

CAPITAL SUBSCRIBED, £300,000.

CAPITAL PAID UP, £100,000.

Patrons.

THE RIGHT HON. THE EARL OF DARTMOUTH, THE RIGHT HON. THE EARL OF BRADFORD, THE RIGHT HON. THE EARL GRANVILLE, THE RIGHT HON. LORD VISCOUNT ST. VINCENT, THE RIGHT HON. LORD HATHERTON, THE RIGHT HON. LORD KENYON, THE RIGHT HON. LORD WROTTESLEY, THE HON. THOMAS KENYON, THE HON. FREDERICK GOUGH, THE HON. E. & J. JERVIS, SIR THOMAS EDWARD WINNINGTON, BART., M.P. SIR FRANCIS LAWLEY, BART. SIR JOHN SOMERSET PAKINGTON, BART., M.P. THOMAS WILLIAM GIFFARD, ESQ. W. T. COPELAND, ESQ., M.P. WILLIAM CONGREVE RUSSELL, ESQ. ROBERT BEREKLEY, ESQ. WILLIAM WOLRYCHE WHITMORE, ESQ. THOMAS FITZHERBERT, ESQ. JAMES TAYLOR, ESQ. THEODORE PRICE, ESQ. JOSEPH FREDERICK LEDSAM, ESQ. HENRY JEPSON, ESQ., M.D.

Trustees.

JAMES TAYLOR, ESQ. WILLIAM CONGREVE RUSSELL, ESQ. RICHARD TAPPER CADBURY, ESQ. HOWARD LUCKCOCK, ESQ.



Directors.

RICHARD TAPPER CADBURY, ESQ., CHAIRMAN, HOWARD LUCKCOCK, ESQ., DEPUTY CHAIRMAN, THE RIGHT HON. THE EARL OF DARTMOUTH, WILLIAM CHARLES ALSTON, ESQ. MR. EDWARD BOWER, MR. JAMES BUSBY, MR. EDWARD TOWNSEND COX, JOHN TOWERS LAWRENCE, ESQ. JAMES LOYD, ESQ. JAMES MOILLIET, ESQ. MR. THOMAS PARKES, MR. WILLIAM PARRY, JOHN WELCHMAN WHATELEY, ESQ.

Auditors.

MR. EDWARD BEMBERIDGE.

Secretary.

MR. WILLIAM SUCKLING.

No. of Policy, 5529

Sum Insured, £1200

Whereas, the following sums have been paid by Maria Harrison, of Worcester Spinster.

Table with columns for Present Payment, Future Payment, and Policy details. Includes entries for premium and duty payments.

- List of insured properties: Dwelling houses, shops, and warehouses with their respective values and descriptions.

The former Policy of this Office No. 5655 is hereby declared void.

N.B. The Interest of this Policy may be transferred by Endorsement at the Office, with the consent of the Directors, but not otherwise.

Now be it known, That from the Date of these Presents until the Day above-mentioned, and so long afterwards as the said Assured shall duly pay, or cause to be paid, the said Premium and Duty to the said Company, at the Time aforesaid, and the Acting Directors of the said 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, his Heirs, Executors, and Administrators, all the Damage and Loss which the said Assured shall suffer by Fire on the Property herein-mentioned, not exceeding in each Case respectively, the Sums hereinbefore specified, on the Property hereinbefore set forth, according to the Tenor of the printed Rates and Conditions of the said Company, Endorsed on this Policy: Provided always, and it is hereby expressly agreed and declared, that the true Intent and Meaning of these Presents is, that the Capital Stock and Funds of the said Company shall alone be answerable to the demands thereupon under this Policy; and that no Member of the said Company shall, upon any account or pretence whatsoever, be subject or liable to any demands against the said Company, beyond his share of the Capital Stock or Funds of the said Company, and which share is set opposite his Signature to the Deed of Settlement establishing the said Company, or is mentioned in some other Deed referring thereto and declaring him to be a Member thereof, anything contained in this Policy, or in the said printed Rates and Conditions to the contrary notwithstanding.

In Witness whereof, we, (being three of the Directors of the said Company) have hereunto set our Hands and Seals, this twenty seventh day of January in the Year of our Lord One Thousand Eight Hundred and Fifty one

Signed, sealed, and delivered, being first duly stamped, in the presence of Matthew Smart

Ex. W.S. Ent. Jua

Handwritten signatures: H. Luckcock, Edw. R. Cox, Will Parry



Worcester



# RATES AND CONDITIONS OF

# BURKE & CO. FIRE OFFICE,

FOR INSURING HOUSES, WAREHOUSES, MANUFACTORIES, AND OTHER BUILDINGS; FARMING STOCK, HOUSEHOLD GOODS, WARES, MERCHANDISE, SHIPS IN HARBOUR, & OTHER PROPERTY, AGAINST LOSS OR DAMAGE BY FIRE.

