

Policy.
No. 385

Sum Insured.
£1500

NATIONAL MERCANTILE FIRE INSURANCE SOCIETY,

POULTRY, MANSION HOUSE, LONDON.

Received on the Grant of this
Policy.

Annual Renewal Payment
to be made at

Premium to) 1.7.6
Early pay 1858
Duty to ditto 2.5
24.2.6

Early day
Premium... 1.7.6
Duty 2.5
24.2.6

CAPITAL £250,000.

Whereas Mr John Falshaw Pawson of St Pauls Church Yard: Mercer, Drafter and
Ambassador for or on behalf of himself and his Partner or Partners if any trading
under the Firm of J. F. Pawson and Company
has paid to the NATIONAL MERCANTILE FIRE INSURANCE SOCIETY the Sum above stated to have been paid on the granting of this Policy, and has agreed to pay to the
said Society, at the Period above mentioned, for each Year ensuing, the Annual Renewal Payment above specified, during the continuance of this Policy, for Insuring against Loss or Damage
by Fire, not exceeding in each Case the Sums hereinafter mentioned, on the Property herein described, in the Places hereinafter particularized, and not elsewhere, unless allowed by
Indorsement previously made—viz.



*On Stock Wares and Fixtures in trade including Stock in trust
or on commission for which he or they are responsible, deposited in his or their warehouse
situate No 14 St Pauls Church Yard and extending to 19 and 20 St Carter Lane brick built
One Thousand Five Hundred Pounds.*

*It is warranted that there be no Pipe Stove or Still hole therein
Nor there is an underground communication by means of a Fire proof Vault and Iron Doors
between the above premises and their Warehouses Nos 26 11 St Pauls Church Yard and Nos 22 24 St
Carter Lane. also Sums insured in other Offices to be declared in all cases of any loss allowed.*

Now be it known, That from the date hereof, and so long as the said Insured shall duly Pay, or cause to be paid to the said Society, the Annual Renewal Payment at the time
above-mentioned, and the Directors of the said Society for the time being shall accept the same, the Stocks, Funds, and Securities of the said Society shall be subject and liable, according
to the Provisions of the Deed of Settlement of the said Society, to pay or make good to the said Insured, his, her, or their Executors, Administrators, or Assigns (provided the Interest in
this Policy be assigned with the Consent of the Directors), all the Damage and Loss which the said Insured shall suffer by Fire, on the Property herein mentioned, not exceeding in each
Case the Sums hereinbefore respectively specified on the Property hereinbefore set forth, and not exceeding in the whole the Sum of *One Thousand Five Hundred*
according to the Tenor of the Terms and Conditions, and in every respect subject to the Stipulations endorsed on this Policy. *Pounds 5*

Provided always, that the subscribed Capital Stock of the Society, and other Stocks, Funds, Securities, and Property of the Society, remaining, at the time of any Claim or
Demand made, unapplied or undisposed of, in pursuance of the Trusts, Powers, and Authorities contained in the said Deed of Settlement, shall alone be liable to answer and make good all
Claims and Demands upon the Society. And that no Director or other Shareholder of the Society, his Heirs, Executors, or Administrators, shall, by reason of any Policy, or of the whole
part of the Policies taken together, which any Director has signed or may sign, be in anywise individually subject or liable to any such Claims and Demands, beyond the Amount of the unpaid
part of his Share or Shares in the Capital Stock of the Society. **Provided also,** that this Policy, and the Insurance hereby effected, are and shall be subject and liable to the several
Conditions and Stipulations hereupon indorsed, so far as the same are or shall be applicable, in the same manner as if the same respectively were here repeated and incorporated in this Policy.

In Witness whereof, We (being three Directors of the said Society) have hereunto set our Hands, this *thirteenth* day of *March*
One Thousand Eight Hundred and Forty *three*

Signed in the Presence of *L. Jones*

W. Lloyd
H. Hooper
J. Newmeyer



NATIONAL MERCANTILE FIRE INSURANCE SOCIETY.

CAPITAL, QUARTER OF A MILLION.

