

POLICY No 205402

SUM INSURED £500

Directors.

JOHN SCOTT, ESQ., CHAIRMAN.
GEORGE FIELD, ESQ., DEF-CHAIRMAN.
ROBERT COOPER LEE BEVAN, ESQ.
MICHAEL BLAND, ESQ.
AUGUSTUS HENRY BOSANQUET, ESQ.
CHARLES CAVE, ESQ.
GEORGE HENRY CUTLER, ESQ.
ANDREW COLVILLE, ESQ.
HENRY DAVIDSON, ESQ.
ARCHIBALD HASTIE, ESQ., M.P.
GEORGE HIBBERT, ESQ.
WILLIAM LYALL, ESQ.
DANIEL MILDRED, ESQ.
JAMES GORDON MURDOCH, ESQ.
HENRY PEARSE, ESQ.
JOSEPH REID, ESQ.
GEORGE REID, ESQ.
WILLIAM R. ROBINSON, ESQ.
MARTIN TUCKER SMITH, ESQ., M.P.
NEWMAN SMITH, ESQ.
ALEXANDER STEWART, ESQ.

Ex-Directors.

JAMES C. C. BELL, ESQ.
CHARLES FRANCIS COBB, ESQ.
SAMUEL HIBBERT, ESQ.
CLAUD NEILSON, ESQ.
JOHN HORSLEY PALMER, ESQ.
HENRY JAMES PEEBSCOTT, ESQ.

Auditors.

THOMAS GEORGE BARCLAY, ESQ.
JAMES BRAND, ESQ.
SIR JOHN KIRKLAND.
JOSHUA LOCKWOOD, ESQ.
RICHARD TWINING, JUN., ESQ.

Ex-Auditor.

EDWARD HENRY CHAPMAN, ESQ.



Table with columns for Premium to, Duty to Ditto, and amounts in £ s. d. format. Premium to 9th Jan 1852 is £ 10 s. 0. Duty to Ditto is £ 6 s. 3. Total £ 16 s. 3.

Whereas James Smith, of Lowestoft, in the County of Suffolk, Proprietor, Mortgagee, and Charles John Palmer, of Great Yarmouth, in the County of Norfolk, Esq, Mortgagee, have paid the Sum of Ten shillings, to the Imperial Insurance Company, for Insurance from Loss or Damage by Fire, on Two dwelling houses with shop to each communicating in course of erection, brick tiled and slated, and situate on the Commercial Road, Lowestoft aforesaid, £500

Now be it known, That from the Ninth Day of August 1851, to the Ninth Day of January 1852 the Capital Stock or Funds of the said Company shall be subject and liable to pay to the said ASSURED their Heirs, Executors, and Administrators, all Damage and Loss which they shall suffer by Fire, on the Property herein mentioned, not exceeding the Sum of Seven hundred Pounds according to the Tenor of their printed Proposals and Conditions accompanying this Policy.

Provided always, and it is hereby expressly agreed and declared, and the true Intent and Meaning hereof 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 be subject or liable to any Demands against the said Company, upon any Account or Pretence whatsoever, 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 mentioned in some other Deed referring thereto, and declaring him to be a Member thereof, any Thing contained in this Policy to the contrary notwithstanding.

In Witness whereof We, (being three of the Directors of the said Company) have hereunto set our Hands, this Twentieth Day of August in the Year of our Lord 1851.

RECEIVED at the same Time, the Sum of Ten shillings and three pence for Stamp Duty on this Policy, for the Commissioners of the Stamp Duties, according to the Acts of Parliament imposing those Duties.

Printed Receipts for future Payments on this Policy will be given at the Company's principal Offices in London, except in Cases where the Premium is authorized to be received by their duly appointed Agents.

Signed in the Presence of [Signature]

[Signatures: J. Macdonald, William Spear, J. W. Smith]

Yarmouth Examined [Signature] 13th August 1851

IMPERIAL FIRE INSURANCE COMPANY,

1, Old Broad Street, and 16, Pall Mall, London.

INSTITUTED 1803.

For Insuring Houses and other Buildings, Goods, Wares, Merchandise, and Farming Stock, Ships in Port, Harbour or Dock, and the Cargoes of such Ships; also, Ships Building and Repairing; Barges and other Vessels on Navigable Rivers and Canals, and Goods on Board such Vessels throughout GREAT BRITAIN and IRELAND, and in FOREIGN COUNTRIES,

FROM LOSS OR DAMAGE BY FIRE.

SUBSCRIBED AND INVESTED CAPITAL
One Million Six Hundred Thousand Pounds.

CONDITIONS OF INSURANCE.

I. PERSONS desirous of effecting Insurances with this Company on Buildings must deliver into the Office, or to its Agents, the following Particulars, viz.—Of what Materials the Walls and Roof of each Building intended to be insured are constructed,—where situated,—whether they be occupied as Shops, or otherwise,—also whether adjoining to, or in the risk of any Disturbance or Force to which any Hazardous Trade is carried on.

