

Terms and Conditions for the Insurance of Houses and Buildings, Household Furniture, Goods, and Stock in Trade, from Loss or Damage by Fire.

TVERY person desirous of Insurance must state his name, place of abode, and occupation; if he act as trustee to another, the same must be specified; he must describe accurately the construction of the buildings to be insured, or containing the property to be insured, according to the several distinctions below stated, also the nature of the goods, or of the property, on which Insurance may be proposed; and it is necessary to the security of the insured themselves that these particulars should be stated fairly, and that no circumstance of risk be withheld.

CLASS THE FIRST-Common Insurances.

BULLDINGS, the external walls of which are wholly of brick or stone, standing alone, or separated by party-walls wholly of brick or stone, carried through the roof, without any opening therein, and covered with slate, tiles, or metal, wherein no such trades are extried on nor goods deposited as are described in the subsequent Classes, nor store with metal pipe contained, nor any other than common fires used; nor which are immediately adjoining to any building wherein a hazardous trade is carried on, or hazardous goods deposited.

N.B. Such goods as are rated hazardous on account of their brittleness, or liability to loss in ease of fire, such as china, glass, pictures, or jewels, do not affect the risk of the building, and therefore do not come within the meaning of this clause.

Goops. - Household furniture, linen, printed books, plate, wearing apparel, wine, and liquors in private use; stock not mentioned in either of the subsequent Classes, in such buildings as are above described.

TRADES .- Such trades as are not described in either of the sub-equent Classes, and as are in no respect hazardous.

£2000 and under, in one risk-1s. 6d. per cent.

CLASS THE SECOND.—Common Insurances.

BUILDINGS, as described in the former class, but wherein the party-wall is carried up to but not through the roof, or wherein such trades are carried on as are described in the Second Class.

Goods, as described in the First Class, in such buildings or wherein such trades are carried on as are described in the Second Class. Thanks and their Nack. - Linen-drapers, haberdashers, thread-lacemen, having bell-covers, to the gas-lights, if any, in the shop window, booksellers, stationers, bread bakers, baying their oven under the street, grocers, cheesemongers, publicans, and other similar trades and concerns. £2000 and under, in one risk-2s. per cent.

CLASS THE THIRD,—Hazardous Insurances.

BUTEDINGS, as described in the First Class, wherein any hazardous trade is carried on, or hazardous goods deposited.

BRICK or stone buildings, not having party-scalls, wholly of brick or atone (which buildings are to be described brick and timber). Timber or plastered buildings covered with slate, tile, or metal, wherein no hazardous trades are carried on nor hazardous goods deposited.—Buildings (as described in the First and Second Closses) in which metal stoves and pipes are set up.

Goods in buildings of the First Class used as Waschouses only, wherein hazardous goods are deposited, but wherein no hazardous trade or process is carried on -All Goods of the First Class in Buildings of the Third Class .- Flax, hemp, malt, pitch, rosin, spirituous liquors, tar, and turpentine; the stock of apothe caries and of payrabrokers, also musical, mathematical, and optical instruments, in Buildings of the First Class.

TRADES and their Nock. - Bookbinders, brewers, calenderers, colournen, coopers, hotpressers, inchelders, oil leather dressers, oilmen, sail makers, ship chandlers, candle makers (not being melters), stable keepers, tavern keepers, timber merchants, turners, vinegar or sweet makers, wheelrights, working perfumers, and all similar businesses, in buildings of the First Class.

WAGGONS AND THEIR CONTENTS; AND BARGES AND VESSELS ON rivers or canals, and the goods on board such vessels.

£2000 and under, in one risk-2s. 6d. per cent.

CLASS THE FOURTH.—Doubly Hazardous Insurances.

BUILDINGS .- All Buildings in the Third Class in which hazardous goods are deposited, or hazardous trades carried on. All buildings while being rected, or under repair by carpenters or plumbers.

Goots - All hazardous goods deposited in buildings of the Third Class. Also glass, china, curiosities, jewels, medals, pictures, prints, drawings, pronzes, sculptures, watches, and trinkets. Pictures, prints, and drawings may be insured together in one general sum; but such single articles as exceed £10 in value, and collections of pictures, must be specially described and separately valued in a catalogue delivered at the Office with the order.

TRADES and their Stock .- Bread beakers having their oven within the house, or under a building communicating therewith, boat builders, cabinet makers, carpenters, coach makers, cork cutters, curriers, joiners, brush makers, lath renders, maltsters making pale malt only, soap makers, spermaceti and wax refiners, tobacco Manufacturers, and wax chandlers, in Buildings of the First and Second Classes. £2000 and under, in one risk-4s. 6d. per cent.

\$2" Larger insurances on the above description of risks may be made by special agreement.

Any number of buildings and goods, in various places, belonging to one person, or held in joint trust, or in co-partnership, may be insured in one policy, but each separate risk must be separated y valued. Under on act 9 Geo. 4, cap. 13, all buildings separated by entire party-walls or otherwise must be separately valued,- and the same with respect to all moveables therein unless insured with the average clause,-otherwise the policy will be void, and the Insurers be liable to a penalty of £100.

The average clause is as follows:-It is hereby declared and agreed, That in case the buildings (or goods) insured by this policy, shall, at the breaking out of a fire or fires, be collectively of greater value than the sum insured, then the Association shall pay or make good to the assured such a proportion only of the loss or damage as the sum insured shall bear to the whole value of the buildings (or goods) aferesaid at the time when such fire or fires shall first

happen.

