

Newcastle Agency  
John Coulson Esq

# ANCHOR

96

FIRE POLICY.

# ASSURANCE COMPANY

**Present Payment.**

**Annual Payment.**

From 24<sup>th</sup> June 1857

To 24<sup>th</sup> June 1858

Premium - - - - - 3 - - - -

Duty - - - - - 1 - 17 - 6

Policy and Stamp - - - - -

£ 4 : 17 : 6

67, CHEAPSIDE LONDON.



FOR LIFE, FIRE AND ANNUITIES,

at Midsummer

Premium - - - - - 3 - - - -

Duty - - - - - 1 - 17 - 6

Total £ 4 : 17 : 6

**CAPITAL, ONE MILLION.**

No 2499

Sum Insured, £1250

Whereas, John Coulson, Newcastle on Tyne, Sole Insurer to the late John Coulson

(hereinafter called the said Insured) being desirous to effect an Insurance against Loss or Damage by Fire upon the undermentioned Property, and having made to the ANCHOR ASSURANCE COMPANY, the Present Payment, stated in the margin of this Policy, as a Premium for Insuring on said Property, the sum of £ 1250 in the whole, for the period of time comprised within the Dates in that behalf respectively stated in the said margin. Now therefore be it known, that for and during such period of time, as aforesaid, and for so many Years from and after the expiration thereof, as the said Insured shall make to the said Company, with the consent of the Directors thereof, the Annual Payment in that behalf also stated in the margin of this Policy, at the commencement of each Year of such Insurance, the Capital Stock, Funds, and other Property, of the said Company, shall, subject to the Conditions hereupon endorsed, be liable to make good to the said Insured, his Executors, or Administrators, all such loss as shall or may happen from the Destruction or Damage by Fire of the Property intended to be Insured, and which is hereinafter described and set forth, not exceeding in any case the Sum or respective Sums hereinafter specified on each Article (that is to say):—

- £ 100 One hundred and Sixty Pounds on the building of Dwellinghouse, Carver, Jones and Smiths the adjoining situated in Union Lane North Shields in the occupation of Driscoll, Johnson and others and marked W. 1, 2, & 3 on plan lodged in this Office, partly timber built
  - 30 Thirty Pounds on the building of Smiths Shop and Loft, marked 4 on said plan occupied by Smiths, partly timber built
  - 100 One hundred and Sixty Pounds on the building of two Joiners Shops and Loft, with three Dwelling rooms under same, occupied by Walker and others, partly of timber
  - 300 Three hundred pounds on, the Building of Public House Invention Rooms and Smiths Shop and a room entering from Rouben Lane, occupied by Todd and others, being W. 9 & 10 on plan.
  - 150 One hundred and fifty Pounds on the building of Office and Dwellingrooms and Iron Warehouse behind Smiths Shop, occupied by Cook and others, being W. 11 on plan
  - 150 One hundred and fifty Pounds on the building Ship Workinghouse and Dwellinghouse adjoining occupied by Knutts and others, being W. 12 on plan
  - 150 One hundred and fifty pounds on the Building of Dwellinghouse W. 13 on plan, occupied by Abel and others.
  - 150 One hundred and fifty Pounds on the building of Dwellinghouse of 4 rooms one used as a Boot room, marked W. 14 on plan occupied by Dunn and others
- £ 1250 All Brick built (except as stated) and Tiles or Slates

Given in pursuance of, and subject to, the Deed of Settlement of the said Company, under the Hands of Three of the Directors, and Sealed with the common Seal, this 31<sup>st</sup> Day of June 1857 in the Year of our Lord One Thousand Eight Hundred and Fifty

Received at the same time, for the Commissioners of Stamp Duties, the Sum of £ 1 - 17 - 6 being the Duty on the said Insurance according to Act of Parliament

H. S. J. Wilson Attorney  
J. W. Walker  
W. Walker  
W. Walker

Examined, M. A. B.

Entered, M. A. B.

## CONDITIONS.

I.—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.

II.—Every Insurance attended with extra or 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.

