long as the said Assured shall duly pay, or cause to be paid, the Premium aforesaid, at the time aforesaid, and the Directors of the said Company for the time being, shall accept the same, the Funds and Property of the said Company according to the Deed of Settlement thereof, (after satisfying all Assurances granted by the Company previously payable, and all other prior charges on such Funds and Property) shall be subject and liable to pay or make good to the said Assured, his, her, or their Executors, Administrators, or Assigns, all such Damage and Loss as shall happen by Fire to the Property herebefore mentioned, the respective sums of money herebefore mentioned, not exceeding in the whole the Sum of

Three Thousand Pounds

according to the tenor of the Conditions printed on the back of this Policy.

Provided always, and it is hereby expressly declared that the Funds and Property of the Company (after satisfying all Assurances granted by the Company previously payable, and all other prior charges on such Funds and Property) shall alone be answerable for the payment of the monies assured by this Policy; and that no Director of the Company by whom this Policy is executed, nor any other Proprietor of the Company, shall be responsible for the payment of or contribution towards the monies assured by this Policy, or liable to any demand against the Company on any pretence whatsoever, beyond the amount of the unpaid part, for the time being, of his or her Share or Shares in the subscribed Capital of the Company; and that no person assured by the Company shall be liable to any demand against the Company on any pretence whatsoever.

In witness whereof, we (three of the Trustees of the Company) have hereunto set our Hands, the Seventh Day of

April 1846 Charles Bleaden Secretary. Examined John Bigg

LICENSED VICTUALLERS' AND GENERAL FIRE AND LIFE ASSURANCE COMPANY,

ADELAIDE PLACE, LONDON BRIDGE; 444, WEST STRAND;
LIVERPOOL; MANCHESTER; EDINBURGH; and DUBLIN.

EMPOWERED BY ACT OF PARLIAMENT.

**** You are requested to read your Policy, and, if incorrect, to return it immediately for alteration.**

NOTICE.—PIPE STOVES.—BY THE ACT OF PARLIAMENT OF THE 14th GEORGE III, *It is enacted and declared, under the penalty therein mentioned, that no Pipe Stove shall be allowed to be fixed on the inside of any building nearer than fourteen inches to any timber or combustible material whatever. It is also necessary that the Stove should stand on an iron plate or stone slab.*

NOTICE.—BY THE ACT OF PARLIAMENT OF THE 9th GEORGE IV. CAP. 13, *It is expressly declared, that all Buildings separated by Brick or Stone Walls must have distinct sums insured on each building, or the Policy will be null and void.*

CAUTION.—*The Directors particularly recommend all those who are Insured in the above Office not to allow their Goods to be removed when a Fire breaks out in their neighbourhood, unless it shall have approached within one or two houses of their residence, or they shall be advised so to do by a Fireman; and on no account to allow strangers to enter their Premises.*

CONDITIONS, upon which this Company make such Assurances from loss or damage by Fire.

I. Every person desirous of effecting an Assurance must state his name, place of abode, and occupation; he must describe the construction of the Buildings to be insured, where situate, and in whose occupation; of what materials the same are respectively composed, and whether occupied as dwelling-houses, or otherwise; also the nature of the goods, or other property, on which Insurance may be proposed, and the construction of the Buildings containing such property.

II. Every Insurance attended with particular circumstances of risk, arising from the situation, or construction of the premises, or the nature of the trade carried on, or goods therein, is to be specially mentioned in the order for the Policy, so that the risk may be fairly understood; if not so expressed, or if any misrepresentation be given, 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 they really are, or if, after an Insurance shall have been effected, the risk shall be increased by the erection, or alteration of any stove, the carrying on any hazardous operation, or trade, the deposit of any hazardous goods, or hazardous communication, and the same be not duly made known at the Office, the Insured will not be entitled to any benefit under his Policy.

III. Except in the cases of Policies granted for short periods, the charges for Premium, and Duty on Insurances made with this Company, are to be calculated from the day on which the same may be effected, until the quarter-day then next ensuing, and for one year, and for several years from such quarter-day, as may be agreed on; and unless the future payments, for renewal of such Policies, be made at the times limited for their expiration, the Insurance shall cease.

IV. No Insurance proposed to this Company is to be considered in force, until the Premium and Duty, or a deposit on account thereof, be actually paid. No receipts are to be taken for any Premiums of Insurance, or deposits, but such as are printed, and issued from the Office, and witnessed by one of the Clerks, or Agents of the Office.

