

Trustees.
 THE LORD SONDES.
 SIR EDMUND BACON, BART.
 SIR HANSON BERNEY, BART.
 SIR JOHN PETER BOILEAU, BART.
 HENRY NEGUS BURROUGHS, Esq., M. P.
 JOHN LONGE, Esq.
 JOHN GARNHAM, Esq., R. N.

Directors.
 FRANCIS JOHN BLAKE, Esq., President.
 HORATIO BOLINGBROKE, Esq., Vice-President.
 CHARLES TURNER, Esq.
 JAMES MURPHY, Esq.
 JOSEPH STANNARD, Esq.
 PETER DAY, Esq.
 JOHN CATER, Esq.
 JOSEPH DAVEY, Esq.
 WILLIAM STARK, Esq., F.G.S., F.C.S.
 SAMUEL SHALDERS BEARE, Esq.

Registrar and Secretary.
 JOHN SKIPPER, Esq.



No. 12,570
 £ 700

| | | | |
|----------------------|-----|----|----|
| Premium | 46 | 12 | 0 |
| Duty | 11 | 1 | 4 |
| Annual Payment | 116 | 1 | 16 |

To all to whom this Instrument or Policy of Insurance shall come, We, whose names are hereunto subscribed, being three of the Directors of the NORWICH EQUITABLE FIRE ASSURANCE SOCIETY, for the Insurance of Buildings and Goods from Loss and Damage by Fire, send greeting.

Whereas Robert West of No. 31, Park Place, New Brompton Gillingham, in the County of Kent, Blacksmith.

has applied to the Registrar or Agent of the said Society, to insure his undermentioned property from loss and damage by fire, upon the terms prescribed by the said Society, and has accordingly paid to the said Registrar or Agent, the Premium and Duty above stated:

Now these presents witness that the capital stock and funds of the said Society shall be subject and liable to make good all such loss and damage as shall happen to the said property by fire (not occasioned by invasion or foreign enemies, or by any military or usurped power, or by any civil commotion, or riot, or tumult, or by the natural heating of any corn, hay, seed, or other property) between the day of the date of these presents, and the twenty fifth day of December which will be in the year of our Lord one thousand eight hundred and fifty three, not exceeding the amount hereunder mentioned; that is to say,

Five hundred Pounds in equal proportion in three Dwellinghouses with an Office to each all adjoining here in the occupation of — Surgeon and one unoccupied situate in Chance-Town in New Brompton aforesaid and numbered 1, 2 and 3. ~~Three~~ ^{Three} hundred Pounds in equal proportion in two Dwellinghouses with an Office to each all adjoining in the occupation of John Moffatt and one unoccupied situate in Park Place in New Brompton aforesaid and numbered 35 and 36. All brick built and slated.

And that if the said insured, his heirs, executors, administrators, or assigns, shall, at the end of the said period or within fifteen days next after, pay to the Registrar or Agent for the time being of the said Society the like premium and duty, the capital stock and funds of the said Society shall continue liable to make good such loss and damage as aforesaid for another year; and thenceforth for so long as the said insured, his heirs, executors, administrators, or assigns, shall yearly, on the twenty fifth day of December or within fifteen days after, continue to pay the said premium and duty, and the Directors of the said Society shall accept the same, the capital stock and funds of the said Society shall remain liable to make good such loss and damage as aforesaid.

In witness whereof, We three of the said Directors, have hereunto set our hands the eleventh day of January in the year of our Lord one thousand eight hundred and fifty three.

Signed in the presence of
 W. J. Dorman
 John Skipper
 Registrar

H Bolingbroke
 Peter Day
 John Cater

TERMS OF INSURANCE.

Classification of Risks.

FIRST CLASS.

Buildings having the external walls wholly of brick or stone, standing alone or separated from other buildings by party walls of brick or stone, and covered with slate, tile, or metal, wherein no hazardous trades are carried on, nor hazardous goods deposited.

For Sums not exceeding £3000, annual Premium 1s. 6d. per Cent. with certain exceptions.

SECOND CLASS.

Buildings having the external walls of timber, plaster, or brick and timber, or brick and stone buildings, without party walls of the same materials, covered with slate, tile, or metal, wherein no hazardous trades are deposited, nor hazardous trades carried on.

Buildings covered with slate, tile, or metal, and built of brick or stone, and their contents, wherein hazardous trades are carried on, or hazardous goods deposited, buildings thatched having no chimney, nor adjoining to a building having a chimney, and their contents.

Hazardous trades are Brewers, without any steam engine; Tallow Chandlers (not Melters); Soap Makers, Bread Bakers, Bookbinders, Printers (without stoves); Malsters (not making high-dried or Porter Malt); Pawn-brokers, Hotpressers, Calenderers, Coopers, Carpenters, Cabinet Makers, Innholders, Stable Keepers, Carriers (having no pipe stoves); Vintners, Oilmen (not being Coloumners); Apothecaries, Druggists, or Chemists (without any laboratory); and other trades of the like nature.