III.—Except in the cases of Policies granted for short periods, and except in the cases of Policies upon Insurances of Houses or other property *in places beyond the Seas*, the charges for Premium and Duty on Insurances made with this Company are to be calculated from the day on which the same may be effected until the quarter-day then next ensuing, and for one year or for several years from such quarter-day 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 shall cease. In the cases of Policies upon Insurances of Houses or other property in places beyond the Seas (*foreign Policies*), the charges applicable to such Policies are to be calculated from the day upon which the same are effected until the quarter day then next ensuing, and for three quarters of a year afterwards. No Insurances upon Houses or other property in places beyond the Seas, are made for more than a year, but all such Insurances may be annually renewed, and no Policies issued abroad by Agents are binding on the Company until allowed by Three of the Directors, and Sealed, with the common Seal of the Company.

IV.—No Insurance proposed to this Company is to be considered in force until the Premium and Duty be paid. No receipts are to be taken for any premiums of Insurance, but such as are printed and issued from the Office.

V.—The Interest of any deceased person in any Policy of this Company may be continued to the Executor or Administrator respectively, 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 be also allowed by endorsement on the Policy, and if the risk be increased by such removal, a Premium paid in proportion to such increase.

VI.—Persons who shall have effected Insurances on any dwelling-houses or other buildings, and shall change to other houses or buildings, may have the benefit of the original Policies, if the nature and circumstances of the risk be not altered, upon their giving due notice of such change at the Office of the Company, and the same being allowed by endorsement to be there duly made upon the Policy.

VII.—Persons insuring property at this Office, must give notice of any other Insurance made elsewhere, on the same property, on their behalf, and cause a minute or memorandum of such other Insurance to be endorsed on their Policies; 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 Person Insured will not be entitled to any benefit under such Policy.

VIII.—Persons choosing to insure for seven years in advance will be charged for six only.

IX.—No loss or damage to be paid on Fire happening by or in consequence of any invasion, Foreign enemy, civil commotion or riot, or any military or usurped power whatever; or happening by or in consequence of any Hurricane or Earthquake. Losses by Lightning will be made good by this Company, so far as the Buildings or the Effects insured have been actually set on Fire thereby, and burned in consequence thereof.

X.—Books of Account, Deeds, Notes, Bills, Bonds, and written Securities, Stamps, Money, and Gunpowder, cannot be insured upon any terms.

XI.—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.

XII.—All persons insured by this Company sustaining any loss or damage by Fire, are immediately to give notice to the Company, in writing, at their Office, No. 67, Cheapside, London; and to the Company's authorized Agent (if the Policy was effected through such Agent), and within thirty 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, and make proof of the same by their declaration, if required, and produce such other evidence as the Directors of this Company may reasonably require; and until such 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 in the affirming in support thereof, the claimant shall forfeit all benefit under such Policy.

XIII.—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 reinstatement in preference to the payment of claims, if it shall judge the former course to be most expedient.

XIV.—The Capital Stock of One Million Pounds Sterling, and other the Stock, Securities, Funds, and Property of the said Company remaining at the time by any claim or demand made, unapplied and undisposed of, and inapplicable to prior claims and demands, shall alone be liable to answer and make good all claims and demands upon the said Company or otherwise, under or by virtue of this Policy, and that no Director, Officer, or Shareholder of the said Company, his Heirs, Executors, or Administrators, shall, by reason of this Policy, be in anywise individually or personally liable or subject to any such claims or demands, nor shall any Shareholder be in anywise charged by reason thereof, beyond the amount unpaid of his Shares in the said Capital Stock nor longer than he shall retain the same Shares.

ANCHOR ASSURANCE COMPANY.

Mr. John Coulson as Insurer

Fire Policy, No. 2499

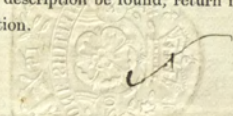
Payable at Midland Annually.

Mr. John Coulson

Agent at

Woolwich on Tyne

Please to examine the Policy, and if any error or wrong description be found, return it immediately for correction.



АНКОРЪ КОМПАНИ  
ASSURANCE COMPANY  
ANCHOR ASSURANCE COMPANY