

Fire Policy.

HALIFAX, BRADFORD & KEIGHLEY, Sum Insured.

No. 4174

Present Payment.

Payment received by this Company on granting this Policy for the Insurance of the Property described in the Schedule hereunto annexed and conjoined, viz.

From 10th day of March 1853
To 25th day of March 1854

Nett Premium £ 17.13.3
Duty £ 7.19.4
Policy £

£25.12.7



FIRE & LIFE

Insurance Company.

Registered pursuant to 7 & 8 Vic. cap. 110.

£ 5000

Renewal Payment.

Payment conditioned to be made for the renewal of this Policy at the Term of 25th March 1854, and thenceforward annually on the same day of the month, viz.

Nett Premium £ 16.12.6
Duty £ 7.10.
Policy £

£24.2.6

Whereas John Falshaw Rawson of Nos 8, 9, 10 & 11, St. Pauls

Churchyard and Nos 22, 23 & 24, Great Carter Lane, Warehouseman, Mercer, Draper

and Haberdasher for and on behalf of himself his partner, or partners if any, trading

under the firm of J. F. Rawson & Company, ha^{ve} paid to the Halifax, Bradford, and Keighley Fire and Life Insurance Company the sum above stated to have been paid on the granting of this Policy, and ha^{ve} agreed to pay to the said Company, at the period above mentioned, for each year ensuing the Annual Renewal Payment above specified during the continuance of this Policy, for Insuring against loss or damage by Fire the Property mentioned, described, and particularized in the Schedule hereunto annexed and conjoined, entitled, "SCHEDULE OF THE PROPERTY HEREBY INSURED," in the places enumerated and described therein, and not elsewhere, (unless allowed by endorsement made and signed by an authorized Officer of the Company, and in the manner described by the Conditions of the Company on this Instrument endorsed,) such loss or damage not exceeding in such case respectively the sums of money named and specified in the aforesaid Schedule of the Property so to be insured, nor the aggregate Amount of the sum or sums of money constituting in all the total sum of Five thousand Pounds

Now be it known that so long as the said Insured shall duly pay the said Premium and the Duty payable for the time being therewith to the said Company, at the time aforesaid, and the 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 or make good to the said Insured, his, her, or their Heirs, Executors, Administrators, or Assigns, (PROVIDED the Interest of this Policy be so assigned with the consent of the Directors, such consent to be testified by endorsement on the same, signed by an authorized Officer of the Company) all the Damage and Loss which the said Insured shall suffer by Fire on the Property mentioned, described and particularized in the aforesaid Schedule hereunto annexed and conjoined, not exceeding in amount the respective sums of money specified in the Schedule aforesaid, according to the Tenor of the Proposals and Conditions of the said Company hereon endorsed, and in every respect subject to the stipulations of the Company therein contained.

Provided always and it is hereby expressly declared that the said Capital Stock and Funds of this Company for the time being remaining unapplied and undisposed of shall alone be answerable to the demands of the Insured, or to the Heirs, Executors, Administrators or Assigns of the Insured under this Policy; and that no Director, Officer, or Member of the said Company, or Proprietor of Shares therein, shall, in any event, upon any account, or in any manner whatever, be responsible or liable for, directly or indirectly, in respect of any demand or claim upon the said Company, beyond the Amount of his, her, or their particular Share or Interest in the Capital Stock for the time being of the said Company remaining unapplied and undisposed of, and liable to such demand or claim at the time when such claim may arise, anything contained in this Policy or any Law or Statute to the contrary notwithstanding.

Given under the Common Seal of the said Company hereunto affixed, by authority of the Board of Directors thereof: In Witness
of which Authority WE, being three Directors of the said Company, have subscribed our Names this 25th day of March in the
Year of OUR LORD One Thousand Eight Hundred and Fifty Three

Joseph Thorp

William Hutton

F. A. Leyland

Entered by J. N. N.