DESCRIPTION OF RISKS AND TERMS OF INSURANCE.

Class I.—NOT HAZARDOUS.

BUILDINGS—having the external Walls wholly of Brick or Stone, standing alone, or separated from other Buildings by Party Walls of Brick or Stone, and covered with Slate, Tile, or Metal, wherein no hazardous Trades are carried on, or hazardous Goods deposited.

GOODS—Goods and Stock of Trades not hazardous deposited in such Buildings.

Annual Premium (with certain exceptions) 1s. 6d. per Cent.

Class II.—HAZARDOUS.

BUILDINGS—as described in the former Class, wherein hazardous Trades are carried on, or hazardous Goods deposited. Buildings having the external Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party Walls of the same materials, covered with Slate, Tile, or Metal, wherein no hazardous Goods are deposited or hazardous Trades carried on.

GOODS—not hazardous, deposited in hazardous Buildings, described in this Class.

HAZARDOUS GOODS, and the Stock and Goods of Hazardous Trades, in Buildings of the First Class. *Hazardous Trades are*—Brewers (without any Steam Engine), Tallow Chandlers (not Melters), Printers (without Stoves), Hot Pressers, Calenderers, Bread Makers, Maltsters who make no High-dried or Porter Malt, Inn Holders, Stable Keepers, Dealers in Hay and Straw, Apothecaries, Druggists, or Chemists (without any Laboratory), Oilmen (not Colourmen), Pawnbrokers, Curriers, Vintners. *Hazardous Goods are*—Hemp, Flax, Fitch, Tar, Saltpetre, Turpentine, Naphtha, Rosin, Brimstone, Tallow, Oil, Spirits, and other Goods of the like inflammable nature, and Stock in Timber Yards.

Annual Premium (with certain exceptions) 2s. 6d. per Cent.

Class III.—DOUBLY HAZARDOUS.

BUILDINGS—having the external Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings without Party Walls of the same Materials, and covered with Slate, Tile, or Metal, in which any hazardous Trades are carried on, or hazardous Goods deposited.

GOODS—Hazardous Goods, and the Stock and Goods of hazardous Trades in hazardous Buildings, as described in the Second Class. Also Prints, Paintings, and Drawings, China, Glass, Pottery, Sculpture, and such Articles as by their Fragility are liable to destruction.

Annual Premium (with certain exceptions) 4s. 6d. per Cent.

Class IV.—SPECIAL HAZARDOUS.

(TO BE MADE BY SPECIAL AGREEMENT.)

It is, however, a principle of this Society to exclude Risks of Extraordinary Hazard, as, by so doing, they are enabled to charge more moderate Premiums than are generally assessed by other Offices on Insurances of Ordinary Risk.

MACHINERY and FIXTURES to be separately specified, these not being considered as part of the Mill or Building in which the same may be contained.

WEARING APPAREL, LINEN, PLATE, PRINTED BOOKS, and LIQUORS in private use, may be insured under the general description of Furniture; and the Premium thereon will depend on the description of the Buildings, and the nature of the Goods deposited, and Trade carried on therein.

Watches, Jewels, and Trinkets, Musical Instruments, Pictures, Prints, and Drawings, China, Glass, Earthenware, House and other Fixtures, Looking Glass Plates, Medals, Coins, or other Curiosities, and Sculptures, are not included in any Insurance, unless such articles are specified in the Policy.

Insurances may be made for any period less than Twelve Months. A Duty of 3s. per Cent. per Annum is laid upon Property insured from Fire by an Act of the 56th of His late Majesty George III., which Duty is to be paid at the Office at the time of taking out the Policy.

By Statute of 9 George IV., c. 13, Buildings detached, or so separated as to occasion a plurality of Risks, must be insured in distinct Sums; and Goods contained in such Buildings must be insured distinctly; and any Insurance in one gross Sum, upon two or more such separate subjects or parcels of Risk, is void by such Statute.

The Conditions within Referred to.