N.B.—Insurances in this Association are not subject to the average clause unless specially declared to be so in writing to the policies.

In all orders for Insurance on property already insured in this or other offices, the leading particulars in such subniting policies are required to be

Thatebed buildings and their contents, and the buildings and stock of calico printers, chemists' laboritories, distillers, manufactories having mill or engine work, musical instrument makers, printers, tallow melters, lamp-black and cartgresse makers, oil silk and linen makers, saltpetre refiners, sea-biscuit bakers, makers of brown malt, sugar grinders, sugar refiners, theatres or places for public exhibitions, and rope makers, may be insured by special agreement, Farming stock, live and dead, and utensils, on any one farm, may be insured in one general sum, without the average clause, at 3s. per cent, free from

the charge of duty to Government No charge is made for policies when the sum insured amounts to £300.

Losses are always made good by this Office without deduction or discount.

A duty of 3s. per cent. per annum, on all property insured from fire, except Farming Stock, is payable to Government.

1. Eygay Insurance attended with particular circumstances of risk, arising from the situation with respect to adjoining risks or construction of the | 8premises, 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 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, the risk shall be increased by the erection of any store, whether for temporary or permanent purposes, the earrying on of any hazardous operation or trade, the deposit of any hazardous goods, or any hazardous communication, and the same be not endorsed on the policy, and an additional premium if necessary be paid, no

benefit shall arise to the assured from his policy, 2. Excepting in the cases of policies granted for short periods, the charges of premium and duty on Insurances made with this Association are to be calculated from the day on which the same may be effected, until the quarter-day then next cusning, and for one year or for several years from such quarterday 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 Insurance

3. No Insurance, proposed to this Association, is to be considered in force until the premium and duty be actually paid. 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. If property insured by any policy of this Asso. intion should pass by death, assignment, or otherwise, into new hands, the interest in the policy may be

preserved to the successor, provided such succession be allowed at the office by indorsement on the policy, within forty days after such event happening. but not otherwise, and if goods insured be removed to a new situation, such removal must be also allowed by indorsement on the policy, and a situation, premium be paid if the risk be increased by such removal.

5. Persons insuring property at this office must give notice of any other insurance made elsewhere on their balaff on the same, and cause such other insurance to be inforsed on their policies, and unless such notice be given the insured shall not be entitled to recover on their policies. And where property is insured in several offices, this office shall only be liable for a rateable proportion of any loss or damage thereon that may be sustaine

SECTENNIAL INSURANCES. - Persons choosing to insure for seven years will be charged for six years only, -also for any number of years more or less than seven, discount will be allowed both upon the premium and duty.

7. Goods held in trust or on commission are to be insured as such, otherwise the policy will not extend to cover such property.

The office is not liable for any loss or damage happening by invasion, foreign enemy, civil commotion, riot, or any military or usurped power whatever, or by explosion of any kind (excepted gar), -nor for thefts, -nor for any loss on lay, corn, or stock of any kind, occasioned by its own natural heating, or by mismansgement with fire wh.le under the process of manufacture, or on cloths while airing before an open fire, but losses to other insured property, fired in consequence, and losses by fire from lightning, are made good, -nor for books of account, written securities, or money

Jewels, watches, trinkets, china and glass, curiosities pictures, sculptures, mathematical and musical instruments, fixtures and millwork, and drying stove

rooms and stock therein, are not included in any insurance unless they are specified in the policy.

All persons insured by this Association, sustaining any loss or damage by fire, are forthwith to give notice to the Association at their head office, in London, or to the agents through whom they insure. And as soon as possible after, not exceeding in any case one calendar month, to deliver in as particular an account of their loss or damage as the nature of the case will acmit of-such account of loss to have reference to the value of the property destroyed or damaged immediately before the fire took place, and make proof of the same by their solemn declaration, and by their books of accounts, or other proper vouchers, and give such further explanations thereon as shall be required, -and shall, if required, procure a certificate under the hands of six respectable householders nearest to the place where the fire has happened, importing that they are well acquainted with the character and circumstances of the person or person insured, and do know, or verily believe, that he, she, or they, really and by misfortune, without any kind of fraud or evil practice, have sustained, by such fire, loss and damage to the amount therein mentioned; and until such account, declaration, and certificate are produced and such explanation given, the loss money shall not be payable, also, if there appear any false declaring or attempt at fraud by the claimant, he shall forfeit all claim to restitution or payment by virtue of his policy.

1. Persons imured by this Association, and who may suffer loss, will receive their indemnity without deduction or discount,—but in every case of loss the Association 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

12. If any difference shall arise on any claim, it shall be immediately submitted to arbitration. Such arbitration shall be made by one or two persons, to be indifferently chosen by the assured, or his legal representative, and the office, or by such third person as the said arbitrators shall appoint, or by any two of them, -- and no compensation shall be payable until after an award determining the amount thereof, if any, shall be duly made. The reference shall be subject to such rules and conditions as shall be usually inserted in order of reference in the Court of Queen's Bench, at Nisi Prinz, in the City of London, and the submission shall be made a rule of any of the Courts at Westminster.

Bank of London and National Probincial Insurance Association.

FIRE POLICY, No. P123

Payable at Mushmus annually

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

demandem. The Furniture and Effects mentioned in the within Policy are removed, to the Quellinghouse of the assured situate at Brent Pelham in the Country of the thirt where the same continue to be insured and not deservere.

Wated this 9 18 april 1858.

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