Examined by J. B.

Affixed by the Authority aforesaid,

Thomas Probert Secretary.

TABLE OF ANNUAL PREMIUMS TO BE PAID FOR INSURANCE FROM FIRE.

COMMON INSURANCES.	HAZARDOUS INSURANCES.	DOUBLY HAZARDOUS INSURANCES.
1st. BUILDINGS covered with Slates, Tiles, or Metals, and built on all sides with Brick or Stone, or separated by Party-Walls of Brick or Stone, and wherein no hazardous Trade or Manufacture is carried on, or hazardous Goods deposited. 2d. GOODS in Buildings as above described, such as Household Goods, Plate, Jewels in private use, Apparel, and Printed Books; Liquors in private use, Merchandise, and Stock and Utensils in Trade, not hazardous. At 1s. 6d. per Cent. per Annum, with certain exceptions.	1st. BUILDINGS of Timber or Plaster, or not wholly separated by Partition-Walls of Brick or Stone, or not covered with Slates, Tiles, or Metals, and thatched Barns and Out-houses having no Chimney, nor adjoining to any Building having a Chimney; and Buildings falling under the Description of Common Insurance, but in which hazardous Goods are deposited, or hazardous Trades or Manufactures are carried on. At 2s. 6d. per Cent. per Annum with certain exceptions.	1st. BUILDINGS, having the external Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party-Walls of the same Materials, and covered with Slate, Tile, or Metal, in which any hazardous Trades are carried on, or hazardous Goods deposited. 2d. GOODS.—All hazardous Goods deposited in hazardous Buildings. At 4s. 6d. per Cent. per Annum, with certain exceptions.

AGRICULTURAL PRODUCE, FARMING STOCK, AND IMPLEMENTS AND UTENSILS OF HUSBANDRY, on any Farm, may be insured without the Average Clause, at 3s. 6d. per Cent. *Exempt from Duty*, provided it be insured to a fair average value.

INSURANCES may also be made by *SPECIAL AGREEMENT* on the following Risks, and on others of a similar description, not included in the 2nd and 3rd Heads of Insurances, such as Buildings, containing Kilsn, Steam Engine, Store, or Oven, used in the process of any Manufacture, and the Stock therein; Sugar Refiners, Sea-Biscuit Bakers, Distillers, Varnish Makers, Chemists' Laboratories, Theatre, Coach Painters, Colour Manufacturers, Varnishers, Musical Instrument Makers, Refiners of Saltpetre, Spemaceti, Wax and Oil, Barge and Boat Builders, Carpenters, Cabinet Makers, Coach Makers, Coopers, Cork Burners, Floor-Cloth Painters, Joiners, Lampblack Makers, Letter-Press Printers, Machine Makers, Melters of Tallow or of Rough Fat, Candle Makers, Cart-Grease Makers, Oilmen, Soap Boilers, Rope and Sail Makers, Ship Chandlers, Hemp and Flax Dressers, Oil Leather Dressers, Medals, Curiosities, Pictures, Prints, Drawings, Statuary Work, Spinners of Cotton, Flax, Lint and Wool, throughout all the Operations attending the Manufacturing of these Materials from the raw state into Thread for the Weaver, and such other Risks as, by reason of the nature of the Trade, the narrowness of the Situation, or other dangerous Circumstances, may increase the hazard thereof: all which Special Hazards must be inserted in the Policy to render the same valid and in force.

N.B.—Gunpowder, and Buildings in which it is made, cannot be insured on any Terms; neither does this Office insure Writings of any kind, Books of Accounts, Ready Money, Bonds, Bills, or any other Securities for Money.

N.B.—By an Act of 55th GEO. III. a Duty of 3s. per Annum is to be levied on every Hundred Pounds of Property insured against Fire; but by an Act of the 3rd and 4th WILL. IV. Agricultural Produce, Farming Stock, and Implements and Utensils of Husbandry, are Exempt from Duty.