Houses not duly separated by Party Walls are deemed Brick and Timber.

All Buildings containing Furnaces, Kilns, Stoves, Cookstoves, Ovens, or various Fire Heat in use, are subject to additional Rates.

In the Insurance of Buildings or Premises containing any Steam-Engines, Stoves, Cookstoves, Kilns, or other Implements, in, or by which heat is produced (common Fire-places excepted), the Construction and Circumstances of the same must be particularly described, at the Time of effecting the Insurance,—or if accidentally introduced, the Notice thereof must be forthwith given to the Company, and the same must be endorsed on the Policy, such endorsement to be signed by the Company's Agents, and a full and true Copy of the Articles deposited therewith; and if any Person or Persons insuring Property, shall describe his or their Buildings, Goods, Trade, or Manufacture, otherwise than what they really are, or shall omit forthwith to communicate any alteration or change subsequently made, whether temporary or permanent, in either, or shall refuse or neglect to pay any further Premium which may be required in consequence of such alteration or change, the Policy will be null and void.

II. Goods held in Trust or on Commission, must be insured as such; otherwise the Policy will not extend to cover them.

III. No Loss or Damage by Fire, occasioned by Invasion, Foreign Enemy, Civil Commotion, or any Military or Unlawful Power whatever will be made good.—Neither will this Company be answerable for Loss or Damage by Stock, or Goods, of any kind, which shall, or may happen to the same while undergoing any process in, or by which the application of Fire-heat is necessary, nor for Loss or Damage by Explosion of any kind.

Losses by Lightning will be made good when either the Buildings or the Effects Assured have been actually set on Fire thereby, and burnt in consequence thereof.

IV. No allowance will be made for any HIRE, Care, or other Property which may be destroyed or damaged by spontaneous combustion.

V. Persons insuring Property, must give Notice of any other Insurance made by, or on their Behalf, on the same Property, whether such other Insurance shall be made previously or subsequently to that which is made with this Company; and such other Insurance is to be endorsed on the Policy, and entered at the Office of this Company; otherwise such Policies will be null and void in case of Loss; and after such Endorsement it must be, the ratable Proportion of any Loss or Damage for which this Company is liable to be paid.

VI. Leasholders, Trustees, Mortgagees, and Persons entitled to Houses and Buildings in Leashold, may insure them as their own and Buildings, provided the Nature of their Tenure or Interest therein be duly specified; and this Office will fully re-estimate all Damages to such Houses and Buildings, or any Part thereof, not exceeding the Term Assured.

* * * All reasonable Expenses attending the Removal of Goods insured in this Office, out of any House or Premises on Fire, or out of any House or Premises adjoining or contiguous to any Building on Fire, will be paid, provided the danger shall appear to have warranted their removal.

VI. Upon the Death of any Person insured at this Office, the Policy, and Interest therein, may be continued to the Heir, Executor, or Administrator respectively, or be transferred to the Person who shall upon such Death be entitled to the Property insured, or to the Heir or her Interest therein to be endorsed on the Policy, at the Office of this Company.

Persons changing their Dwelling Houses, Shops, or Warehouses, may preserve the Benefit of their Policies, if the Nature and Circumstances of the Risk insured be not altered; and in all such cases the Policy shall not remain in Force, until due Notice of the Removal, or Alteration, be given at the Office of this Company or to its Agent and the same be allowed by Endorsement on the Policy, to be signed by one of the Company's Officers or Agents.

VII. All Persons insured with this Company, who shall sustain any Loss or Damage by Fire, are forthwith required to give Notice thereof, in writing, to the Company by Letter, or to its Agent, and also to deliver within Fifteen Days after such Fire a particular Account of their Loss or Damage as the nature of the case may admit; and shall, if required, file with the same their solemn Declaration or Affidavit, and produce their Books, and such other Evidence as the Directors of this Company may deem necessary; and unless such Account shall be delivered within the time before mentioned, and until such Declaration, Affidavit, Account-Books, and other Evidence are produced, the Amount of such Loss, or any part thereof, shall not be payable or recoverable; and if there appear any Fraud in Claimant shall be deprived of the benefit of his Policy.

VIII. This Company reserves to itself the option either to pay the amount of Loss, or to make good the same by Reinstatement.

IX. If any Difference or Dispute shall arise between the Assured and the Company, respecting the Amount of any Loss or Damage, such Difference shall be submitted to Arbitrators in discreetly chosen, whose Award in writing shall be conclusive and binding on both Parties.

X. Persons wishing to loan for Seven Years, will be charged for Six only; and if for any number of Years, less than Seven, a proportionate Discount, at the Rate of Five per Cent. per Annum, both upon the Premium and Duty will be allowed.

XI. Insurances may be made for any Period less than a Twelvemonth, but all such Insurances shall terminate at Five o'clock in the Afternoon of the Day specified in the Policy, without the allowance of Fifteen Days.