UNION STREET, BIRMINGHAM,

ESTABLISHED 1805.

EMPOWERED BY ACT OF PARLIAMENT.

CAPITAL £300,000.

The Benefits relating to Society from the INSURANCE OF PROPERTY AGAINST FIRE are now universally known and acknowledged in every part of the civilized world. By means of Institutions for this object, the effects of a calamity, most terrible in its nature and most distressing in its consequences, are often completely prevented, and the ruin of Individuals, of Families, and of Commercial Establishments, happily prevented.

This Office was established in the year 1805, and has been founded and conducted on a principle which conveys perfect security, without any responsibility whatever to the Insured, an exemption from which responsibility is not to be found in any of those Offices which profess to divide their profits among the Insurers.

Powerful Engines of the most approved construction, together with a corps of experienced Firemen, are maintained at a considerable expense by this Company, to add still further to the security of the Insured.

## TABLE OF ANNUAL PREMIUMS TO BE PAID FOR INSURANCE.

COMMON INSURANCE, 1s. 6d. per Cent.

HAZARDOUS INSURANCE, 2s. 6d. per Cent.

DOUBLY HAZARDOUS INSURANCE, 4s. 6d. per Cent.

### BUILDINGS.

Brick or Stone Buildings, having Party Walls of Brick or Stone, and covered with Slate, Tiles, or Metal, in which no hazardous Process is carried on, or any quantity of Oil, or other hazardous goods deposited, except for private domestic use, or Stone with Metal Pipes, or any other than common open Fire used; or which buildings are not immediately adjoining to any Building where a hazardous Trade is carried on, or hazardous Goods deposited.

### GOODS.

Any description of Goods or Stock of only common hazard, in Buildings not hazardous as above described.

N.B.—Wearing Apparel, Linnen, Printed Books (no one Book or work to exceed £5 in value, unless a specific sum is insured therein), Plates, Wines, and Liquors in private use may be insured by general descriptions, and without Furniture, without a specification of each. But a separate sum must be insured on a Library of Professional Books, and such Articles as Iron, Jewels or Trinkets, Glass, China, Earthenware, Musical Instruments, Paintings and the like, are charged a higher rate and also require to be separately specified.

\* \* \* The above Rates of Premiums are subject to variation according to circumstances; and Buildings, or their contents, not specially mentioned in the above Table, will be rated in conformity with the degree of hazard which may attach thereto.

### BUILDINGS.

Brick or Stone Buildings, having Party Walls of other materials than Brick or Stone, and Brick Timber, and Timber and Plaster Buildings covered with Slate, Tiles, or Metal, and in which no hazardous Process is carried on, or any quantity of Oil, or other hazardous Goods deposited.

### GOODS.

Musical Instruments, Pictures, (no one Picture to exceed £10 in value, unless a specific sum is insured therein), Drawings, Medals, and Ornamentals, Clocks, Watches, Jewels and Trinkets, and Hemp, Flax, Pitch, Tar, Turpentine, Resin, Tallow, Camphire or Napha, Oil, Spirituous Liquors, and other Articles of similar risk, and Horses, Harness, Carriages, and Fodder, in Buildings—Ships, Barges, and other Vessels, in Harbour or Dock, or on any Canal, or any other inland Navigation, with the Goods on Board thereof, and Stage Waggon, with their contents.

Like-Fore Builders, Brick and Tiled or Slated Timber Tilt or Skated, and their contents, will be rated 10 per Cent. but when otherwise contracted, special.

### SPECIAL RISKS.

Buildings in which fire-hat is used, or in which any hazardous Process is carried on, or any stock of Lucifer, Congress, or other such like Matches, or other hazardous Goods deposited—

generally all Buildings or Stock of greater risk than is comprised in the foregoing description—under which risks are included the following, viz.—

The Buildings and Stock of Gunpowder, Sugar Refiners, Distillers, Musical Instrument-makers, Calciners, Printers, Glass-blowers, Chemist's Laboratories, Oil Turpentine, and Varnish-makers, Corn and other Mills, and Manufactories having Mill, Steam, or Engine-work, and Buildings and Stock of Malsters making High-dried or Porter Malt, Buildings where other hazardous trades or processes are carried on, Theatres and places of Public Entertainment, Glasshouses, Holloons and Conservatories, and their contents, Stained or Etched Windows, if of greater value than 20s., or Plate Glass Windows, if of greater value than 20s. per pane.

When Insurances demand Special Risks are proposed, the most particular Specification of the Property, and all circumstances attending the same, with a Ground Plan of the Premises, will be required; but all which Special Risks must be particularized on the Policy, to render the same valid or in force.