N.B.—Insurances may be made for more Years than One by single payment, and in such Cases there will be a Discount allowed of Five per Cent. per Annum, Compound Interest, on the Premium and Duty on every Year except the First.

A Discount of Five per Cent. to be allowed on all Premiums at the time of Payment.

CONDITIONS.

No. 1. Houses and other Buildings, Household Furniture, Printed Books, Jewels, Trinkets, Goods, Wearing Apparel, Wares, Merchandise, Utensils, Implements in Trade, and Farming Stock, whether the Property of the Person insuring, or possessed in trust for others, or held on commission, (except all manner of Deeds and Writings, Books of Accounts, Bills, Bonds, or other Securities for Money, Tallies, Notes, Cash, and Gunpowder) may be insured; but all Houses, Buildings, and Goods, possessed in Trust, or held on Commission, must be so expressed in the Policy, otherwise the same shall be void.

No. 2. Any number of Buildings, together with the Household Furniture, Goods, Stock in Trade, Materials, and Things therein, or the Household Furniture, Goods, Stock in Trade, Materials, and Things, in different Houses or Buildings, may be insured in one Policy, provided the sum insured on each building, class, head, and denomination of the other Articles insured, be kept separate and distinct.

No. 3. All Policies, in order to be in force, shall be sealed with the Seal of the Company, and signed by three of the Directors. No Insurance shall be deemed to have taken place until the Premium and Duty shall have been actually paid; or, when the Proposal for Insurance is under consideration, an adequate Deposit has been paid to the Agent or other Officer of the Company, and for which the printed Receipt of the Company has been given.

No. 4. Persons desirous to insure Buildings, shall deliver in the following particulars, signed by the party insuring, viz. a description of the Buildings, where situated, by whom occupied, whether used as Dwelling Houses, Warehouses, Manufactories, or Workshops, and whether immediately adjoining to such Buildings are more hazardous.

No. 5. In the Insurance of Household Furniture, Goods, and Stock in Trade, the nature of the buildings or place in which the same shall be deposited shall be described, (particularly whether immediately adjoining such buildings as are more hazardous), and the quality of the Articles to be insured stated, so that it may be ascertained under which head or class of Insurance the same are to be placed; and it shall also be stated whether any Manufacture is carried on upon the Premises.

No. 6. If any person shall insure Houses or Buildings, Household Furniture, Goods, or Stock in Trade, and shall deliver in or cause to be delivered in a false or incorrect description thereof, so as to procure the Insurance at a lower Premium than is herein specified as applicable thereto; or if Houses or Buildings shall contain any Kiln, Furnace, Steam Engine, Store or Oven, used for the purpose of carrying on any Manufacture, without disclosing the same at the time of making such insurance, and having the circumstances stated in the Policy; every such Insurance, as regards the particular risk or risks, sum or sums insured, in respect of which such misstatement or concealment shall be made, shall be void to all intents and purposes.

No. 7. And in the insurance of Buildings or Premises containing any Steam Engine, Store, Conkel, Kiln, 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 subsequently introduced, due Notice must be thereupon given to the Company, and the same must be allowed by endorsement on the Policy, and the extra Premium, if any, actually paid and acknowledged—such endorsement to be signed by one of the Company's Officers or Agents, otherwise the Policy will be void.

