

THE ROYAL INSURANCE Company.

REGISTERED.

POLICY NO. 14664

SUM INSURED £200

PRESENT PAYMENT.

Premium to Christmas 1849 £. 4.
 Duty to Christmas 1849 £. 0.
£. 10.

FUTURE PAYMENT.

Annual Premium £. 4.
 Annual Duty £. 0.
 Payable at Christmas £. 10.

Whereas John Brookes Johnston of The Cowley Road North Crayston in the County of Surrey Gentleman

has paid the Sum of Four Shillings to "THE ROYAL INSURANCE COMPANY," and has agreed to pay the Sum of Four Shillings Yearly on the Twenty fifth day of December during the continuance of this Policy for Insuring from Loss or Damage by Fire the Property hereinafter described, not exceeding the Sum specified on each Article, viz.:-

£200 Two hundred Pounds on a House Brick built, situated in the Cowley Road aforesaid and known as No 2 Woodside Cottages in private occupation

Now be it known, That, from the Month day of January until the Twenty fifth day of December 1849.

and for so long after as the said Assured shall duly pay the Sum of Four Shillings at the time above-mentioned, and the Directors for the time being shall accept the same, the Funds and Property of the said Company shall be subject and liable to pay or make good to the Assured, his Executors and Administrators, all such Loss or Damage by Fire as shall happen to the Property above-mentioned, subject to the Conditions hereon endorsed.

Given under the Common Seal of the said Company, at Liverpool, this Seventeenth day of January in the year of our Lord one thousand eight hundred and forty nine

Examined W. Whiston

Entered G. W. Whiston A.

W. Wainwright
John Campbell
J. Diver
David Cannon

DIRECTORS.



CONDITIONS ON WHICH THIS POLICY IS GRANTED.

- 1.—Every person desirous of effecting an Insurance 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 such Insurance 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.
- 2.—Every Insurance attended with 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 Insurance 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 Insurance 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 insured will not be entitled to any benefit under the Policy, but the party so insuring may have a new Policy upon such terms as may be agreed upon.
- 3.—No Insurance proposed to this Company is to be considered in force until the Premium and Duty be actually paid; and persons desirous of continuing Annual Insurances must make their respective payments of the Premium and Duty thereon, on or before the commencement of each succeeding year, or within fifteen days thereafter. No Receipts are to be taken for any Premiums of Insurance but such as are printed and issued from the Office, and witnessed by one of the Clerks or Agents of the Office.
- 4.—The Interest of any deceased person in any Policy of this Company may be continued to the Executor or Administrator, or to the person otherwise entitled to the property insured, provided the person so entitled shall procure his or her interest therein to be endorsed 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.
- 5.—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.
- 6.—Persons insuring Property at this Office must, when required, give notice of any other Insurance made elsewhere on the same property, on their behalf, and cause a minute or recognition of such other Insurance to be endorsed on their Policy; 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.
- 7.—Insurances on Buildings and Goods, in Trust or on Commission, must be so described and declared at the time of effecting such Insurances, otherwise the Policy will not extend to cover such Property.
- 8.—Losses by Lightning will be made good by this Company, as 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 Company be responsible for loss or damage by explosion of any kind.
- 9.—Books of Account, Deeds, Notes, Bills, Bonds, and written Securities, Stamps, Money, and Gunpowder, cannot be covered upon any terms.—Watches, Trinkets, Medals, Coins, Sculptures, Curiosities, Jewels, Pictures, Prints, Drawings, Manuscripts, Maps, or other curios or rare Books, Medical, Mathematical, and Philosophical Instruments, China, Glass, Earthenware, and Locking Cases, are not included in any Insurance, unless they are specified in the Policy.
- 10.—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.
- 11.—All persons insured by this Company sustaining any loss or damage by fire are immediately to give notice to the Company, and within fourteen 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 or affirmation, and produce such other evidence as the Directors of this Company may reasonably require; and until such declaration 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 for such loss, or false declaring or affirming in support thereof, the claimant shall forfeit all benefit under the Policy.
- 12.—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 reimbursement, in preference to the payment of claims, if it shall judge the former course to be most expedient.
- 13.—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.