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LIVERPOOL & LONDON

INSTITUTED 1836.



FIRE & LIFE INSURANCE COMPANY

1, DALE STREET, LIVERPOOL.

20 & 21, POULTRY, LONDON.

Annual Policy.

No. 254031.

Amount Insured, £ 500.

This Policy of Insurance Witnesseth, That *William Henry Holmes and James Taylor* Esquires, having paid to

THE LIVERPOOL AND LONDON FIRE AND LIFE INSURANCE COMPANY, the Sum of *One pound ten shillings* for the Insurance against Loss or Damage by Fire (subject to the Conditions and Stipulations endorsed hereon, and which constitute the Basis of this Insurance) of the Property hereinafter described, to the Amount hereinafter mentioned, not exceeding upon any one Article the Sum specified on such Article, namely—

On Two private Dwelling Houses, brick built and slated, situate Nos 3 and 4, Elm Grove, Briston Hill, Surrey, in equal proportions.

Five Hundred Pounds

The Three Directors of the said Company, whose names are hereunto subscribed, do hereby agree that from the *Twelfth* day of *May inst* until the *Twenty fourth* day of *June* in the year of our Lord One Thousand Eight Hundred and Sixty *one* and for so long afterwards as the said Assured, *their* Heirs, Executors, or Administrators, shall from time to time pay or cause to be paid the Sum of *One* Pound *two* Shillings and *six* Pence to the said Company or to the known Agents thereof, on or before the commencement of each and every succeeding year, and the Board of Directors shall agree thereto by accepting the same; the Funds and Property of the said Company shall (subject to the Conditions and Stipulations endorsed hereon, and which constitute the Basis of this Insurance) be subject and liable to pay, reinstate, or make good to the said Assured *their* Heirs, Executors, or Administrators, such loss or damage as shall be occasioned by Fire to the Property above mentioned and hereby Insured, not exceeding in each case respectively the Sum or Sums hereinbefore severally specified and stated against each Property.

In Witness whereof, we, three, of the Directors of the said Company, have hereunto set our Hands and Seals this *Fifteenth* day of *May* in the year of our Lord One Thousand Eight Hundred and Sixty

Signed, Sealed, and Delivered, in presence of

John W. ...
...

W. de la ...
Henry ...
W. Schirp ...



Examined *...*
Entered *...*

The Conditions and Stipulations referred to in this Policy.

I. That upon the Insurance of any Property, whether Buildings or Goods deposited therein, the party or parties making the same shall specify of what materials the Walls and Roofs of such Buildings are respectively constructed, where situated, and by whom occupied; and whether as private Dwellings, or how otherwise; whether any Manufacture or Hazardous Trade be carried on, or any Hazardous Articles be deposited or kept therein, and if so, shall describe the nature and qualities thereof; whether any Steam Engine, Furnace, Kiln, Stove, Coakle, or other Apparatus whereby heat is produced (common Fire Places and Ovens for Domestic Use excepted), be erected on the Premises, and if so, shall give a particular description of the nature and construction thereof respectively; and if such specification do not truly and circumstantially describe the Property, and the several particulars regarding the same as aforesaid, so that the nature and degree of the risk may be justly estimated, the Policy or Insurance thereon shall be null and void.

II. That in case any alteration or addition be made in or to any Risk on which an Insurance has been effected, whether such alteration or addition do consist in the erection on the Premises of Apparatus for producing heat, or in the introduction of articles more hazardous than may be allowed in the Policy, or in change in the nature of the Occupation, or in any other manner whatsoever, by which the degree of risk is increased, and a consequent additional Premium would be required, and whether such Insurance have been effected on the Building itself, or on Goods, Wares, or Merchandise deposited therein, and the Assured shall not have given notice thereof respectively to the said Company, or its Agent, in writing, and unless such alteration or addition shall be allowed by Indorsement on this Policy, and such increased Premium paid as may be required, such Policy or Insurance shall be null and void.

III. That Houses, Buildings, and Goods in Trust or on Commission, intended to be insured, must be so described and declared at the time of effecting such Insurance, otherwise the Policy will not extend to cover such Property.

IV. That no Insurance shall be conclusive or binding on this Company, unless the Premium and Duty be previously paid thereon; and Persons desirous of continuing annual Insurances must make their respective Payments of the Premium and Duty thereon, on or before the commencement of each and every succeeding year, or within fifteen days next afterwards, otherwise such Insurances will expire on the respective quarter days on which the Payments on such Policies become due: and that the only evidence of such Payments shall be the Printed Receipts issued from the Office, and witnessed by one of the Clerks or Agents of the Company.

