

NORTH OF ENGLAND



INSURANCE COMPANY.

Present Payment.

FROM 9th March, 1853
TO Lady-day, 1854.

PREMIUM £ 14. 13. 3
DUTY 6. 5. 8
£ 20. 18. 11

Police and Stamp
Product Return 7. 10. 0
on No 1617, cancelled 13. 8. 11
From: £5.5.0
duty 12.5.0
£7.10.0

Annual Payment.

At Lady-day.

PREMIUM £ 14. . . .
DUTY 6. . . .
£ 20. . . .

Fire Policy, No. 13542

Sum Insured, £ 4,000

Whereas, John Falshaw Pawson, of Nos. 8, 9, 10 and 11, Saint Pauls Church Yard, and Nos. 22, 23 & 24, Great Carter Lane, Warehouseman, Mercer, Draper, and Haberdasher; for and on behalf of himself and his partner or partners, if any, trading under the Firm of J. F. Pawson and Company, is desirous to effect an Insurance against Loss by Fire upon the undermentioned Property, and hath made to the North of England Fire and Life Insurance Company, the Present Payment, stated in the margin of this Policy, as a Premium for Insuring on said Property, the sum of £ 4000 from the 9th day of March, 1853 until the 25th day of March, 1854: Now therefore be it known, that from and after the date herein first above mentioned, to the date herein last above mentioned, and for so many Years from and after the date last above mentioned, as the Party hereby Assured shall make to the said Company, with the consent of the Directors thereof, the Annual Payment stated in the margin of this Policy, at the commencement of each Year, the Capital Stock and Funds of the Company shall, subject to the Conditions hereupon endorsed, be liable to make good to the Assured, and to the Heirs, Executors, or Administrators of the Assured, 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 mentioned, (that is to say,)

£ 4000 Four Thousand Pounds, On Stock and utensils in Trade and goods in 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: and having a hot water apparatus securely fixed therein, but no german or other pipe stove allowed.

Note—The above described Premises communicate by means of an arched vault with their warehouse No 14, Saint Pauls Church Yard, and Nos 19 and 20 Great Carter Lane, and there is a communication between Nos. 14 and 13, St. Pauls Church Yard protected by double iron doors, allowed; but this assurance does not extend to cover Goods in said Warehouses communicating.

The Sums insured on the above in other Offices to be declared in the event of Loss.

In Witness whereof, we, three of the Directors of the said Company, have hereunto set our Hands, the 14th day of April in the Year of our Lord 1853.

Received at the same time, for the Commissioners of the Stamp Duties, the Sum of £ 6. 5. 8 being the Duty on the said Insurance according to Act of Parliament

Examined, J. W. Worsfold Manager.

George Wall
John Roberts
Wm Smith Junr



North of England Insurance Office
11, Cheapside, London, E.C. 4, 15th May 1886

It is declared that the sum insured by this policy is to be paid and cover goods in the three rooms of No. 11, St. Pauls Churchyard, lately used to communicate with the within described Warehouse as shown on a lithographed plan now deposited in this Office.

Wm. Cook
Secretary

North of England Insurance Office
11, Cheapside, London, E.C. 4, 15th May 1886

North of England Insurance Company.

FIRE POLICY, No. 85422

John A. Lawrence, Esq.
A. Paul Church Jan

Present Payment to Messrs. Messers 13. 5. 11
Annual Payment Weekly 5 20. 0. 0

Name—Please examine your Policy, and if you find any error therein, return it immediately for correction.

North of England Insurance Company.

Offices:—Sheffield, OLD HAYMARKET; London, 11, CHEAPSIDE; Dublin, 28, EUSTACE-STREET.

Trustees.

THE RIGHT HONOURABLE EARL FITZWILLIAM, K.G.
THE RIGHT HONOURABLE LORD WHARNCIFFE.
THE RIGHT HONOURABLE LORD VISCOUNT MILTON.
JOHN PARKER, ESQUIRE, M.P.
SIR HENRY GEORGE WARD, KNIGHT.
CORDEN THOMPSON, ESQUIRE, M.D.
JOHN CARR, ESQUIRE, MAYOR OF SHEFFIELD.

