



THE Midland Counties Insurance Company

ESTABLISHED A.D. 1855.

Hopton Agency
Mr. W.D. Ferguson



HEAD OFFICE, LINCOLN.

CAPITAL, £750,000.

No Insurance will be considered in force unless a printed Receipt, issued from the Office in Lincoln, and signed by the Clerk or Agent to whom the Money is paid, be taken when the Renewal Payment is made.

Whereas Messrs William Samuel Francis & George Frederick Dunn & Co.
of Great St. Lawrence Lane Engineers

have paid the Sum above stated, to the Society of the "MIDLAND COUNTIES INSURANCE COMPANY," in Lincoln, and have agreed to pay, or cause to be paid, to them, at their Office, the Sum of One pound Seven shillings & sixpence on the Twenty fourth day of June yearly, during the continuance of this Policy, for Insurance from Loss of Damage by Fire, 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.:-

On their Stock, Utensils & Machinery including Machinery & Tools in their dwelling house & Workshops all communicating & situate, as aforesaid
Brick Built Two hundred pounds.

On household goods & Furniture, Linen, Vearring, Apparel, Printed Books, Plate, Wine & Liquors in private use; Musical Instruments
Music Books; Watches & Trinkets; Picture Prints & Drawings, China, Glass Looking Glasses in said dwelling house One hundred
pounds.

Part of the above named premises is in the occupation of a Picture Frame Maker, & Book Binder & a Billiard Table Maker, each
having a stove. The assured have a Steam Engine, not included in this insurance used for metal work.

Memo - The sum of £1000 is insured in the Sun Fire Office on the property described in first item.

Now be it hereby known, that from the date hereof, until the 24th day of June One Thousand Eight Hundred and Fifty nine and so long as the said Assured shall duly pay, or cause to be paid, the Premium aforesaid, 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 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 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, the Common Seal of the said Company hath been affixed hereto, and by the authority of two of the Directors of the said Company, this 26 day of May in the year of our Lord one thousand eight hundred and fifty eight

The Common Seal of the said Company affixed hereto, and this Policy signed by two of the Directors of the said Company in the presence of
John Andrew Secretary of the said Company.

Two of the Directors
of the said Company.

John Andrew
John Andrew

Examined M.W. Vardy

Received for the Insurance of
£ 300
on the property under mentioned
from the 14th day of
May 1858 to 24th
day of June 1859

Present Payment.
£ s. d.
Premium 2 3 6
Duty 10 0 0
Policy 10 0 0
£2:13:6

£200

100
£300



NOTICE.—PIPE STOVES.—By the Act of Parliament of 7 and 8 Vic., c. 34, it is enacted and declared that no Pipe Stoves shall be allowed to be fixed inside any Building nearer than fourteen inches to any Timber or combustible material whatever. It is also requested that the Stove stand on an Iron Plate, or Stone Slab.

THE MIDLAND COUNTIES INSURANCE COMPANY, LINCOLN.

ESTABLISHED A.D. 1855.

THIS OFFICE insures against Loss or Damage by Fire all kinds of Buildings, including Mills and Manufactories, and Goods, Ware, and Merchandise in the same; Ships in Harbour or in Dock; Craft on Navigable Rivers and Canals, and the Goods laden on the same; Waggon 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, or not covered with Slates, Tiles, or Metal, and Thatched Barns, and Outhouses not having a Chimney, nor adjoining to any Building having a Chimney; and Buildings falling under the description of Common Insurances, but in which Hazardous Goods are deposited, or Hazardous Trades or Manufactures are carried on; 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.—All Thatched Buildings having Chimneys, or communicating with, or adjoining to, Buildings having a Chimney, although no Hazardous Trade shall be carried on, nor Hazardous Goods deposited therein; and all Hazardous Buildings in which Hazardous Goods are deposited, or Hazardous Trades carried on;

GOODS.—All Hazardous Goods deposited in Hazardous Buildings, and in Thatched Buildings not having a Chimney, nor adjoining to any Building having a Chimney;

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

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 that it be insured to a fair Average Value. This Office will not be subject to loss by Explosion of any kind; nor for Loss on Goods or Utensils damaged or destroyed whilst undergoing any Process in which the application of Fire-heat is necessary; nor will the Office 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; as well as Losses from Lightning, where the Buildings or other Effects insured have been actually set on Fire thereby. 1s. per Cent. extra is charged for the privilege of using a Steam Threshing Machine.

