

Fire Policy.

Messrs Jackson & Kirkhope
Ardrossan.

31st 6th 1857



Sum Insured	£ 800.-
Premium	£ 7. 15. -
Duty	7. 10. -
Present Pay ^t	£ 2. 5. -
Premium	£ 7. 12. -
Duty	7. 4. -
Annual Pay ^t	£ 1. 16. -

CALEDONIAN FIRE & LIFE INSURANCE COMPANY.

Incorporated by Royal Charter and Act of Parliament.

Whereas *Wm Taylor Esq as Manager and John Buchanan Esq as Secretary*
do and for behoof of the Western Bank of Scotland and their Successors in Office -

having paid the Sum stated in the Margin to The **CALEDONIAN FIRE INSURANCE COMPANY**, being the Premium and duty on the Sum Insured by this Policy, to *Martensmas W.S.P.*, and agreed to pay the Annual Sum stated in the Margin, at the term aforesaid, during the continuance of this Policy, FOR INSURANCE AGAINST LOSS AND DAMAGE BY FIRE, on *Buildings of two stories with washing house attached and communicating situate at Lamblash terran all occupied by the Agent of said Bank - (the usual boiler in said washing house) Eight Hundred Pounds.*

Stone and Slated.

Be it known, That from the *6th August 1857*, and so long as the INSURED shall pay, or cause to be paid, the said Annual Sum stated in the Margin, at the Term aforesaid, and the DIRECTORS of the said COMPANY shall agree to accept the same, the Stock and Funds of the said Company shall be subject and liable to pay to the INSURED, or to the Heirs, Executors, or Assignees of the INSURED, all Loss and Damage which the INSURED shall suffer by fire, on the property above described, not exceeding the Sum or Sums of Sterling Money before mentioned, according to the Tenor of their Proposals and conditions on the back of this Policy. **In witness whereof**, WE (Three of the DIRECTORS of the said COMPANY) have subscribed these presents, AT EDINBURGH, the *twelfth* Day of *August* in the Year Eighteen Hundred and *fifty seven*.

Wm. Taylor Esq
Manager.

John Buchanan

John Murray
Secretary.

James Stewart

PROPOSALS OF THE CALEDONIAN FIRE INSURANCE COMPANY.

INSTITUTED IN 1803, INCORPORATED BY ROYAL CHARTER AND ACT OF PARLIAMENT.

COMMON INSURANCES, <i>At an Annual Premium of 1s. 6d. to 2s. per Cent.</i>	HAZARDOUS INSURANCES, <i>At an Annual Premium of 2s. 6d. to 3s. per Cent.</i>	DOUBLY HAZARDOUS INSURANCES, <i>At an Annual Premium of 4s. 6d. to 5s. per Cent.</i>
BUILDINGS. —Brick or Stone Buildings standing alone, or separated by Party-Walls wholly of Stone or Brick, and covered with Slates, Tiles, or Metals, wherein no hazardous Trades are carried on, nor hazardous Goods deposited.	BUILDINGS. —Timber, Plaster, or Brick and Timber Buildings;—Brick and Stone Buildings, not being separated from hazardous Buildings and Goods by party-walls of Brick or Stone, although no hazardous Trades be carried on, nor hazardous Goods deposited in them;—Brick or Stone Buildings in which any hazardous Business is carried on, or hazardous Goods deposited; Slated or Tiled Farm-Offices;—and Buildings as described under Common Insurances, in which stoves with pipes are used, unless specially admitted and indorsed on the Policy.	BUILDINGS. —All Thatched Buildings and hazardous Buildings, in which hazardous Goods are deposited, or hazardous Trades carried on.
GOODS. —Household Goods, Linens, Wearing Apparel, Printed Books, Plate, and Liquors, in Private Dwellings; Merchandise and Stock, not hazardous, in Brick or Stone Buildings, as above described, and in which no hazardous trades are carried on, nor hazardous Goods deposited.	GOODS. —The Stock and Goods of Tallow Chandlers (not Melters), Colourmen, Curriers, Bread-Bakers, having an oven within the house, Inn-Holders, Stable-Keepers, Spirit-Dealers, Ship-Chandlers, and Malted Instrument Sellers, Poulterers, Apothecaries. Also, Sages, Hemp, Flax, and Yarn; Turpetines, Rosin, Tallow, Oil, and Spirituous Liquors, in Brick or Stone Buildings; the Stock in Timber-Yards; and Goods not hazardous deposited in Hazardous Buildings.	GOODS. —Merchandise, and all Goods not hazardous, in Thatched Houses;—the Stock of Wax-Refiners, Wax-Chandlers, Working Gunners, Bookbinders, Printers, and Calenders with Steam-Engines;—also China, Glass, and Earthenware, Prints, Drawings and Paintings, Medals, Statuaries, Jewels, Curiosities, and Toys.
<p><i>A Duty is payable to Government at the rate of 3s. per cent. per annum, on all Property insured against Fire, with the exception of Farm-Stocking, which is now exempt from Duty.</i></p> <p>The buildings and stock of distillers, theatres, calico-printers, manufacturers having mill, steam, or engine-work, and other extraordinary risks, may be insured by special agreement. But account-books, bank-notes, bills, bonds, deeds, and all other written securities, stamps, money, and gunpowder, cannot be insured on any terms.</p>		

CONDITIONS OF INSURANCE.

