

Fire Policy
FORM N^o 1.



L 5000

Payment received on granting this Policy from the twenty eighth day of September 1847 to the twenty ninth day of September 1848.

PREMIUM 20.
DUTY 7.10.
STAMP

L 27.10.



Rp 550.

Payment to be made for the renewal of this Policy on the twenty ninth day of September - 1848.

PREMIUM 20.
DUTY 7.10.
L 27.10.

Whereas John Falshaw Pawson of N^o 29, 10 and 11 Saint Pauls Church Yard, and N^o 22, 23 and 24 Great Carter Lane Warehouseman, Mercer, Draper & Haberdasher for and on behalf of his Partner or Partners if any, trading under the firm of J. F. Pawson & Co^{rs} has/have paid the Sum of Twenty Pounds

to the Directors of the LEGAL AND COMMERCIAL FIRE ASSURANCE SOCIETY, London, and has/have also agreed to pay the Sum of Twenty Pounds yearly, on the twenty ninth Day of September during the continuance of this Policy for insuring from Loss or Damage by FIRE, the Property hereby described, not exceeding the Sum specified on each Article, namely:

L 5000 On Stock and Utensils in trade and goods in trust or on Commission in his or their new dwelling houses and Warehouses, all adjoining and communicating situate and being as aforesaid brick and timber built a Hot water apparatus, but no german or pipe stove therein allowed, Five thousand Pounds.

Note The above premises communicate by means of an arched vault with their Warehouses N^o 14 Saint Pauls Church Yard and N^o 19 and 20 Great Carter Lane, not included in this assurance. The sum insured on the above in other Offices to be declared in case of Loss.

Now be it hereby known, that from the Date hereof, and so long as the said Assured shall pay, or cause to be paid, the said Sum of Twenty Pounds at the Time above-mentioned, and the Directors for the time being shall accept the same, the Stocks and Funds of the said Society shall be subject and liable to pay or make good to the said Assured, his Executors, Administrators, or Assigns (provided that the Interest in this Policy be assigned by and with the Consent of the Directors, but not otherwise), all such Loss or Damage as shall happen by Fire to the Property above-mentioned, amounting in the whole to no more than the Sum of Five thousand Pounds according to the tenor of the Terms and Conditions endorsed on this Policy, and the deed of Settlement dated the Twenty Second day of March, One Thousand Eight Hundred and Forty Seven.

Provided nevertheless, that the Capital Stock and Funds 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 after satisfying all prior Assurances, and Charges thereon, and also that no Proprietor, Director, Shareholder, or Officer of the Society, shall be in anywise subject or liable to any such Claims or Demands, nor be in anywise charged by reason of this Policy or Instrument of Assurance, beyond the Amount of the unpaid part of the Share or Shares of such Capital Stock or Funds held by or belonging to him or her at the time of the loss; it being one of the original and fundamental Principles of the Society, that the responsibility of the individual Members shall in all Cases be limited to the amount of the unpaid part of their respective Shares.

In Witness whereof, We, being three of the Directors of the said Society, have hereunto subscribed our Names, this twenty eighth day of September in the Year of our Lord One Thousand Eight Hundred and Forty seven.

Examined *J. Pawson*

Entered *210*

W. Lawrence
Henry C. Chilton
Robt. Ellis



Conditions.

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 Assured, 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 such Assurance may be proposed, and the construction of the buildings containing such property, and whether there be any apparatus in or by which heat is produced, other than grates in common fire-places, in any of the said buildings or connected therewith.

II.—Every Assurance attended with extra or particular circumstances of risk, arising from the situation, contiguity to other buildings 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 Assurance be effected upon a lower premium than would have been charged had such risk been so fairly stated, or if Buildings or Goods be described in the Policy otherwise than they really are, or if after an Assurance shall have been effected, there shall be any erection or alteration of any apparatus for producing heat as aforesaid, or if any hazardous operation or trade shall be carried on, or any hazardous goods be deposited, or any hazardous communication be made, and the same be not respectively made known to the Office, in writing, the assured will not be entitled to any benefit under the Policy.

III.—Except in the cases of Policies granted for short periods, the charges for Premium and Duty on Assurances made with this Society 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 or 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 Assurance shall cease.

IV.—No Assurance proposed to this Society is to be considered in force until the Premium and Duty be paid or a deposit actually paid and accepted. No receipts are to be taken for any premiums of Assurance, 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 of this Society may be continued to the Executor or Administrator respectively, or to the person otherwise entitled to the property assured, provided the person so entitled shall procure his or her interest therein to be endorsed on the Policy at the Office of the Society ; and if goods assured be removed to any other situation, than where the same were deposited at the time of effecting the Assurance, such removal must be also allowed by endorsement 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 Assurance 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 the 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, and signed by a Director.

VII.—Persons assuring property at this Office, must give notice of any other assurance made elsewhere, on the same property, on their behalf, and cause a minute or memorandum of such other assurance to be endorsed on their Policies ; in which case this Society, 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 assured will not be entitled to any benefit under such Policy.

VIII.—Persons choosing to assure 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.—Books of Account, Deeds, Notes, Bills, Bonds, and written Securities, Stamps, Money, and Gunpowder, cannot be assured upon any terms.

XI.—Losses by Lightning will be made good by this Society, so far as where either the Buildings or the Effects assured have been actually set on Fire thereby, and burnt in consequence thereof. No allowance will be made for any Hay, Corn, Agricultural Produce, or other property which may be destroyed or damaged by its own natural heating, nor for any Goods 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.

XII.—All persons assured by this Society sustaining any loss or damage by Fire, are immediately to give notice to the Society, in writing, at their Office in Cheapside, London ; 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 declaration if required, and produce such other evidence as the Directors of this Society may reasonably require ; and until such 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 affirming in support thereof, the claimant shall forfeit all benefit under such Policy.

XIII.—Persons assured by this Society, and who may suffer loss, will receive their indemnity without deduction or discount ; but in every case of loss, the Society will reserve to itself the right of reinstatement, in preference to the payment of claims, if it shall judge the former course to be most expedient.

XIV.—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 the umpire, shall be conclusive.

JAMES CHARLES HARDY,
Secretary.

5000 Stock No. 9

LEGAL AND COMMERCIAL
FIRE ASSURANCE SOCIETY.

Policy No. 556

Payable at Michaelmas

Please to examine the Policy to see that it is filled
up according to your intention.



E. B. 1/65

Handwritten notes on the right side of the document, including a signature and the word "Director".