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 Manufactories, 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, Mark Letters, Sign Makers, Millers of Tallow or of Rough Fat, Candle Makers, Cart Grease Makers, Oilmen, Soap Boilers, Rope and Sail Makers, Ship Chandlers, Hemp and Flax Dressers, Oil and Leather Dressers, Medals, Curioities, Prints, Drawings, Statuary Work, Spinners of Cotton, Flax, Lint, and Wool, throughout all the operations attending the Manufacturing 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.

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, Ready Money, Bonds, Bills or any other Securities for Money.

By an Act of 55th 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 3rd and 4th William IV. Agricultural Produce, Farming Stock, and Implements and Utensils of Husbandry, are exempt from duty.

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 Condition or Misrepresentation in such Description, whereby the same may be charged at a different Rate of Premium from what they otherwise would be, the Office will be so responsible in case of Loss or Damage. And if any alteration be made in the State of the Building or Goods, or Process of Manufacture, after such Insurance is effected, then the Insured shall give 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 sealed with the Seal of the Company, and signed by Two 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. Houses, 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. Premiums are to be paid to the Quarter-Day next ensuing, and from thence for One Year more at least; and all future payments on 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 reductive Policy, upon Fortitude of the Benefit thereof Insurances for Periods short of a Year expires 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. Premiums insured by this Office shall receive no benefit from their Policies, if the same Property is insured by 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 Proportion of any Loss or Damage.

VI. Ten 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 reserve the Benefit of their Policies, if the nature and circumstances of such Policy be not altered; but such Insurances will be of no Force till such Renewal or Alteration be allowed at the Office, by Endorsement on the Policy.

VIII. No Loss or Damage will be paid on Fire happening by Invasion, Foreign Enemy, Riot, Civil Commotion, or any Military or usurped Power whatever.

IX. Premiums outstanding any Loss or Damage by Fire, are forthwith to give Notice thereof at the Office; and, as soon as possible, 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 Books of Accounts, and produce such Vouchers and other Evidence as the Insurers may reasonably require. And, till such Evidence of the Insured's Loss shall be made and produced, the Loss-Money shall not be payable. And, if there appear any Fraud or False-statement, or that the Fire shall have happened by the Procurement, Willful Act, Misuse, or Contumacious of the Insured or Claimants, in any, or they, shall be excluded from all Benefits from their Policies. And in case any Difference shall arise between the Office and the Insured, touching any Loss or Damage, such Difference shall be submitted to the Judgment and Determination of Arbitration indifferently chosen, whose Award in Writing shall be conclusive and binding on all Parties; and in every case of Loss, the Company reserves the right of Re-insurance in preference to the Payment of Claims, if it should judge the former course to be more expedient; but when any Loss is settled and adjusted, the Insured will receive immediate Payment for the same, without any Discount or Deduction.

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

Noton Agency Mr W.D. Ferguson

Midland Counties

INSURANCE COMPANY,

POLICY, No. 10152

PAYABLE AT

Midsummer

ANNUALLY.

Messrs H. I. Francis & G. J. Damm



Mem: The sole interest of this Policy is
now vested in Mr Samuel Williams
Francis of the within address.

Ent in the Office Books }
16th Sept. 1862

Mem: The within mentioned Dwelling house is now
known as N^o 174 Gray's Inn Road, & not
as within stated —

Ent in the Office
Books 16th Feb 1864 }

L. G. M.