



No. 62, KING WILLIAM STREET, LONDON BRIDGE, LONDON.

Received for the Insurance of  
**£ 200**  
 on the property under-mentioned  
 from the *third* day of *January* 1848  
 to *Christmas* 1848  
 Present Payment.

	£	s.	d.
Premium		10	
Duty of Policy ..		3	6
<b>£</b>	<b>19</b>	<b>6</b>	

CAPITAL ONE MILLION.

*R. 118*  
**No. 33211**

Future Payment.

	£	s.	d.
Premium		10	
Duty ..		6	
<b>£</b>	<b>16</b>		

Whereas *John Ross, of the Arcade, Newcastle upon Tyne,*  
*Printer and Stationer*

has paid the Sum above stated to the Society of "THE GENERAL LIFE AND FIRE ASSURANCE COMPANY." in London, and has agreed to pay, or cause to be paid to them, at their Office, the Sum of *ten shillings* on the *Twenty fifth* day of *December* yearly, during the continuance of this Policy, for Insurance from Loss or Damage by Fire, an amount 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 on this Policy previously made), viz.

*Two hundred Pounds worth of*  
*in his said Trade and Printing Materials in his Shop, on the ground floor*  
*of a Building brick and stone built and tiled or slated, situate in the*  
*Arcade aforesaid,*  
*No Printers Tools made in the aforesaid, and the upper floors of*  
*the aforesaid Building are in no hazardous occupation.*

*In a copy of Program*  
*Stann. Insur. £ 150*  
*in House Book of £ 50*  
*Power Paper £ 500*  
*What*  
*above*

Now be it hereby known, that from the date hereof, until *Christmas* One Thousand Eight Hundred and *forty eight* and so long as the said Assured 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 Assured, his, her, or their Executors, or Administrators, all such damage and loss as the said Assured or the Heirs, Executors, or Administrators of the said Assured shall suffer by Fire happening to the Property hereinbefore mentioned, not exceeding in amount the respective Sums of Money hereinbefore mentioned. But it is hereby expressly declared, that this Policy is subject to the printed terms and Conditions endorsed hereon, and that the Funds and Property of the Company 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 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 assured by the Company shall be liable to any demand against the Company on any pretence whatsoever.

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

Signed and Sealed (being first duly stamped) in the presence of  
*[Signature]*  
*[Signature]*  
 Examined  
*[Signature]*  
 Newcastle on Tyne,

*J Challis*  
*[Signature]*

N. B. LIFE ASSURANCES EFFECTED AT EQUITABLE RATES

## Terms and Conditions.

THIS COMPANY insures against Loss or Damage by Fire all kinds of Buildings, including Mills and Manufactories, and Goods, Wares, and Merchandise in the same; Ships in Harbour or in Dock; Craft on Navigable Rivers and Canals, and the Goods laden on the same; Waggons travelling, and their contents; and Farming Stock of all Descriptions; upon the following Terms and Conditions—

### COMMON INSURANCES.

**BUILDINGS**, the whole external Walls of which are of Brick or Stone, with coverings of Slate, Tile, or Metal, with proper Party-walls, in which no Hazardous Trades are carried on, nor Hazardous Goods deposited, and Goods not Hazardous, in such Buildings.  
At 1s. 6d. per Cent. per Annum, with certain Exceptions.

### HAZARDOUS INSURANCES.

**BUILDINGS** of Timber or Plaster, or not wholly separated by Party-walls of Brick or Stone, and covered with Slates, Tiles, or Metal, and Buildings falling under the description of Common Insurance, but in which Hazardous Goods are deposited, or Hazardous Trades or Manufactures are carried on; and Ships and Craft, with their Contents (Lime Barges, with their Contents, being excepted.)  
At 2s. 6d. per Cent. per Annum, with certain Exceptions.