Hazardous goods are Hemp, Flax, Pitch, Tar, Saltpetre, Brimstone, Resin, Tallow, Oil, Turpentine, Spirits, and other goods of the like nature when kept in small quantities, by general Shopkeepers, in buildings not hazardous, as described in the first Class, and stock in timber yards.

For Sums not exceeding £3000, annual Premium 2s. 6d. per Cent. with certain exceptions.

THIRD CLASS.

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, buildings thatched and having chimneys, or adjoining to buildings having chimneys, and their contents.

This Class comprises the stock and goods of Wax Chandlers, Sail and Rope Makers, Prints, Paintings, Drawings, and Musical Instruments; also China, Glass, Pottery, Sculpture, and such articles as by their fragility are liable to destruction, deposited in buildings not hazardous as described in the first Class.

For Sums not exceeding £1000, annual Premium 4s. 6d. per Cent. with certain exceptions.

FOURTH CLASS, SPECIAL RATES.

Buildings in which manufactories, processes, or trades attended with peculiar danger are carried on, and their contents. In this Class are comprised, amongst others, Printers and Bookbinders (having stoves); Tallow Melters, Barge and Boat Builders, Coach Makers, Cabinet and Chair Makers, Sea Biscuit Bakers, Cork Bakers, Coloumners, Soap Makers, Machine Makers, Musical Instrument Makers, Lamplack Makers, Japanners, Floor Cloth Painters, Chemists (having laboratories); cotton works, Distillers, steam engines, turpentine and varnish works, oil mills, wind and water mills, paper mills, silk mills, theatres, all buildings containing cockles, or stoves, tobacco and snuff manufactories.

FARMING PROPERTY.

Agricultural Produce and Farming Stock not less than 4s. per cent. per annum, or for a shorter period.

Memorandum.—If a Steam Threshing Machine is used on any Farm, an additional rate will be charged of not less than 1s. per cent. on both Building and Stock, and no Stock or Thatched Building can be insured if situate or lying within 100 yards of the centre of a Railroad, without a special Premium being paid.

As to Farm Buildings.

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|---|--|
| Farm-houses, thatched | { not less than 5s. per cent. per annum. |
| Farm outbuildings, brick and tiled, or slated | { not less than 3s. per cent. per annum. |
| Timber or any other construction, and tiled or slated | { not less than 5s. per cent. per annum. |
| Thatched, not having any chimney therein, and not adjoining any building having a chimney | { not less than 5s. per cent. per annum. |
| Thatched, and having a chimney therein, or adjoining any building having a chimney | { not less than 5s. per cent. per annum. |

The above rates on Farming Property do not apply to Scotland or to Thatched Buildings in the Counties of Devon, Dorset, and Somerset.

THATCHED RISKS

IN THE COUNTIES OF DEVON, DORSET, AND SOMERSET.

| | |
|---|--|
| Buildings thatched, having no chimneys, being unconnected with and at a distance of 100 yards from any other building, having a chimney used for any purpose of fire heat, and their contents | 3s. per cent. per annum, with some exceptions. |
| Buildings thatched, having no chimneys, adjoining to or being within 100 yards of any thatched dwelling-house or other building, having a chimney, used for any purpose of fire-heat, in which no hazardous goods are deposited, or hazardous trade carried on; and the contents of such buildings, whether Farming Stock or otherwise | 5s. per cent. per annum, with some exceptions. |
| Thatched dwelling-houses or other thatched buildings, having a chimney used for any purpose of fire-heat, being unconnected with and at a distance of 100 yards from any other thatched dwelling-house or building having a chimney as aforesaid, in which no hazardous trade is carried on, or hazardous goods deposited, and their contents | 7s. 6d. per cent. per annum, with some exceptions. |
| Dwelling-houses thatched, or other thatched buildings, having chimneys, used for any purpose of fire-heat, situate in any town or village, or adjoining to or within 100 yards of any such thatched building as aforesaid, in which no hazardous trade is carried on or hazardous goods deposited, and their contents | 15s. per cent. per annum, with some exceptions. |

Losses occasioned by lightning are made good.

By Statute 9 Geo. 4th, c. xiii. buildings detached, or so separated as to occasion a plurality of risks, must be insured in distinct sums, and goods contained in such buildings must be insured distinctly, and any insurance in one gross sum upon two or more such separate subjects or parcels of risk is void.

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 oast houses, while artificial heat is made use of therein. Under the general description of Household Goods are comprised furniture, linen, wearing apparel, and wine and liquors in private use; and these articles are allowed to be insured under one sum. Also plate and printed books, and china, glass, earthenware, likewise looking-glass plates, collectively to the amount of £50; but these articles, if intended to be insured beyond that amount, as also pictures, prints, sculptures, engravings, or musical instruments, must be insured under a distinct sum. No more than £10 is allowed for any picture, print, sculpture, engraving, or musical instrument, 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 Office. Watches, jewels, and trinkets, must be insured under a distinct sum.

All property insured against loss or damage by fire, is liable to the payment of a duty of 3s. per cent. per annum, except Farming Stock, which is allowed to be insured duty free.

