

FIRE POLICY.

SUM INSURED.

No. 46512.

£1200.

PRESENT PAYMENT.

To Michaelmas 1858.
 Premium £ 1 : 8 : 3.
 Duty 1 : 13 : 9.
 Policy 0 : 0 : 0.
 £ 3 : 2 : 0.

ANNUAL PAYMENT.

Payable at Michaelmas Yearly.
 ✓ Premium £ 1 : 10 : 0.
 ✓ Duty 1 : 16 : 0.
 £ 3 : 6 : 0.



ESTABLISHED 1825.

Whereas

Mr James Pattison & York Linnell
~~Richard Middleton, of West Hartlepool.~~

having paid to the SCOTTISH PROVINCIAL ASSURANCE COMPANY, the Sum of Three Pounds, two shillings.
 Above stated, as the *Present Payment*, being the Premium and Duty on the Sum insured by this Policy, from the twenty sixth day of October. Eighteen hundred and fifty seven to the twenty ninth day of September. Eighteen hundred and fifty eight. and agreed to pay the Sum of Three Pounds, six shillings. above stated, as the *Future Annual Payment*, at the Term of Michaelmas. above-mentioned, during the continuance of this Policy, for Insurance against Loss or Damage by Fire, of

~~the Commercial Hotel, & an occupied, situate near the Market Place, in Lynn Street, West Hartlepool.~~
Twelve hundred Pounds, On the Building of
Rich and slated, and no pipe stove therein.

Procurator F.W. Calverley

Now be it known, That, during the period of Time before specified, and so long afterwards as the said Assured shall duly pay, or cause to be paid, the said Annual Premium, at the term aforesaid, to the said Company, and the Acting Directors of the Company, for the time being, shall agree to accept the same, the Capital Stock and Funds of the said Company shall be subject and liable to pay to the said Assured, or to the Heirs, Executors, and Assignees of the said Assured, all the Damage and Loss which the said Assured shall suffer by Fire, on the Property herein before described, not exceeding, in amount, the respective sums of Money herein before mentioned.

Provided always, and it is hereby expressly Provided and Declared to be the true intent and meaning of this Undertaking:—That the Capital Stock and Funds of the said Company shall alone be answerable to the demands thereupon, under this Policy; and that none of the Shareholders of the said Company shall, upon any account or pretence whatsoever, be subject or liable to such demand, or to any other ground of claim against the Company whatever, beyond their Share of the Capital Stock or Funds of the said Company, at the time the said claim shall arise, as ascertained by the Books of the said Company, or by any other Writings; the said Assured covenanting and agreeing, by acceptance hereof, that any claim under this Policy shall be restricted as above, and shall lie only against the subscribed Capital Stock and Funds of the said Company, and against the existing Shareholders thereof, at the time the claim shall arise, to the extent solely of the amount unpaid by them of their respective Shares of the said Capital Stock or Funds then held by them, as ascertained by the said Books, or otherwise, and no further; any thing contained in this Policy, or otherwise competent by law, notwithstanding.

And provided also, That this Insurance shall, at all times, and under all circumstances, be subject to such Stipulations and Conditions as are contained in the printed Proposals, for the time being, issued by the said Company, a Copy of which is printed on the back hereof.

In witness whereof, These presents written (in so far as the same is not printed) by Leonard Middleton Middleton,
Clark, to said Company, upon paper duly Stamped according to Law, are subscribed by three of the Directors, and the Resident Secretary at London.
 the twenty second day of October. One Thousand Eight Hundred and fifty seven, years.

Examined *10*
 Entered *10*

W. Harris Director.
W. Smith Director.
John Young Director.
Th. Thomas for Resident Secretary.

Scottish Provincial Assurance Company,

For Insuring Dwelling Houses, Farming Stock, &c. against Loss or Damage by Fire; and also for the Assurance of Lives, and for the Granting and Purchasing of Annuities, Reversions, &c.

FIRE DEPARTMENT.

Table of Annual Premiums.

CLASS FIRST.

Common Insurances.

At the Annual Premium of One Shilling and Sixpence per Cent.

BUILDINGS of Stone or Brick, standing alone, or separated by party-walls wholly of Stone or Brick, and covered with Slate, Tile, or Metal, wherein no hazardous Trades are carried on, nor hazardous Goods deposited.

GOODS—Household Goods, Linen, Apparel, Printed Books, Plate, and Liquors in private use. Stock, not hazardous, in such Buildings as are above described, wherein no hazardous Trades are carried on, nor hazardous Goods deposited.

N.B.—Such goods as are rated hazardous on account of their brittleness, or liability to loss, in case of fire, as china, glass, pictures, jewels, or the Stock of Apothecaries and Wine-merchants, do not attract the risk of the building, and therefore do not come within the meaning of this clause.

Two Shillings per Cent. will be charged, in the above cases, when the Premises are in the Country.

CLASS SECOND.

Hazardous Insurances.