### DOUBLY HAZARDOUS INSURANCES.

**BUILDINGS**—Hazardous Buildings in which Hazardous Goods are deposited, or Hazardous Trades carried on;

**GOODS**—All Hazardous Goods deposited in Hazardous Buildings.

At 4s. 6d. per Cent. per Annum, with certain Exceptions.

In order to meet covenants requiring continuance of Rent, notwithstanding destruction of Buildings by Fire, the Company will grant Insurances on Rent, the amount being specified in the Policy.

**INSURANCES** may also be made by Special Agreement on the following Risks, and on others of a similar description, not included in the second and third Heads of Insurances—such as on Mills of all kinds, and the Stock and Utensils in them; also on Buildings containing Kiln, Steam-Engine, Stove, or Oven, used in the Process of any Manufacture, and the Stock therein; Sugar-Refiners, Sea-Biscuit Bakers, Distillers, Varnish Makers, Chemists' Laboratories, Theatres, Coach Painters, Colour Manufacturers, Varnishers, Musical Instrument Makers, Refiners of Saltpetre, Spermaceti, Wax, and Oil, Barge and Boat Builders, Carpenters, Cabinet Makers, Coach Makers, Coopers, Cork-Burners, Floor Cloth Painters, Japanners, Lamp Black Makers, Letterpress Printers, Machine Makers, Melters of Tallow or of Rough Fat, Candle Makers, Care Grease Makers, Oilmen, Soap-Bollers, Rope and Sail Makers, Ship Chandlers, Hemp and Flax Dressers, Oil and Leather Dressers, Medals, Curiosities, Prints, Drawings, Statuary Work, Spinners of Cotton, Flax, Lint, and Wool, throughout all the operations attending the Manufacturing of these Materials from the raw State into Thread for the Weaver, and such other risks as, by reason of the Nature of the Trade, the narrowness of the Situation, or other dangerous Circumstances, may increase the hazard thereof. All which Special Hazards must be inserted in the Policy to render the same Valid and in Force.

**AGRICULTURAL** Produce, Farming Stock, and Implements and Utensils of Husbandry, on any Farm, may be insured (without the Average clause) at 3s. per Cent. *Except from Duty*, provided it be insured to a fair Average Value.

This Company will not be liable for Loss on Hay, Corn, Seeds, or other Property, occasioned by its own natural heating; but the Loss on any Property in consequence, (except that which, by its own natural heating, has been the cause of the Fire,) will be made good.

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.

**GUNPOWDER**, and Buildings in which it is made cannot be insured on any Terms; neither does this Office insure Writings of any Kind, Books of Accounts, Money, Bonds, Bills or any other Securities for Money.

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 four 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.

BY an Act of Geo. III. a Duty of 3s. per Annum is to be levied on every Hundred Pounds of Property insured against Fire; but by an Act of the 3rd and 4th William IV., Agricultural Produce, Farming Stock, and Implements and Utensils of Husbandry, are exempt from Duty.

Attendance given at the Office of the Company daily from ten till four, where parties may obtain any further information respecting the terms on which Insurances may be effected.

## CONDITIONS.

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 situated, 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 if any stove, steam-engine, furnace, kiln, cockle, oven, or other implement, in or whereby heat is produced (common fire-places excepted), shall be erected or altered, or if any hazardous trade, operation, or process be carried on, or if the deposit of any hazardous goods in any such Buildings, or any hazardous communication be made in any such Building or otherwise, notice thereof in writing must be given to the Office. And provided the Directors allow such alteration by Endorsement on the Policy, and provided such additional Premium as may be required by the said Directors be paid, if the hazard be increased, then the Insurance shall continue valid and in force, but until such notice be given, and such alteration allowed as aforesaid, and such increased Premium paid, if required, the Insured will not be entitled to any Benefits under the Policy.