If more than 28 lbs. of gunpowder be deposited on the premises insured, or where goods insured are kept, no benefit or advantage, in case of loss, shall be derived from such insurance, unless the party insured be a dealer in that article, in which case one cwt. is allowed.

No insurance to be considered in force until the Premium, or a deposit on account thereof be actually paid.—No receipts are to be deemed valid but on the office printed forms.

CONDITIONS OF INSURANCE.

I. BUILDINGS intended to be insured, to be accurately described. Any stove, kiln, furnace, or fire-heat, other than common fire-places in private houses, or any process of fire-heat carried on, to be noticed in the policy, or the insurance will be void. In the insurance of goods, the nature of the goods and of the buildings or place in which the same are deposited, to be faithfully described: particular circumstances of risk to be especially expressed in the policy; and every alteration in the property insured, whereby the insurance is rendered more hazardous, to be made known, by notice in writing to be left at the Society's office; and the same must be allowed by endorsement on the policy, signed by the Secretary, otherwise the insured shall derive no benefit from the insurance.

II. No loss by fire occasioned by foreign enemy, rebellion, riot, or civil commotion, or by any military or usurped power, or explosion of any kind, will be made good. Books of account, manuscripts, securities, bills, bonds, ready money, and gunpowder, are not under any circumstances insured. No loss on corn, hay, seed, or other property, destroyed or damaged by its own natural heating, to be made good; but the loss which may happen to any other property insured, in consequence of fire so occasioned, will be paid. No loss will be allowed for any goods which may be destroyed or damaged while undergoing any process in or by which the application of fire-heat is necessary. The use of gas-lights is allowed, provided the gas is not made on the premises insured.

III. Persons insuring property at this office, must give notice of any other insurance on the same property, and such other insurance must be stated either in the policy or by endorsement duly made thereon as aforesaid, otherwise such persons will not be entitled to recover; and in case of any other insurance, this Society will pay only their rateable proportion of any loss, having regard to all subsisting policies, in whose namessoever such policies may be. If goods be removed to a new situation, such removal must be allowed by endorsement on the policy, and the proper premium paid if the risk be thereby increased, otherwise the policy will not extend to cover such goods.

IV. The charge for premium and duty is calculated from the day on which the insurance is effected; and unless the future renewal payments be made within fifteen days of the period limited for the expiration of the policy, the insurance shall cease. The Society guarantees the insurance during such fifteen days. Policies for periods less than a year will expire at

six o'clock in the evening of the day of the termination thereof, without the allowance of any extra days.

V. All persons insured in this Society, sustaining any loss or damage by fire, are forthwith to give notice at the Society's office in Norwich; and as soon as possible after, to deliver in as particular an account of the loss or damage as the nature of the case will admit, and make proof of the same by their oath or affirmation, and by their books of account and other proper vouchers, or by the certificates of the minister and churchwardens of the parish or parishes wherein such loss shall happen, or by such other ways and means as the Directors shall reasonably adjudge; and if there appear any fraud, deceit, or false swearing, the claimant or claimants shall forfeit and lose all benefit and advantage from his, her, or their insurance.

VI. If from the nature of the risk in any policy insured, or any alteration therein, or from any other cause, the Directors shall think fit to discontinue any insurance, it shall be lawful for them, at any time in year, to declare such policy to be void, on giving fourteen days' notice in writing to the insured, and paying to him or her such proportionate return of premium as may appear to be justly due.

VII. At every period of five years from the twenty-fifth of December, one thousand eight hundred and twenty-nine, insurers will receive such a dividend from the profits or disposable surplus premiums, rateably according to their insurances, as shall be ordered by the Board of Directors, upon a review of the state of the Society's affairs. All dividends not claimed within twelve months after becoming due will be forfeited, and no person will be entitled to a dividend until the expiration of five years from the date of his or her policy.

VIII. No more than ten pounds will be paid for any one picture, sculpture, engraving, or musical instrument, unless insured by special agreement.

IX. The funds and property of the Society only to be answerable for the claims under any policy, according to the provisions of the deed of settlement; and no proprietor of any share or shares in the capital or fund of the Society shall, under any circumstances, be responsible or liable for or in respect of any claim to be made upon the said Society, beyond the amount of his, her, or their share or shares, or his, her, or their particular interest in the capital of the Society, at the time when such claim may arise.

Norwich Equitable
Fire Assurance Society.

Policy No. 12,570.

Mr Robert West.

| | £. | s. | d. |
|------------------|---------------|----|------|
| Premium..... | 10 | 6 | 12 0 |
| Duty..... | 1 | 1 | 4 0 |
| Annual Payment £ | 11 | 6 | 16 0 |

Renewable 25th Decr.

Chatham Agent

NOTICE.—You are requested to read the within
Policy, and if any error or wrong description be found
therein, to return the Policy to the Office for correction.

Chatham

Jan^y 29th 1853.

Memorandum - The within alteration was made
by the authority of the Secretary by letter dated bearing
the post mark of the 21st January 1853.

W^m Parry Stephens

Agent for Chatham