V. That this Company will not be answerable for any Loss or Damage by Fire, occasioned by any Invasion, Foreign Enemy, Insurrection, Civil Commotion, Riot, or any Military or usurped Power whatsoever. Neither will this Company be answerable for Loss or Damage to Stock or Goods whilst undergoing any process in which the application of Fire Heat is necessary, nor for Loss or Damage by explosion of any kind, excepting of Gas.

VI. That all Insurances on Farming Stock (which comprehends all sorts of Corn and Grain, Hay and Straw, in Barns or Stacks, Farming Utensils and Live Stock), shall be effected under such general description; but this Company will not be answerable for any Loss or Damage happening thereto, occasioned by the natural heating of any of the Articles or Commodities so comprehended and included in such Insurance.

VII. That Books of Accounts, written Securities, Money, Bank Notes, and Gunpowder, will not be insured or comprehended in any Insurance effected by or with this Company; nor will any Loss or Damage in any case, or of any description, be made good, when more than ten pounds weight of Gunpowder shall be deposited or kept on the Premises, unless the same be specially allowed in the body of the Policy.

VIII. That Watches, Trinkets, Jewels, Pearls, Plate, Musical Instruments, Pictures, Prints, Drawings, China, Glass, Earthenware, Looking-Glass Plates, Medals, Coins, Sculptures, or other Curiosities, will not be included in any Insurance effected by this Company, or be covered thereby, unless the same be particularly specified in the Policy.

IX. That Persons who have Insured Property with this Company shall, if required, give Notice of any other Insurance already made, or which shall afterwards be made elsewhere, on the same Property; so that a Memorandum of such other Insurance may be Indorsed on the Policy or Policies effected with this Company, otherwise such Policy or Policies will be void; and in case of the Assured holding any other Policy on Property in the same Premises, subject to Average, then this Policy is declared to be subject to Average in like manner.

X. That upon the death of any Person Insured by this Company, his or her Policy and interest therein may be transferred and continued to his or her Representatives, to whom the Property Insured shall belong, by Indorsement on such Policy; and Persons removing their Goods may retain the benefit of their Policies, provided the nature and circumstances of the risk in such Policies be not altered, and such removal be allowed by the Company, by Indorsement on their respective Policies.

XI. That Persons Insured by this Company, sustaining any Loss or Damage by Fire, shall forthwith give Notice to the Directors or Secretary of the Company, at the Office in Dale Street, Liverpool, if in or near Liverpool, or at the Office in Poultry, London, if in or near London, or to the Agent, if elsewhere; and shall, within fifteen days after such Fire shall have happened, deliver to the said Directors, their Secretary, or Agent, as accurate and particular Account of their Loss or Damage respectively, as the nature and circumstances of their respective cases will admit, and shall verify the same, by solemn declaration or affirmation, before a Justice of the Peace, and shall produce such other evidence as the Directors may reasonably require; and until such declaration or affirmation, account, and evidence are produced, the amount of such Loss, or any part thereof, shall not be payable or recoverable. And if there appear any fraud or false declaration, or that the Fire shall have happened by the procurement or wilful act, means, or connivance of the Insured or Claimants, he, she, or they, shall be excluded from all benefit under their Policies.

XII. That in every case of Loss or Damage for which the said Company shall be liable, the same, on being duly proved, and the Account adjusted, shall either be paid immediately, or the said Company shall have the option, where the Insurance may be on Goods, to supply the Insured with the like quantity of Goods, of the same sort or kind, and of equal value and goodness, with those destroyed or damaged by Fire; or where the Insurance may be on Houses and Buildings, the said Company shall have the option, with all convenient speed, to rebuild or repair, and reinstate the same, and put them into as good and substantial a condition as they were in at the time when such Fire happened.



FIRE POLICY, No. 254031.

NAME *W. A. Howard Esq.*

AMOUNT *£ 500.*

ON *Buildings*

PRESENT PAYMENT, PREMIUM *£ : 8 : 9*
DUTY..... *: 17 : 3*
£ 1 : 6 : "

FUTURE PAYMENT, PREMIUM *£ : 7 : 6*
DUTY..... *: 15 : "*
£ 1 : 2 : 6

PAYABLE AT *Midsummer*

Please to read your Policy and Conditions.