No Lucifer, Congress, or other such like Matches, Gunpowder, Napha, Camphire, or the like, except for private domestic purposes, will be allowed in any of the Buildings under the three first mentioned heads of Insurance; such articles, as well as the Buildings in which they are used, will be visited and in no effect.

Insurances may be made for a shorter period than a year by Special Agreement; and any person insuring for seven years together, in advance, will be charged for six years only; and also, for each number of years less than seven, a proportionate discount will be allowed.

Books of Accounts, Deeds, Bills, Bonds and Securities, Stamps, Money, Lucifer, Congress, or such like Matches, and Gunpowder, cannot be Insured upon any Terms.

\* \* \* No Charge will in any case be made for Policies when the sum insured amounts to £200 and upwards, or when the Premium amounts to 10s., or for Endorsements, Alterations, or Renewal from other Offices.

### CONDITIONS OF INSURANCE.

I.—A CAPITAL of THREE HUNDRED THOUSAND POUNDS has been subscribed for the benefit of the Insured in this Office, the Company, therefore, stipulates (as is declared in this Policy) that no Member thereof shall be called upon to pay a larger sum than the amount of his or her subscription, upon any account or pretence whatsoever.

II.—The Insured must state his name, place of abode, and occupation, and the nature of the interest he has in the insurances, and must also, in writing, declare the nature of the building, and the nature of the goods or other property in which the insurance is proposed according to the several distinctions herein stated; but the Company will not be liable for any misdescription, nor for any misstatement of the nature of the property therein, however overcharged, it being the interest and duty of the Insured to examine his Policy, and advise the Office of any mistake appearing therein. By the Regulations of the Act of Parliament.

9 Geo. IV. cap. 18, of which the following is an extract, it is provided, "In all cases a separate sum is required to be appointed to every separate building or division of building, (separated by party walls, and a separate sum on the several items of property in each warehouse." Custom and practice must be paid in this regulation, as every violation thereof is subjected by the Act to a PENALTY of ONE HUNDRED POUNDS; and it is by the Act provided, that any Policy issued, not in conformity therewith shall be ABSOLUTELY VOID AND OF NO EFFECT."

III.—If any building contains any stove, candle, lamp, furnace, steam engine, or the like, or has any one time any quantity of other hazardous or inflammable materials, or gunpowder, or fireworks, or any lucifer, congress, or other such like matches, except such as are required for private domestic use, or any process on the premises, whereby the insurance shall have been obtained, or if, by particular circumstances of risk which attach thereto, shall not be specially inserted in the Policy, or if there be any misstatement or omission whereby the insurance shall have been obtained at a lower premium than is required by the preceding Table of Premiums, or if the person insuring shall not give notice of any other insurances made on the property insured, whether by any previously existing Policy of this Office, or by any previous or subsequent Insurance in some other Office, and cause the same to be endorsed on their Policies by the Secretary, or some other authorized Agent of this Company, such Insurance shall be void.

IV.—AGRICULTURAL PRODUCE, LIVE AND DEAD FARMING STOCK, AND IMPLEMENTS of HUSBANDRY, are insurable, provided they are insured in conformity with the following regulations, to wit:—upon any such description of agricultural produce as is not in its own natural heating; and goods like as merchandise, not being the produce of the farm, are not included in any such insurance; no well the Office, or otherwise, is responsible, or to be charged with the same.

To encourage the removal of Goods Insured in this Office, out of any Building or Warehouse, on Fire, all reasonable expenses attending the same will be allowed, provided such removal be directed by an authorized Agent of this Company.

JANUARY, 1850.

\* \* \* Attendance at the Office in Union Street, from NINE to SIX o'clock.

### BUILDINGS.

Brick or Stone Buildings, Thatched, in which fire-hat is used, or adjoining any Building having fire-hat used therein, and in which no hazardous Process is carried on, or hazardous Goods deposited—

### GOODS.

China, Glass, Earthenware, Looking Glass Plates, Pottery, Sculpture, and other Articles, which on account of their fragility, are liable to destruction, in Buildings not hazardous—Hazardous Goods or Stock, as before described, in hazardous Buildings, and all Goods or Stock not hazardous, in doubly hazardous Buildings, as before described.

21. In insurances on Brick and Thatched, savings Chimney (or adjoining to any Building, Brick and Tiled or Slated, which has a Chimney), and their contents, will be rated 10 per Cent.; but where two or more Thatched Houses adjoin each other, a rate of Premium is charged according to the circumstances of the risk.

\* \* \* The above Rates of Premiums are subject to variation according to circumstances; and Buildings, or their contents, not specially mentioned in the above Table, will be rated in conformity with the degree of hazard which may attach thereto.