XII. No Insurance proposed to this Company shall be in force until the Premium and Duty, or a Deposit on account thereof, be actually paid.—No Receipts are to be taken for any Premiums of Insurance, but such bills are printed and issued from the Office, and witnessed by one of the Clerks or Agents of this Company.

XIII. China, Glass, Looking-Glasses, Musical Instruments, Jewels, Watches, Trinkets, Medals and other Curiosities, Prints (not in Trade), Paintings, Drawings and Sculptures, are not included in any Insurance, unless they are specified in the Policy, excepting when insured by Special Agreement, under the term of Personal Property of every description.—In case of Loss, not more than £10 will be allowed on any one Picture or Print, unless a valued Catalogue shall have been previously deposited in the Office.

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By Act 9 Geo. IV.—Section 1828.—And it is enacted, That from and after the fifth day of April, one thousand eight hundred and twenty-eight, in every case where any Insurance from Loss or Damage by Fire shall be made, or renewed, or continued, of two or more detached buildings, or of two or more buildings separated or partly separated from each other by party walls, and not communicating internally, or of any building or buildings, and also of any goods, wares, merchandise and other property, or of any goods, wares, merchandise, or other property lying or being in two or more buildings or other places, separate and apart, or of any other subjects or persons, having an internal communication, and comprising a plurality of risks, then and in any of the cases aforesaid, every such separate subject or person, having an internal communication, shall be deemed to be several and distinct insurances, and it shall not be lawful to issue one gross sum upon two or more such separate subjects or persons aforesaid, taken collectively.

And be it further enacted, That if at any time after the fifth day of April, one thousand eight hundred and twenty-eight, any Policy of Insurance shall be granted, or renewed, or continued, whereby any Insurance from Loss or Damage by Fire shall be made of or upon two or more such separate subjects or persons as aforesaid, collectively, contrary to the true intent and meaning of this Act, such Policy of Insurance shall be void of none effect, and shall be deemed and taken to be a fraudulent contract to evade the duties by the said recited Act respectively imposed; and the Person or Persons, or body or bodies public or corporate, by whom or by which any such Policy of Insurance shall be granted, renewed or continued contrary to this Act, shall forfeit and pay the sum of One Hundred Pounds.

Provided always, and be it enacted, That nothing in this Act contained shall extend or be construed to extend to prevent the Insuring from Loss or Damage by Fire collectively, in one sum for the whole, any goods, wares, merchandise, or other movable property, lying or being in several buildings or other places, separate and apart; Provided that in the Policy whereby such Insurance shall be made, there shall be contained a clause stipulating, that in the event of any Loss or Damage by Fire happening to such property, or to any part of such property thereby insured, the Insurer or Insurers in such Policy shall be liable to pay or make good such proportion only of the said Loss or Damage as the amount insured on each of the said buildings or other parts of the said property, at the time when such Fire shall break out or happen.

The Rates of Annual Premiums on the Three ordinary Classes of Insurances, are,

COMMON.....	1s. 6d.	HAZARDOUS.....	2s. 6d.	DOUBLY HAZARDOUS.....	4s. 6d.
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except in Special Cases.

The Rates for all Insurances, not coming under the above heads, are fixed by Special Agreement.

N.B. A BRICK BUILT HOUSE is understood to be when the Front and Back Walls are built with Brick, and a perfect Party-wall on each side. A BRICK and TIMBER BUILT HOUSE is when the external Walls are partly constructed of Brick, and partly of Wood or Lath and Plaster, or not having Party-Walls.

A Duty of 2s. per Cent. per Annum is laid upon every Hundred Pounds Property insured from Fire, which Duty is to be paid at the Office, at the taking out of the Policy.

Farming Stock Insured generally at Three Shillings, or with the Average Clause, at Two Shillings and Sixpence per Cent. per Annum.

Books of Accounts, Diaries, Notes, Bills, Bonds, Banners, Pallies, Histories, and Genealogies, cannot be insured upon any Terms. Buildings and Goods on the Banks of the Thames, from the Tower to Limehouse, on both sides of the River, are (on account of the greater Hazard in those Parts) charged with a small additional Premium.

London Fire-Engine Establishment.

ENGINE STATIONS, at which there is a constant Attendance DAY and NIGHT.	ST. GILES'S.....	George-Yard, Cross Street.	The following are the Stations of the EXTRA ENGINES—
RATCLIFF.....	WELL-CLOSE SQUARE.	OXFORD STREET.....	Wells Street.
ST. MARY AXE.....	DOUBLE STATION.	GOLDEN SQUARE.....	King Street.
FINCHURCH.....	St. Andrew's Square.	FORTMAN SQUARE.....	King Street, corner of Diver Street.
FINCHURCH.....	Whitechapel Street.	WATERLOO-BRIDGE ROAD.....	opposite the Victoria Theatre.
FINCHURCH.....	St. Andrew's Square, GE.	SOUTHWARK-BRIDGE ROAD.....	near Union Street.
FINCHURCH.....	DOUBLE STATION.	TOOLY STREET.....	Moor's Lane.
FINCHURCH.....	St. Andrew's Square.		
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