At the Annual Premium of Two Shillings and Sixpence per Cent.

BUILDINGS, as described in the former Class, wherein any hazardous Business is carried on, or hazardous Goods deposited. Stone or Brick Buildings, containing party-walls wholly of Stone or Brick, (which are to be described Brick and Timber) Timber or Plaster Buildings, covered with Slate, Tile, or Metal, wherein no hazardous Trades are carried on, or hazardous Goods deposited. Thatched Buildings, not having Chimneys. Houses with Building Sheds and their contents; Lime Stages with their contents, as excepted.

GOODS—Hemp, Flax, Rosin, Pitch, Tar, Saltpetre, Turpentine, Tallow, Oil, and Spirituous Liquors; the Stock and Goods of Tallow-Chandlers (not Melters) Colour-men, Oil Leather-Dressers, Soapmakers, Calenderers, Curriers, Tinner Merchants, Bread-Bakers, having their ovens in, or adjoining with, the House, Maltsters, Inbolders, Stable-keepers, Ship Chandlers, and all similar Trades or Employments.

AGRICULTURAL STOCK, contained in Slated, Tiled, or Thatched Buildings, &c., without the average clause.

CLASS THIRD.

Double Hazardous Insurances.

At the Annual Premium of Four Shillings and Sixpence, or Five Shillings per Cent.

BUILDINGS—Thatched Buildings, having a Chimney, or communicating with a Building having one, although no hazardous Trade shall be carried on, nor hazardous Goods deposited therein. Hazardous Buildings, in which hazardous Goods are deposited.

GOODS—Hazardous Goods deposited in hazardous Buildings. Goods deposited in Thatched Buildings, having fire-brick therein. The Stock of Tallow-Melters, Wax-Chandlers, Japaners, Hemp or Flax-Dressers, Rope-makers, Apothecaries, Pawnbrokers, Printers, Coopers, Bookbinders, and Cart or Wheelwrights, without Stove.

Special Insurances.

DOUBLE HAZARDOUS BUILDINGS, having Hazardous or Double Hazardous Trades or Goods therein. The Buildings and Stock of Sugar-Refiners and Distillers, Theatres, or Places of Public Exhibition, Calico-Printers, Hatshorn and Vriol Works, Seed Crushers, Oil, Sperm-cakes, and Wax-Refiners, Floor-Cloth Painters, Varnish, Cut Grasse, Flambeaux, and Lamp-Black Makers, Sea-Biscuit Bakers, Chemists with Laboratories; Manufacturers having Mill, Steam, or Engine Work; also Corn Mills and Kilns, Wrights, House-Carpenters, Cabinet Makers, Machine and Musical-Instrument Makers—Jewels, Medals, Curiosities, Paintings, Drawings, Sculpture, Musical Instruments, and China and Glass, may be insured by Special Agreement, but neither are included in any general working; and no higher sum than £10 will be recoverable on any party-walling or on any Plaster-work, unless a Catalogue and Special Valuation be lodged with the Office. Books of Accounts, Deeds, Bills, Bonds, and Written Securities, Stamps, Entails, Money, and Gunpowder, cannot be insured upon any Terms. No Drying Stove is deemed insurable, unless the precaution is taken of enclosing the lights therein in glass. In no case is it permitted to expose Goods to dry in any way in the chamber or apartment under a Trellised or Metal floor; and such a practice will make void the Policy.

RENTS may be insured, but a separate Sum shall be declared for each year.

PRODUCE within sixty yards of the centre of any Railway, unless allowed by special endorsement on the Policy.

The Office need not be subject to any loss on Hay or Corn, occasioned by its own natural heating; nor for loss or damage on Stock of any kind, occasioned by the misapplication of fire-heat, while under the process of Manufacture; or where Fire has not actually broken out; but losses by Fire from Lightning will be made good. 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 a separate value as required to be put upon each Building, and the same on the Furniture and Goods therein; otherwise, in Part III, Sec. 13, the Policy will be null and void, and the Insurers liable to a Penalty of £100.

PIPE STOVES, being frequently used in Churches, Chapels, Warehouses, &c. which, if not properly secured, are the cause of numerous Fires, the Directors earnestly recommend that the Clause in the Act of Parliament of the 14th George III., which was passed for the protection of Buildings against Fire, and which requires that no Pipe Stoves shall be fixed inside any Building nearer than fourteen inches to any Timber or combustible material whatever, shall be strictly complied with; and it is also requested that the Stove stand on an Iron Plate, or Stone Slab.

A Duty is payable to Government, on all Property, (unless Farming Stock and Public Hospitals,) at the rate of 3s. per Cent. per Annum.

Conditions.

I.—Every Insurance, attended with any particular circumstance of risk, arising from the situation or construction of the Premises, or goods therein, or the nature of the Trade carried on, is to be specially mentioned in the order for the Policy, so that it may be fairly understood; or, 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 Stove, the carrying on of any hazardous operation or trade, the deposit of any hazardous Goods, or any hazardous communication, or of any hazardous Building or process adjoining thereto, and the same be not duly made known to the Office, no benefit shall accrue to the Assured from his Policy.