I.—Persons upon making Insurances are required to give an accurate description of the Buildings, Erections, Property, and Effects intended to be Insured, according to the Description of Risks above stated. If the Insurance is on Stock in Trade and Goods, the nature of the same, and of the Building or Place in which the same are deposited, must be truly described; and if in the Buildings insured, or containing any Property insured, shall be used any Steam Engine, Stove, Kiln, Furnace, Oven, or any description of Fire Heat other than common Fireplaces in Private Houses, or any process of Fire Heat be carried on therein, the same must be noticed and allowed in the Policy; and if any omission or misrepresentation take place on any of the foregoing, or any other material point, the Policy is void, and the Insurance is of no effect. Every Insurance attended with particular circumstances of risk must be so specially expressed in the Policy; and in case of any circumstance happening after an Insurance has been effected, whereby the risk shall in any way be increased, the Insured is required to give notice thereof in writing to the Society, and the same must, previous to a loss occurring, be allowed by indorsement on the Policy, otherwise the Policy is void, and all title to any benefit from the Insurance becomes forfeited.

II.—The Charge for Premium and Duty is calculated from the Quarter Day last past, or from the Day on which the Insurance is effected, to the Quarter Day ensuing; and for One Year, or several Years from such Quarter Day, as may be agreed on: and unless the Future Renewal Payments be made within Fifteen Days after the Period limited for the Expiration of the Policy, the Insurance will cease at Six o'Clock in the Evening on the last of such Days. Policies for Periods less than a year will finally expire at Six o'Clock in the Evening of the Day of the Termination thereof, without the allowance of any extra Time.

III.—If there be any Insurance at any other Office, of the Property Insured at this Office, Notice of every such other Insurance must be given, and the same, with the several Amounts thereof, must be stated either in the Policy, or by an Indorsement upon it, otherwise the Insurance with this Office is void, and the Insured not entitled to recover, or be paid in case of Loss: and in the event of any other Insurance with any other Office, this Society will pay its rateable portion only of any Loss, having regard to every other subsisting Policy, in whose name soever such Policy may be.

IV.—In case of any alteration being made in a Building insured, or containing any Property insured, or of any Steam Engine, Stove, Kiln, Furnace, Oven, or any other description of Fire Heat being introduced, or of any Trade, Business, Process, or Operation being carried on, or Goods deposited therein, not comprised in the original Insurance, or allowed by Indorsement thereon, or the making of any Communication from one Building to another, notice thereof must be given; and every such Alteration must be allowed by Indorsement on the Policy, and any further Premium which the Alteration may occasion must be paid; and unless such Notice be duly given, such Premium paid, and such Indorsement made, no benefit will arise to the Insured in case of Loss.

V.—Leaseholders, Trustees, and all Persons entitled to Houses, Buildings, and other Insurable Property, in Reversion, may insure the Amount of their respective Interests in such Buildings and Property, provided the Nature of the Tenure or Interest be duly specified. Persons holding Goods in Trust or on Commission, for the value of which they are responsible in case of Fire, may insure the same, but the same must be insured as such, otherwise the Policy will not extend to cover such Property.

VI.—Upon the Death of Persons having Property insured in this Office, it will not be necessary to make a fresh Insurance, provided the Policy is continued (as it may be) by Indorsement to the Person entitled thereto; or the Interest in a Policy may be transferred, provided Notice of any such Change of Interest or Transfer is given and allowed by Indorsement on the Policy. If Goods be removed to a new Situation, Notice of such Removal must be given and allowed by Indorsement on the Policy, and a suitable premium paid, if the Risk be thereby increased, otherwise the Policy will not extend to cover such Goods, and the Policy, from the Time of such Removal, will be void.