No. 8. Persons applying to insure Property with this Company, and having already insured the same in any other office, or who, after having insured with this Company, shall effect an insurance on the same Property elsewhere; or if any such alteration shall be made in the House or Building insured, in the Trade or Business carried on, or in the Household Furniture, Goods, or Stock in Trade insured, so as to convert or alter the Property insured into another class or head of insurance, notice of all such circumstances must be forthwith given to the Company, so as to have the same endorsed upon, or written in the margin of the

Policy; and if any such alteration shall take place in the House or Building, Trade or Business, Household Furniture, Goods, or Stock in Trade, so as to increase the Risk or Premium, such increase of Premium must be immediately paid, otherwise the Policy shall, in any of the above cases, be void, so far as relates to the risk or risks, sum or sums insured upon the particular Buildings, Furniture, Goods, or Stock, as to or upon which such insurance elsewhere, or such alteration, shall be or shall have been made, but no further, or otherwise; provided always, that any Houses or Buildings, Household Furniture, Goods, and Stock in Trade, may be insured at this office, although the same should already be insured elsewhere, if the sum at which the same shall be so insured, and the name of the office where the insurance shall have been made, shall be communicated to the Board of Directors, and stated in or upon the Policy so to be taken out; and any person or persons insured at this office shall be at liberty to insure the same Property at another office, provided notice of such other insurance shall, within one calendar month, after effecting the same, be given at the office of this Company, and a memorandum thereof endorsed upon, or written in the margin of the Policy, and signed by one of the Officers of this Company, but not otherwise, and if such notice shall be given, and such memorandum made, then and in such case, if any loss or damage shall be sustained by any such insurer or insurers, his, her their heirs, executors, administrators, or assigns, this Company shall and will pay and make good unto such sufferer or sufferers so much and such part or proportion of the loss or damage sustained as the sum insured at this office shall bear to the sum or sums insured elsewhere.

No. 9. Upon the death of any person insured, his or her Policy and interest therein shall be continued to the heirs, devisees, executors, or administrators of the deceased, and shall be transferred to the person or persons who shall upon such death, become entitled to the property insured; provided that before any new payment or premium shall become due upon the Policy of such deceased person, his or her heirs, devisees, executors, or administrators entitled to such Policy, shall procure his, her or their right to be endorsed on the Policy.

No. 10. Upon a Sale of the Property insured, the Policy, by which the same is insured, may be assigned to the purchaser of the property, by the deed of conveyance, or be transferred in the books of the Society, by an order from the person to whom the Policy shall have belonged prior to such sale, but in either case a memorandum thereof shall be endorsed on the Policy.

No. 11. Leaseholders, Trustees, Mortgagees, and persons entitled to Houses and Buildings in Reversion, may insure their respective interests in such Houses and Buildings, provided the nature of their Tenure or Interest therein be duly specified; and this office will fully reimburse all Damages to such Houses and Buildings insured, or pay the Amount, not exceeding the sum insured.

No. 12. Persons changing their Dwelling-Houses, Shops, or Warehouses, may preserve the benefit of their Policies in respect to the Household Furniture, Goods, and Stock in Trade insured, if the nature and circumstances of the risk insured against should not be thereby altered; but in all cases the insurance shall not be in force until such change of Dwelling-houses, Shops, or Warehouses shall be communicated at this office, and allowed by a memorandum to be made upon the Policy, or in the margin thereof, and signed by one of the officers of this Company.

No. 13. All persons insured, who shall sustain any Loss or Damage by Fire, shall forthwith give notice thereof at one of the offices of this Company, and within fifteen days after such fire, deliver in the particulars of the loss and damage sustained, in the most satisfactory manner that the nature of the case will admit of; and shall, if required, verify the same by their oath or affirmation, and by the oath or affirmation of their shopmen, domestics, or servants; by their books of accounts, and such other proper vouchers, as shall be reasonably required in that behalf; and unless such notice shall be given, and (if required) such oath or

affirmation of the loss sustained be made, and such books and vouchers produced, no money shall be recoverable by virtue of any Policy to be issued by this Company, and if it shall appear that there hath been any fraud or false swearing, or that the fire shall have happened by the procurement, or wilful act, means, or contrivance of the insured or claimants, he, she, or they shall forfeit and lose every right and claim to restitution or payment by virtue of his, her, or their Policy or Policies; but in case any difference shall arise between this Company and the insured, touching or concerning any loss or damage sustained, such difference shall be submitted to the judgment and determination of two arbitrators, to be indifferently chosen; one to be named by the insured, and the other by the directors of this Company; and in case such two arbitrators cannot or shall not agree, then the same shall be submitted to, and determined by, a third person, to be chosen by such two referees or arbitrators, as an umpire; and the award in writing of such two referees or their umpire, shall be conclusive and binding upon all parties.