II.—Excepting in cases of Policies granted for short periods, (which absolutely cease at six o'clock in the evening of the day specified in the Policy,) the charges for premium and duty on Insurances, made with this Company, are to be paid from the day on which the same may be effected; until the Quarterly Meeting, to be held on the 25th of March, 24th June, 29th September, or 25th December; and for one year, or for several years, from such Quarterly Meeting, as may be agreed on. And those who intend to continue their Insurances, are required to make their future payments annually, within 15 days after the day limited by their respective Policies, otherwise their Policies shall be void.

III.—No Insurance proposed to this Company is to be considered in force till the premium and duty, or a deposit on account thereof, be actually paid. No Receipts are to be taken for any Premiums or Deposits, but such as are issued from the Office in London, and signed by the Secretary of the Company there, or an authorised Agent.

IV.—If Property, insured by any Policy of this Company, should pass by death, assignment, or otherwise, into new hands, the title and the right to the Policy may be preserved to the assignee, provided such succession be previously allowed at the Office by indorsement on the Policy. And if Goods or Furniture be removed into a new situation, such removal must also be allowed on the Policy, and a suitable Premium be paid, if the risk be increased by such removal. But in all cases where such indorsement is not regularly intimated, the Policy is void.

V.—Persons insuring Property at this Office must give notice of any other Insurance made elsewhere on their behalf, on the same, and cause such other Insurance to be indorsed on their Policies; in which case, each Office shall be liable

to the payment only of a rateable proportion of any loss or damage which may be sustained; and unless such notice be given, the Insured shall not be entitled to recover, in case of loss, any part of his Policy.

VI.—Persons Insuring for seven years at once will be charged for six years only. And for any number of years, more or less than seven, a reasonable discount will be allowed, both upon premium and duty.

VII.—Goods held in trust, or on commission, are to be insured as such, otherwise the Policy will not extend to cover such Property.

VIII.—No loss or damage to be paid on Fire happening by any invasion, foreign enemy, civil commotion, riot, or any military or usurped power.

IX.—Persons insured, sustaining any loss or damage by Fire, are forthwith to give notice to the Company in London, and the Agent in the country from whom the Policy has been obtained. And as soon after as possible an account shall be delivered, stating the Loss or Damage as particularly as the nature of the case will admit of; and proof thereof shall be made by the oath or affirmation of the claimant, and by his Books of Account, or such other proper vouchers as shall be reasonably required. And all Losses, when satisfactorily ascertained, shall immediately be paid, without any deduction whatever; but, in cases which appear any false swearing or fraud, or if no claim shall be made within three months after the Fire, or, if made and rejected, shall not be judicially insisted on within three months thereafter, the claimant shall forfeit his claim to restitution or payment by virtue of his Policy.

X.—If any difference shall arise with respect to the amount of any claim for Loss or Damage by Fire, such difference shall be submitted to Arbitration, indifferently chosen, whose award shall be conclusive, unless, in no case shall this Company be obliged to take the risk of the sale of Insured Goods on itself. The Arbitrators or Valuers shall fix the original Value, and the Value after the Fire; and the Directors of this Company shall pay, or make good, the difference between those two Sums, either by repairs and restitution, or by payment in Cash, at their own option.

XI.—This Company will, in reasonable charges attending the removal of Goods (Insured at their Office), from the Premises on Fire, and pay the Sufferer's loss, whether the Goods are destroyed, lost, or damaged by such removal.

Attendance is given daily at the Company's Offices, No. 20, Cannon Street, London.

N.B.—Assurance on Lives, Purchase and Sale of Annuities, Reversions, &c. effected on the most liberal Terms.

WITH PARTICIPATION.

Annual Payment required for Insuring £100 at a Person's Death.

WITHOUT PARTICIPATION.

Age.	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
16	1 13	1 31	1 47	2 01	2 11	2 21	2 31	2 41	2 51	3 01	3 11	3 21	3 31	3 41	3 51	4 01	4 11	4 21
17	1 13	1 10	1 07	1 04	1 01	0 98	0 95	0 92	0 89	0 86	0 83	0 80	0 77	0 74	0 71	0 68	0 65	0 62
18	1 14	1 08	1 05	1 02	0 99	0 96	0 93	0 90	0 87	0 84	0 81	0 78	0 75	0 72	0 69	0 66	0 63	0 60
19	1 15	1 06	1 03	1 00	0 97	0 94	0 91	0 88	0 85	0 82	0 79	0 76	0 73	0 70	0 67	0 64	0 61	0 58
20	1 16	1 05	1 02	0 99	0 96	0 93	0 90	0 87	0 84	0 81	0 78	0 75	0 72	0 69	0 66	0 63	0 60	0 57