VII.—No Loss occasioned by or through any Rebellion, Riot, Tumult, Insurrection, or Commotion, or by or through any Military or Unarmed Power, or Foreign Enemy, or Thefts, will be made good. Books of Accounts, Deeds, Writings, Manuscripts, Securities, Bills, Bonds, Ready Money, and Gunpowder are not, under any circumstances, insured. The Society will not be responsible for any Loss arising on Hay or Corn destroyed or damaged by its own natural Heating, but will pay the Loss which may happen to any other contiguous Property insured, in consequence of Fire so occasioned. No Loss will be allowed for any Goods or Utensils which may be destroyed or damaged while undergoing any Process or Manufacture in or by which the application of Fire Heat is used. If more than Twenty Pounds Weight of Gunpowder shall be upon the Premises at the time when any Loss happens, such Loss will not be made good. The use of Gas Lights is allowed, provided the Gas is not made on the Premises insured; but the Society is not responsible for, or liable to pay, any Loss or Damage occasioned by or through any explosion, or for such Goods as may be burnt from the careless use of Gas Lights not protected by Shades or Chimneys, or for Clothes or Linen burnt while airing, or being placed before an open Fire.

VIII.—Loss by Lightning will be made good by this Society, so far only as either the Building or Effects insured may have been actually set on Fire thereby, and burnt in consequence thereof.

IX.—All Persons sustaining by Fire any Loss or Damage, are forthwith to give Notice thereof to the Society, at their Office in London, or to the Society's Agent, through whom the Insurance was effected, or resident near where the Fire occurred, and within Fifteen Days after the Fire occurring deliver in Writing, as particular an Inventory of the Property Destroyed or Damaged as the Nature of the Case will admit. Such Inventory to be in Writing, signed by the Parties, and to contain a List of the Furniture, Stock in Trade, and Goods and other Articles claimed for, and with respect to any Buildings or Erections destroyed or injured, a detailed Specification and Estimate of the Loss or Damage, to be furnished, shewing the Sum necessarily required to be expended to restore or reinstate such Buildings or Erections, in all cases, estimating the worth, whether relating to Buildings or Furniture, Stock in Trade, or other Goods, according to the quality and actual condition and value of the Property at the time of the Fire; and the Parties insured must (when required), make proof of such Loss by the Declaration or Affirmation of themselves, and of their Servants; and by producing their Invoices and Books of Account, and by all other Vouchers as shall be reasonably required, without which no money shall be recoverable. But if there appear any Fraud, Deceit, or evil Practice, in the Claim made for any Loss, or any false Declaration or Affirming in support thereof, or any Collusion or False Evidence, or Deceit, or wilful Mis-statement, or fraudulent Mis-description in the Nature or Value of the Property destroyed, damaged, or claimed for, the Claimant shall, in every such case, forfeit all Right to Restitution or Payment under or by Virtue of his, her, or their Policy.

X.—Losses, when proved to the satisfaction of the Directors, will be made good, either by Payment of the Amount thereof, or by rebuilding or repairing the Premises, or by reinstating or replacing the Goods and Property destroyed or damaged with others of the like kind, and of equal Quality and Value, as far as the same is practicable, and as the Sum insured will allow, at the Option of the Directors. In case any differences shall arise between the Insured and the Society, touching the Amount and restoration of any Loss upon any Policy in Force under these Conditions, such differences may be submitted to the Judgment and Determination of Arbitrators, indifferently chosen, whose award in Writing shall be conclusive on all Parties.

All Notices are (to prevent mistakes) required to be made in Writing, and all Indorsements and Allowances must be Signed by the Secretary, or one of the Clerks or known Agents of the Society.

* * * No Receipts are to be taken but such as are printed, and issued from the Office, and Signed by the Secretary, or one of the Clerks or known Agents.

All reasonable Expenses attending the Removal of Goods in Time of Danger will be repaid, such Claim being made within Seven Days after the same shall have been Incurred.

Memo. It is hereby declared that the
House No. 14 within described com-
municates by double door doors
with the House No. 23 St Pauls
Church Yard but that the policy
does not extend to property on any
property in the said House No. 13

Edw. in the Office of
the 28th of Dec: 1849
J. Landon

000,000.

and
No. 14 communication with No. 13 by double
doors in all the place

Pat McCamble
No. 14
No. 14
1500
1/6

385

For your own Security.
** Please to read your Policy, and if
not filled up according to your Instruc-
tions, immediately return it for alteration.