Chairman of the Board of Directors.

GEORGE WILTON CHAMBERS, ESQUIRE, of Clough House.

CONDITIONS OF INSURANCE.

1st.—Every policy issued by this Company will be void, unless the nature and material structure of the buildings and property insured, and of all buildings which contain any part of the property insured, be fully and accurately described in such policy, and unless the trades carried on in all such buildings be correctly shown, and unless it be stated in such policy whether any hazardous goods be deposited in any such buildings, and whether there be any apparatus for producing heat (other than common fire-places in private houses) used or employed in any such building, or in any building, or other place adjoining, or near to the property insured, and belonging to or occupied by the party insured; and if there be any building of a hazardous nature or structure, or in which hazardous trades are carried on, or hazardous goods are deposited, belonging to or occupied by the party insured, adjoining or near to the property insured, the same must also be specified in the policy, or it will be void.

2nd.—If any alteration or addition be made in or to any building insured, or in which any insured property is contained, or in or to any building adjoining or near to the property insured, belonging to or occupied by the party insured, by which the risk of fire to the building or property insured, or the building containing such property, is, or may be increased, or if such risk be increased either by any of the means aforesaid in the first condition, or in any other manner, or if any property insured be removed into other premises, such alteration or addition, increase of risk or removal, must be immediately notified to the Company, in order to its being allowed by indorsement on the policy.

3rd.—Persons insuring property of which they are not actually or absolutely the owners, will not be entitled to any benefit from their policies, unless it be therein stated that such property is held by them in trust, or on commission or otherwise, as the case may be.

4th.—Policies for a period less than one year, or for a period exceeding one year, effected by a single payment at the commencement of the period, will become void, and the insurance absolutely cease at six o'clock in the evening of the day stipulated in the policy, as terminating the insurance.

5th.—No floating insurance is allowed without the average clause, except upon live and dead farming stock, which may be insured on any part of a farm, in one sum, without the average clause, but the stock on two or more farms cannot be insured in one gross sum. The words "farming stock" do not embrace growing crops, which must be insured by a separate policy, nor hops in oat houses, while artificial heat is made use of therein. Under the general description of household goods, are comprised furniture, linen, wearing apparel, wines and liquors in private use, and these articles are allowed to be insured under one sum; also, plate and printed books, to the extent of £100; and china, glass earthenware, and looking-glass plates, together to the same extent; but those articles, if intended to be insured beyond that amount, as also pictures, prints, and sculptures may be insured under a distinct sum. No more than £10 is allowed for any picture, print, or sculpture, unless a catalogue specifying the sum insured on each article at a larger sum be deposited in the office, and in the event of loss, the value of each article in the catalogue is to be proved in the same manner as any other property insured with this Company. Watches, jewels, trinkets, and musical instruments must be insured under a distinct sum. The Company does not insure deeds or writing of any description, books of accounts, ready money, bonds, bills, or any other securities for money.

6th.—If a policy be granted by this Company, for insuring property, which, at the time of granting such policy, shall be insured elsewhere by the same party, or with the privity or on the behalf of the same party, or if the party having insured property with this Company shall afterwards effect any other insurance on the same property, in this or any other office, such fact, and the amount and extent of such insurance, must be noticed in the policy on an indorsement thereon signed by the Manager of the Company or Agent, otherwise the party will not be

entitled to recover any compensation in the case of loss; and whenever insurances are effected with this Company and elsewhere (and due notice given as aforesaid) this Company will be liable to the payment of a rateable proportion of any loss that may be sustained in respect thereof.

7th.—Whenever any person insured shall transfer his policy, or in any manner alter, or part from his interest therein, except by way of mortgage, a written notice of every such fact shall within forty days at furthest after every such transfer, or change of interest, be given to the Manager of the Company or Agent, and the policy shall also be transmitted with the notice, that a memorandum of such fact may be endorsed thereon, or in default thereof, the policy will become void.

