

No. 36,222

32695 Michaelmas  
Cancelled  
Future Payment

	£	s.	d.
Premium . . .	15		
Duty . . .	4	10	
£	19	10	



Received for the Insurance of  
**£ 3000**  
 on the Property under-mentioned,  
 from the *Twenty-ninth*  
 day of *September* 18*46*  
 to *Michaelmas* 18*47*  
**Present Payment.**

	£	s.	d.
Premium	15		
Duty . . .	4	10	
Policy . . .			
£	19	10	

**Whereas** *Wm. Ashmole Dawson* of *St. Pauls Churchyard*  
*London* Warehouseman, Mercer, Draper & Haberdasher for or on behalf of  
 himself of his Partner or Partners trading under the firm of *S. & Dawson & Co.*  
 do hereby pay, or cause to be paid, to them, at their Office, the Sum of  
*Fifteen Pounds.*

the Sum above stated, to the Society of "THE ROYAL, FARMERS' AND GENERAL, FIRE, LIFE, AND HAIL INSURANCE, LOAN AND ANNUITY COMPANY," in London,  
 yearly, during the continuance of this Policy, for insurance from Loss or Damage by Fire,  
 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  
 this Policy previously made), viz.—

*Three Thousand Pounds* on *Stock, Utensils in trade and*  
*Goods in trust or on Commission in his or their Dwellinghouse and*  
*Warehouses Nos. 8, 9, 10 & 11 Saint Pauls Churchyard adjoining to*  
*communicating with and including Nos. 22, 23 and 24 in Great East Lane*  
*having also a brick & timber built communication by means of an*  
*Arched Vault with their Warehouses at Nos. 11 Saint Pauls Churchyard*  
*and No. 19 and 20 Great East Lane.*

*There is a boiler in the cellar set out brickwork for heating*  
*the Warehouse with Hot Water which is allowed.*

*Memorandum It being understood that there are or may*  
*be Assurances with other Companies on the property Assured by*  
*this Policy, it is declared that such Assurances shall not*  
*prejudice this Assurance provided the Company in case of Loss*  
*be subject only to a Rateable proportion of such Loss with such*  
*other companies.*

£3000

**Now be it hereby known,** that from the date hereof, until *Michaelmas* One Thousand Eight Hundred and *forty seven* and so  
 long as the said Insured shall duly pay, or cause to be paid, the premium aforesaid, and all duty payable by authority of Parliament in respect thereof, 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, shall be subject and  
 liable to pay or make good to the said Insured, his, her, or their Executors or Administrators, all such damage and loss as shall happen by Fire to the Property hereinbefore mentioned, not  
 exceeding in Amount the respective Sums of Money hereinbefore mentioned, according to the tenor of the printed Conditions hereto annexed. But it is hereby expressly declared, that  
 the Funds and Property of the Company shall alone be answerable for the Payment of the Moneys insured 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 Moneys insured by this Policy, or be 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 insured by the Company shall be liable to any demand against the Company on any pretence whatever.

In Witness whereof, WE (three of the Directors of the said Company) have hereunto set our Hands and Seals this  
*Twentieth* day of *October* in the year of our Lord one thousand eight hundred and *forty six*

Signed and Sealed (being first duly stamped) in the presence of *M. T. Snopce*

Examined *G. G. G. G.*

*Smith*  
*W. M. W.*  
*J. Blackstone*  
*J. D. D.*



Endorsement.

The premises described by this policy are now enlarged by a communication having been opened between No 14 St. Pauls Church Yard and the adjoining House No 13 ~~the communication is signed by~~ the adjoining House No 13 ~~the communication is signed by~~ the communication aforesaid being by Jona Woods. The Annual Premium on this Insurance is

£10. 10. 0

Entered in the Office Books this 26<sup>th</sup> Day of September 1866

Royal Farmers Ins

You are requested to read this policy, and, if incorrect, to return it immediately for alteration.