No. 14. All Losses or Damages sustained by fire, where all necessary requisites shall have been complied with, and all reasonable expenses attending the removal of Household Furniture, Goods, and Stock in Trade in case of fire, shall be paid at the end of sixty days after notice of such fire shall have been given at one of the Offices of this Company; or the Directors, at their option, will cause every Building, and all Household Furniture, Goods, and Stock in Trade, to be rebuilt, repaired, replaced, or reinstated, within a reasonable time, and will begin to rebuild, repair, replace, or reinstate the same within such sixty days.

No. 15. No Loss or Damage by Fire, occasioned by invasion, Foreign Enemy, Civil Commotion, or any Military or Unarmed Power whatever will be made good.

No. 16. Losses by Lightning will be made good by this Company, so far as where either the buildings or the effects insured have been actually set on fire thereby, and burnt in consequence thereof. No allowance will be made for any hay, corn, or other property which may be destroyed or damaged by its own natural heating.

No. 17. This Company will not be responsible for Loss or Damage occasioned by, or resulting from, explosion of any kind. Nor for any Loss or Damage to Property sustained while undergoing any process in or by which the application of Fire-heat is necessary.—Provided always that the Damage shall have originated from the said Fire-heat so applied, and not from other causes of combustion.

No. 18. Watches, Jewels, Trinkets, China, Glass, Medals, or other Curiosities, Paintings, Drawings, Prints, and Sculptures, Carving, Gilding, or Fresco Painting on Walls, shall not be considered to be included in any insurance, or be paid for in case of Loss, unless such respective Articles shall be specified in the Policy. And no Sum exceeding Ten Pounds shall be allowed on any one such Painting, Print, Drawing, or similar Work of Art, unless the same be specially allowed by endorsement, or otherwise, in the said Policy.

No. 19. If more than two pounds weight of Gunpowder shall be deposited upon the premises, when any Loss by fire happens by reason of such Gunpowder, such Loss shall not be made good by this Company.

No. 20. No Naptha, Camphine, nor other combustible liquid Gases, will be permitted in Mills or Manufacturing Establishments, but the same will be allowed in Private Dwelling Houses.

No. 21. All Insurances shall be deemed to have expired at four o'clock in the afternoon of the last day of the term for which the Policy shall have been granted; but fifteen days will be allowed on all Annual Policies, for the purpose of renewing the same; and in case any Loss or Damage shall happen by fire, before four o'clock in the afternoon of the last of those fifteen days, then such renewed Policy shall take effect from the expiration of the former Policy, so as to cover such Loss or Damage to the extent insured.

Schedule of the Property hereby Insured.

On Stock and Utensils in Trade and goods on trust or on commission in his or their now dwellinghouses and Warehouses all adjoining and communicating situate and being as aforesaid, brick and timber built, having a hot water apparatus securely fixed therein, but no german or other pipe stove allowed therein.

— Five Thousand Pounds — £5000^s 17 10^d

3 wks ✓ 1 1 10

Duty 1 7 10 "

Mem:- The above described premises communicate by means of an arched vault with their Warehouse No. 14 Saint Paul's Churchyard and Nos. 19 and 20 Great Carter Lane, and there is a communication between No. 14 and No. 13 Saint Pauls Churchyard protected by double Iron Doors allowed, but this assurance does not extend to cover Goods in said Warehouse communicating.

The sums assured on the above in other Offices to be declared in case of Loss.

Halifax

£5000

Stock n. 9

du Lady Day

4174

James Howard Bonds