8th.—Whenever any fire shall happen, the party insured shall give immediate notice thereof to the Manager of the Company or Agent, and within three calendar months deliver to the Manager or Agent, under his or her hand, accounts exhibiting the full particulars and amount of the loss sustained, estimated with reference to the state in which the property destroyed or damaged was immediately before the fire happened; and such accounts shall, if required by the Directors, be supported by the oral testimony, or by the depositions or affirmations, in writing, of the claimant, and of his or her servants, and by the production of his or her books and vouchers.

9th.—The amount of every loss will be paid, without any discount or deduction, within sixty days after the same shall have been established to the satisfaction of the Directors; but they reserve to themselves in all cases the option of reinstatement within a reasonable time.

10th.—If any difference shall arise in the adjustment of losses, the same shall be submitted to the arbitration of two indifferent persons, one to be chosen by the party insured, and the other by the Directors of this Company; such arbitrators to be empowered to elect an umpire if necessary.

11th.—No person insured by this Company is indemnified against losses that may arise from fire occasioned by foreign enemies, civil commotion, riot, or by any military or usurped power, nor against losses arising from explosion of any kind; but losses arising to buildings or property, from fire occasioned by lightning, will be made good. The use of gas-light is allowed, but the gas must not be made on the premises insured; and except for the purpose of light in private dwelling-houses, the use of sulphur or camphine is prohibited, without special license under the policy. The Company does not insure gunpowder, nor the buildings in which it is made, and if more than 28 lbs. of gunpowder be deposited on the premises insured, or where goods insured are kept, the insurance will be void in the event of loss, unless the party insured be a dealer in the article, in which case 1 cwt. is allowed.

12th.—No insurance shall extend to losses arising on hay, corn, or other property destroyed or damaged by its own natural spontaneous heating, nor to losses arising on implements or goods accidentally destroyed or damaged by the improper application of fire in any process of manufacture, but losses happening to adjacent property insured, in consequence of fire so occasioned, will be made good.

13th.—When any fire happens and engenders effects which are partly insured by this Company and partly uninsured, or not fully insured, or insured elsewhere, the Company will contribute in a rateable proportion towards the expenses incurred, and the damage sustained by the removal of such effects to a place of safety.

14th.—If any wilful concealment, collusion, misrepresentation, or false swearing, shall, on any occasion be made or attempted by the party insured, or with his or her privity, with intent to defraud this Company, the same shall in every case be a bar to any claim under the policy.

George Stewart, A.I.A.,
Manager.

PREMIUMS TO INSURE £100 AT DEATH.

WITH PARTICIPATION OF PROFITS.						WITHOUT PARTICIPATION IN PROFITS.									
AGE.	YEARLY.	AGE.	YEARLY.	AGE.	HALF-YEARLY.	AGE.	HALF-YEARLY.	AGE.	YEARLY.	AGE.	YEARLY.	AGE.	HALF-YEARLY.	AGE.	HALF-YEARLY.
15	1 12 11	40	3 5 1	15	0 16 7	40	1 13 0	15	1 8 11	40	2 17 3	15	0 14 7	40	1 9 0
20	1 16 9	45	3 18 3	20	0 18 7	45	1 19 9	20	1 12 4	45	3 8 10	20	0 18 4	45	1 14 11
25	1 1 7	50	4 15 10	25	1 1 0	50	2 8 9	25	1 16 7	50	4 4 4	25	0 18 6	50	2 2 10
30	2 7 7	55	5 19 2	30	1 4 0	55	3 0 3	30	2 1 10	55	5 4 10	30	1 1 2	55	2 13 5
35	2 15 2	60	7 10 6	35	1 7 11	60	3 17 0	35	2 8 7	60	6 12 6	35	1 4 7	60	3 7 9