It is hereby declared & agreed that the Insurance by this policy shall not extend to cover property in No 13. + 14 Churchyard + 19. + 20 Great Court Lane

Entered this 19<sup>th</sup> of July 1866  
Robert Edward Palmer  
per Royal Farmers Insurance Coy

It is declared that the sum insured by this Policy is to extend and cover Goods in the three Rooms of No 7 St. Pauls Churchyard lately made to communicate with the within described Warehouse and shown on a Lithographed Plan now deposited in this Office.

Entered this 19<sup>th</sup> of July 1866  
Robert Edward Palmer  
per Royal Farmers Insurance Coy

**Royal, Farmers and General, Fire, Life, and Hail Insurance,**  
LOAN AND ANNUITY COMPANY.  
OFFICES, STRAND, LONDON.  
(Empowered by Special Act of Parliament.)  
INSTITUTED 1839.

£3000  
due Mths 1867-  
Stock No 9  
36

**FARMING STOCK.**  
Annual Premium, 1s. 6d. per cent., WITH CERTAIN EXCEPTIONS.  
No Duty. Farm Buildings, of whatever description, whether Tile, Timber, or Thatch, without Fire Heat, Insured at 3s. per cent., with certain limitations. No charge will be made for the Policy when the Insurance is transferred from another Office; nor for Farming Stock, or other Property when the Sum Insured amounts to £300 or upwards.

**CLASS FIRST—COMMON INSURANCES.**  
Annual Premium, 1s. 6d. per cent., WITH CERTAIN EXCEPTIONS.  
BUILDINGS of Stone or Brick, standing alone, or separated by partition walls wholly of Stone or Brick, and covered with Slate, Tile, or Metal, wherein no Hazardous Trades are carried on, nor Hazardous Goods deposited.

**CLASS SECOND—SINGLY HAZARDOUS INSURANCES.**  
Annual Premium, 2s. 6d. per cent., WITH CERTAIN EXCEPTIONS.  
BUILDINGS, as described in the former Class, wherein any Hazardous Business is carried on, or Hazardous Goods deposited. Some or Brick Buildings not having party walls wholly of Stone or Brick (which Buildings are to be described Brick and Timber). Timber or Plastered Buildings covered with Slate, Tile, or Metal wherein no Hazardous Trades are carried on, or Hazardous Goods deposited.

**CLASS THIRD—DOUBLY HAZARDOUS INSURANCES.**  
Annual Premium, 4s. 6d. per cent., WITH CERTAIN EXCEPTIONS.  
BUILDINGS.—Thatched Buildings, although no Hazardous Trade shall be carried on, nor Hazardous Goods deposited therein. Hazardous Buildings in which Hazardous Goods are deposited. Goods.—Hazardous Goods deposited in Hazardous Buildings. Goods deposited in Thatched Buildings. Also China, Glass, Pottery, Pictures, Medals, Statuary, Jewels, and Curiosities.

**HOUSEHOLD FURNITURE.**—comprises Household Goods, Linen, Wearing Apparel, Printed Books, Plate, and Liquors in private use.  
**UNINSURABLE PROPERTY.**—Book of Accounts, Deeds, Notes, Bills, Bonds, Written Securities, Stamps, Money, Gunpowder, and the Buildings in which it is made, cannot be insured upon any terms.

**FIRE DUTY.**—A DUTY OF THREE SHILLINGS per Cent. per annum, on all Property Insured from Fire, is payable to Government—the only exemptions being FARMING STOCK, Implements of Husbandry, Public Hospitals, and Property in any Foreign Kingdom or State in amity with Her Majesty.