II. In every Insurance attended with any particular circumstances of risk, arising from the situation, or contiguity to other Premises, or construction of the Premises proposed to be insured, or containing 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 therein or otherwise, such circumstances of risk must be specially mentioned either in the Policy, or by Endorsement thereon, so that the risk may be fairly understood; and 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 Company 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. Every Policy shall be signed and sealed by three Directors, and no risk upon any Insurance proposed to this Company 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, whether for the renewal of a Policy or for a Deposit, will be recognized, except such as purport on the face thereof to be printed and issued from the Office, and signed by one of the Clerks or Agents of the Company.

VI. The Interest of any Deceased-Person in any Policy of this Company, 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 allowed by being endorsed on the Policy at the Office of the Company.

VII. Any Person who shall have effected an Insurance on any Dwelling-House or other Buildings, or on Goods therein, may change the same to other Houses or Buildings, and have the benefits of their Original Policies, provided the nature and circumstances of the risk be not altered, and that notice thereof be given at the Office of the Company, and that such change be allowed by an Endorsement of the same being duly made on the Policy.

VIII. 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 Company shall be liable to the payment only of a rateable proportion of any loss or damage which may be sustained.

IX. Medals, Coins, Sculptures, Curiosities, Jewels, Watches, Pictures, Prints, Drawings, Manuscripts, Missals, curious or rare Books, Musical, Mathematical and Philosophical Instruments, China, Glass, and Looking Glasses, Fixtures or Utensils, are not included in any Insurance unless they are specified in the Policy.

X. No loss occasioned by Explosion of any kind; nor any loss on Goods or Utensils damaged or destroyed whilst undergoing any Process in which the application of Fire-heat is necessary, will be paid for or made good by the Company; nor will the Company be liable for Loss on Hay, Corn, Seeds, or other Property, occasioned by its own natural heating.

XI. No Loss or Damage to be paid in consequence of Fire happening by Invasion, Foreign Enemy, Civil Commotion, or Riot, or any Military or usurped Power whatsoever.

XII. Persons insured by this Company, sustaining any Loss or Damage by Fire, are forthwith to give notice thereof at the Office of the Company, and, as soon as possible deliver in writing as particular an account of their Loss or Damage as the nature of the case will admit of—such account of Loss to have reference to the value of the property destroyed or damaged immediately before such fire, and shall verify the same by the production of their books of accounts, and such vouchers and other evidence as in the judgment of the Directors may tend to prove such value, and shall produce such further evidence and give such explanation as the Directors may reasonably require; and shall also, if required, procure a certificate under the hands of six respectable householders residing in the parish, or near the place where such Fire shall have happened, and not being in any way affected by or interested in such loss; and which certificate shall import that the persons giving the same are well acquainted with the character and circumstances of the party insured, and verily believe that such party really and by misfortune alone, without any kind of fraud, design or evil practice, have sustained by such Fire the loss and damage alleged, and to the amount of such sum as shall be claimed by the party insured, and which amount shall be stated in the certificate; and until such accounts, vouchers, evidence, and certificate, are made and produced, and explanations given, the loss money shall not be payable; and if there shall appear any fraud or any false statement in such account of loss or damage, or in any of such Books of account, or in any such vouchers, evidence, certificate, or explanations, or if it shall appear that the Fire shall have happened by the procurement or wilful act, or by the means or connivance of the party or parties insured, or the claimants, then such parties and all persons claiming under them or either of them shall be excluded from all benefit from this Policy. And in case any difference shall arise between the Office and the party insured, who shall have complied with the previous stipulations, touching the amount of any loss or damage, such difference shall be submitted to the judgment and determination of Arbitrators, indifferently chosen, whose award, in writing, shall be conclusive and binding on all parties. And if no claim shall be made for the space of three months after the occurrence of any Fire, the insured shall forfeit every right to restitution or payment by virtue of this Policy.

XIII. The amount of any loss will be paid without any discount or deduction, within Sixty days after the same shall have been established to the satisfaction of the Directors, according to the previous provisions; but in every case of loss or damage, the Company reserves the right of reinstatement, in preference to the payment of claims, if the Directors shall deem the former course most expedient.