- I. Every Insurance attended with particular circumstances of risk, arising from the nature of the trade carried on, or goods in, or situation of the premises, or by reason of any Stove, Cocks, Furnace, or other Implication for producing fire-heat therein, is to be specially expressed in the Policy, so that the risk may be fairly understood. If not so expressed, or if any misrepresentation be given, or if buildings or goods shall be described in the Policy otherwise than they really are, such Insurance shall be of no force.—And it is specially declared, that if, after any Insurance shall have been effected, any alteration be made in any of the foregoing particulars, the same must be intimated to the Office, and admitted by indorsement, otherwise the Policy will be of no effect. The nature of the buildings and roofs must be described, in Every application for Insurance.

A distinct sum is required for each separate building, and another for the goods contained in it. If those goods consist of stock-in-trade and household furniture, they must be separately valued.
 - II. Goods held in trust, or on commission, are to be insured as such, otherwise the Policy will not cover such property; but they may be classed with the person's own stock-in-trade, without a separate valuation.
 - III. No loss or damage by fire happening by invasion, foreign enemy, civil commotion, riot, or any military or usurped power, will be paid.—Nor do this Company hold themselves liable for loss on hay or corn that may be destroyed or damaged by its own natural heating.
 - IV. Wearing apparel, bed and table linen, printed books, plate, and liquors in private use, are classed with household furniture, and insured on *one sum* at the ordinary premium. This regulation prevents much inconvenience and risk, to which persons insured would otherwise be subjected. All other articles are required to be specified.
 - V. Persons insured must give notice of any other Insurance made on their property insured at this Office, and cause it to be indorsed on their Policies; otherwise they will not be entitled to recover in case of loss.
 - VI. Lesseholders, Trustees, Mortgagees, heritable Creditors, and those holding a reversionary interest, may insure buildings so held, provided the nature of the tenure or interest be duly specified.
 - VII. Upon the death of any person insured, the Policy may be continued by indorsement to the representatives of the party deceased. And persons changing their habitations or warehouses, may preserve the benefit of their Policies. If the nature and circumstances of such Insurances be not altered. But in all cases of removal, the Policy will be void, unless due notice thereof be given at the Office, and allowed by indorsement on the Policy.
- No charge is made for Policies when the Sum Insured amounts to £300, nor for Indorsements of Removal or Alteration.*

LIFE DEPARTMENT.

ANNUAL PAYMENT REQUIRED FOR INSURING £100 AT A PERSON'S DEATH.

WHOLE LIFE, WITHOUT PROFITS.												WHOLE LIFE, WITH PROFITS.																				
AGE.	YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.											
14	1 s 8	20	1 12	26	1 18	32	2 3	38	2 11	44	3 3	50	3 19	56	5 4	14	1 4	20	1 19	26	2 5	32	2 12	38	3 0	44	3 11	50	4 0	56	5 12	8
15	1 8	21	1 13	27	1 19	33	2 4	39	2 12	45	3 5	51	4 3	57	5 10	15	1 16	21	2 0	27	2 6	33	2 13	39	3 2	45	3 13	51	4 10	57	5 18	1
16	1 9	22	1 14	28	2 0	34	2 5	40	2 14	46	3 8	52	4 7	58	5 19	16	1 16	22	2 1	28	2 7	34	2 14	40	3 4	46	3 15	52	4 14	58	6 0	6
17	1 10	23	1 15	29	2 0	35	2 6	41	2 16	47	3 11	53	4 11	59	5 18	17	1 17	23	2 2	29	2 8	35	2 16	41	3 5	47	3 17	53	4 18	59	6 5	10
18	1 10	24	1 16	30	2 1	36	2 8	42	2 18	48	3 13	54	4 15	60	6 3	18	1 17	24	2 3	30	2 9	36	2 17	42	3 7	48	4 0	54	5 2	60	6 15	7
19	1 11	25	1 17	31	2 2	37	2 9	43	3 19	49	3 16	55	5 0			19	1 17	25	2 4	31	2 10	37	2 19	43	3 9	49	4 3	55	5 10	61	7	

EXAMPLE.—A Person aged 20 may, by an Annual Payment of L. 3s. 7d. (being about 10d. a week), secure to his Family L. 100 whenever his death may occur; thus showing, that, on the same principle, persons possessed of very moderate incomes may insure something, and those in the receipt of large present emoluments may insure a considerable Property to their Families.

Business of every kind transacted where the contingency of life is involved. Annuities granted, Reversions purchased, and Loans effected, on terms most advantageous to the Borrower.

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