**Conditions.**

- I. Any Person desirous of effecting Insurances upon Buildings or Goods must furnish the Office or its Agents with an exact description of them, and of the Process of any Manufacture carried on therein; and if there be any omission or misrepresentation in such Description, whereby the same may be charged at a different Rate of Premium from what they otherwise would be this Office will not be responsible in case of Loss or Damage. And if any Alteration be made in the State of the Buildings or Goods, or Process of Manufacture, after such Insurance is 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.
- II. All Policies shall be Signed and Sealed by Three 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 one of its Clerks or Agents.
- III. Horses, Buildings, and Goods in trust, and Merchandise on Commission (except as aforesaid) may be insured, provided the same are declared in the Policy to be in trust or on commission.
- IV. Interest are to be paid to the Quarter-Day next ensuing, and from thence for One Year more at least; and all future Payments (so long as the Directors shall agree to accept the same) shall be made annually at the Office, within Fifteen Days after the day limited by the respective Policy, upon forfeiture of the Benefit thereof. Insurances for Periods short of a Year expire at Six o'clock in the Evening of the Day expressed in the Policy, as conclusive of the risk without an allowance of Fifteen days' grace.
- V. Persons Insured by this Office shall receive no Benefit from their Policies, if the same property is insured in any other Office, unless such Insurance and the Amount thereof, be first specified and allowed by Endorsement on the Policy, in which case this Office will pay its Rateable Proportion of any Loss or Damage.
- VI. This Policy is not to be of any force, if assigned, unless such Assignment shall be allowed by an Entry thereof in the Office Books; and in case of Death, Policies may be continued to legal Representatives, after the expiration of the existing Term, they having their Interest therein declared by Endorsement.
- VII. Persons changing their Habitations or Warehouses may preserve the Benefit of their Policies, if the Nature and Circumstance of such Policy be not altered; but such Insurance will be of no Force till such Removal or Alteration is allowed at the Office, by Endorsement on the Policy.
- VIII. Jewels, Medals, Curiosities, Pictures, Palatings, Drawings, Sculptures, Musical Instruments, China and Glass, are not included in any Insurance, unless they are specified in the Policy.
- IX. No Loss or Damage will be paid on Fire happening by Invasion, Foreign Enemy, Riot, Civil Commotion, or any Military or usurped Power whatever; nor by explosion of any kind. If more than 23lbs. 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.
- X. If any wilful concealment, collusion, misrepresentation, or false swearing shall on any occasion be made, or attempted by the party insured, or with his or her privy, with intent to defraud this Society, the same shall in every case be a bar to any claim under the policy.
- XI. The Directors reserve to themselves in all cases the option of reinstatement within a reasonable time.
- XII. Upon sustaining any loss the Insured is forthwith to give Notice thereof at the Company's Office, and as soon as possible to deliver in there a particular account of such loss or damage as the nature of the case will admit of, and also produce such evidence as the Directors may reasonably require; and until such evidence shall be produced, the amount of the loss incurred against shall not be payable. If any difference shall arise respecting the amount of any claim, the same shall be immediately submitted to the arbitration or decision of some one person, to be chosen by both parties; or, in the event of disagreement in the choice of such person, then to three persons, one to be chosen by the Insured and one by the Company, and the third to be chosen by the two so appointed, and the award and decision of any two of the said three persons so to be appointed as Arbitrators as aforesaid shall be final, conclusive, and binding, as well upon the said Company as upon the said Assured, upon the matters so in difference as aforesaid; and no compensation or claim shall be payable or made good until after an Award, determining the amount thereof, shall be duly made. And, in the event of the Assured refusing to submit his Claim to such Arbitration, or refusing, after reasonable notice in writing, to nominate an Arbitrator, or to sign the Agreement of Reference, the said Claim shall be utterly void in Law and Equity. The Reference shall be subject to such Rules and Conditions as shall be equally inserted in Orders of Reference, in the Court of Queen's Bench, at Westminister, and the Submission shall be made a Rule of any of the Courts of Westminister. And the agreement of reference shall stipulate that if any application shall be made to the Court to set the award aside, it shall be lawful for the Court to send the Award back to the Arbitrators, and so on *toties quoties*.