Building in which fire-hat is used, or in which any hazardous Process is carried on, or any stock of Lucifer, Congress, or other such like Matches, or other hazardous Goods deposited—

generally all Buildings or Stock of greater risk than is comprised in the foregoing description—under which risks are included the following, viz.—

The Buildings and Stock of Gunpowder, Sugar Refiners, Distillers, Musical Instrument-makers, Calciners, Printers, Glass-blowers, Chemist's Laboratories, Oil Turpentine, and Varnish-makers, Corn and other Mills, and Manufactories having Mill, Steam, or Engine-work, and Buildings and Stock of Malsters making High-dried or Porter Malt, Buildings where other hazardous trades or processes are carried on, Theatres and places of Public Entertainment, Glasshouses, Holloons and Conservatories, and their contents, Stained or Etched Windows, if of greater value than 20s., or Plate Glass Windows, if of greater value than 20s. per pane.

When Insurances demand Special Risks are proposed, the most particular Specification of the Property, and all circumstances attending the same, with a Ground Plan of the Premises, will be required; but all which Special Risks must be particularized on the Policy, to render the same valid or in force.

No Lucifer, Congress, or other such like Matches, Gunpowder, Napha, Camphire, or the like, except for private domestic purposes, will be allowed in any of the Buildings under the three first mentioned heads of Insurance; such articles, as well as the Buildings in which they are used, will be visited and in no effect.

Insurances may be made for a shorter period than a year by Special Agreement; and any person insuring for seven years together, in advance, will be charged for six years only; and also, for each number of years less than seven, a proportionate discount will be allowed.

Books of Accounts, Deeds, Bills, Bonds and Securities, Stamps, Money, Lucifer, Congress, or such like Matches, and Gunpowder, cannot be Insured upon any Terms.

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II.—The Insured must state his name, place of abode, and occupation, and the nature of the interest he has in the insurances, and must also, in writing, declare the nature of the building, and the nature of the goods or other property in which the insurance is proposed according to the several distinctions herein stated; but the Company will not be liable for any misdescription, nor for any misstatement of the nature of the property therein, however overcharged, it being the interest and duty of the Insured to examine his Policy, and advise the Office of any mistake appearing therein. By the Regulations of the Act of Parliament.

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III.—If any building contains any stove, candle, lamp, furnace, steam engine, or the like, or has any one time any quantity of other hazardous or inflammable materials, or gunpowder, or fireworks, or any lucifer, congress, or other such like matches, except such as are required for private domestic use, or any process on the premises, whereby the insurance shall have been obtained, or if, by particular circumstances of risk which attach thereto, shall not be specially inserted in the Policy, or if there be any misstatement or omission whereby the insurance shall have been obtained at a lower premium than is required by the preceding Table of Premiums, or if the person insuring shall not give notice of any other insurances made on the property insured, whether by any previously existing Policy of this Office, or by any previous or subsequent Insurance in some other Office, and cause the same to be endorsed on their Policies by the Secretary, or some other authorized Agent of this Company, such Insurance shall be void.

IV.—AGRICULTURAL PRODUCE, LIVE AND DEAD FARMING STOCK, AND IMPLEMENTS of HUSBANDRY, are insurable, provided they are insured in conformity with the following regulations, to wit:—upon any such description of agricultural produce as is not in its own natural heating; and goods like as merchandise, not being the produce of the farm, are not included in any such insurance; no well the Office, or otherwise, is responsible, or to be charged with the same.

To encourage the removal of Goods Insured in this Office, out of any Building or Warehouse, on Fire, all reasonable expenses attending the same will be allowed, provided such removal be directed by an authorized Agent of this Company.

JANUARY, 1850.

\* \* \* Attendance at the Office in Union Street, from NINE to SIX o'clock.

WILLIAM SUCKLING, SECRETARY.



Memorandum It is hereby agreed that the amount  
 insured upon property secured by the L. D. M. of this Policy  
 be discontinued, and the said sum of £200 be placed upon  
 the property described by the 1<sup>st</sup> M. in equal proportions  
 which said alteration is hereby agreed and allowed: Subscribed  
 in the Office of the L. D. M. of 12<sup>th</sup> March 1857.  
 Charles P. Burroughs, Agent

**BIRMINGHAM FIRE OFFICE,**  
 UNION STREET.  
 CAPITAL £300,000.



Policy, No. 15275  
 Payable Annually at *Antal*  
*Messrs. M. Harrison*  
*Worcester*

Sum Insured, £1200

Premium,	£	s.	d.
Duty,	1	10	0
Policy,	1	10	0
<hr/>			
£2 15			

**SPECIAL NOTICE**

The Directors having recently revised the Conditions of Insurance, the Insurers with this Office are particularly requested to examine the Policy with the Rates and Conditions endorsed thereon; and if there be anything erroneous or unsatisfactory therein, to give immediate notice to the Office in order that the same may be corrected or explained.

*Worcester.*