V. The Interest of any deceased person in any Policy in this Company may be continued to the Executor, or Administrator respectively, or to

the person otherwise entitled to the property insured, provided the person so entitled shall procure his or her interest therein to be indorsed on the Policy, at the Office of the Company; 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 indorsement on the Policy, and a Premium paid, if the risk be increased by the removal, in proportion to such increase.

VI. Any person who shall have effected an Insurance on any dwelling-houses, 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 Company, and the same being allowed by indorsement, to be made upon the Policy.

VII. Persons insuring property at this Office must give notice of any other Insurance made elsewhere on the same property on their behalf, and cause a minute, or memorandum of such other Insurance to be indorsed on their Policies; in which case this Company shall only be liable to the payment 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 any benefit under such Policy.

VIII. Persons choosing to insure for seven years, will be charged for six only.

IX. No loss or damage to be paid on fire happening by any invasion, foreign enemy, civil commotion, or riot, or any military or usurped power whatever.

X. The Company will not be liable for any accident arising from explosion of any kind or description.

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 Adelaide Place, London, and as soon as possible after, 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 affidavit, or affirmation, and produce such other evidence as the Directors of this

Company 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 to such loss, or false swearing, or affirming, in support thereof, the claimant shall forfeit all benefit under such Policy.

XII. Persons insured by this Company, and who may suffer loss, will receive their indemnity without deduction, or discount; but in every case of loss, the Company will reserve to itself, the right of re-insurance, in preference to the payment of claims, if it shall judge the former course to be most expedient.

XIII. 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 indifferently chosen, whose award, or that of their umpire, shall be conclusive.

XIV. No Policy issued by this Company shall extend to cover fixtures, nor any goods or effects held in trust or on commission; nor any jewels, printed books, plate, watches, wearing apparel, trinkets, medals, curiosities, prints, paintings, china, glass, drawings, and sculpture, unless the same be expressly inserted in the Policy.

XV. Books of account, written securities, bills, bonds, ready money tallies, and gunpowder, are not to be held assured by any policy granted by this Company.

XVI. Notice shall be immediately sent to the Office of every loss or damage by Fire, that proper persons may be appointed to survey and estimate the same, previously to the repair thereof.

XVII. All Septennial Policies shall commence on the day of their date, and shall expire on that day whereon the period of Insurance shall end, or on the sooner ceasing or determination of the Property or Interest of the persons insured.

N.B. Insurances may be made for a shorter period than a year, by special agreement.

ENGINE STATIONS.

St. Giles's, George-yard, Crown-street.
Oxford-street, Well-street.
Golden-square, King-street.
Portman-square, King-street, corner of Baker-street.
Waterloo-bridge-road, near the Victoria Theatre.
Southwark-bridge-road, near Union-street.
Tooley-street, No. 147, Tooley-street.

The following are the Stations of the Extra Engines.

Shadwell, School-house-lane.
Westminster, Horseferry-road.
Lambeth, Edward-street, Pedlar's-acre.
Rotherhithe, Broadway—The Men appointed to this Engine have also the care of the Floating Engine.
Floating Engine, off King's-stairs, Rotherhithe.

Ratcliffe, { Princes-square.
 { Wellclose-square.
St. Mary Axe, Jeffries-square.
Finsbury, Whitecross-street.
Cheapside, 68, Watling-street, Double Station.
Blackfriars, Farrington-street.
Holborn, 254, High Holborn.
Covent Garden, 44, Chandos-street.

Memo There is an underground communication by means of a
 Fire Proof Vault & Iron doors between the within mentioned
 Premises and their Warehouse in No. 9 St Pauls Church
 Yard ~~the corner of St Pauls Church & Great Carter Lane~~
 which is allowed without prejudice to this Insurance
 Inasmuch as the sums stated in this Policy with
 other offices will necessarily vary and fluctuate it is declared
 generally that several large sums are insured with other
 offices.

Ent^d & B. 2fa 221 }
 22nd April 1846 } J. M. Bigg Sec

Memo It being understood that there is a communication
 between the within mentioned Premises and No. 20
 Great Carter Lane which is cut off at Night Time by
 Closing an Iron Door the same is allowed without
 prejudice to this Policy & it is declared that the Stock thereon
 is under the protection of this Insurance.

Ent^d & B. 2fa 254 }
 21st July 1846 } J. M. Bigg Sec

Wm. Walker 1965
 1844