



THE

MERCANTILE

Fire Insurance Company,

DIRECTORS.
 ANSELMO DE AROVATE, Esq. CHARLES MORRISON, Esq.
 ALEXANDER H. CAMPBELL, Esq. JOHN MOLLETT, Esq.
 JOHN WHITE CAVE, Esq. GEORGE GARDEN NICOL, Esq.
 PHILIP CHARLES CAVAN, Esq. PETER P. RALLI, Esq.
 EDWARD COHEN, Esq. JOHN H. W. SHERIDAN, Esq.
 JAMES DU BRUSSON, Esq. ROBERT SMITH, Esq.
 PASCOE DE FRE GREENFELL, Esq. FREDERICK SOMES, Esq.
 ADOLPHUS KLOCKMANN, Esq. GEORGE YOUNG, Esq.
 JESUS SPENCER MORGAN, Esq.

Manager—G. H. WYTHE, Esq.
 Auditors—WILLIAM FERGUSON, Esq.—CHARLES R. HARRISON, JUNR., Esq.
 Dealers—MESSRS. GLEN, MILLS, & CO.
 Solicitors—MESSRS. BIRCHAM, DALEYMPLE, & DRAKE,
 46, PARLIAMENT STREET.

POLICY No. 15896

PRESENT PAYMENT

REGISTERED.

SUM INSURED £10,000

FUTURE PAYMENT.

Premium to Grds 1863 £16:5:0

Duty to Grds 1863 16:5:0

£32:10:0

CAPITAL TWO MILLIONS STERLING.

Annual Premium £15:7:0

Annual Duty 15:7:0

Payable at Grds £30:7:0

Whereas Messrs W. G. Jay and Company of No. 247, 249 & 251, Regent Street
London, Drapers and Mourning Warehousemen

have paid the Sum of Fifteen pounds five Shillings
to **THE MERCANTILE FIRE INSURANCE COMPANY**, and have agreed to pay the Sum of Fifteen Pounds
Yearly on the twenty fourth day of June during the
continuance of this Policy for Insuring from Loss or Damage by Fire the Property hereinafter described, not exceeding the Sum specified on each Article, viz.:-

£10000 Ten Thousand Pounds On Stock in Trade and Minerals only
the property of the Assured or held by them in trust or on Commission
for which they are responsible in their Warehouses, Shops, Show Rooms
and Work Rooms all communicating situate as aforesaid Brick
Quilt and Piled or Plated lettered A B C D E & F on Office Plan, the
Basement and Ground floor of E and occupied as a Hatter's Shop,
and the Basement and Ground floor of F are in the occupation of
Price's Patent Candle Company
Insurances in other Offices allowed the amounts to be declared in
the event of loss.

MEMO.—It is hereby declared and agreed, that in case of the Insured holding any other Policy in this or any other Company on the Property Insured hereby, subject to the Conditions of Average, this Policy shall be subject to average in like manner.

Now be it known, That, from the twenty eighth day of May 1862, until the twenty fourth day of June 1863
and for so long after as the said Assured shall duly pay the Sum of fifteen pounds

at the time abovementioned, and the Directors for the time being shall accept the same, the Capital Stock and Funds of the said Company shall, according to the Provisions of the Deed of Settlement of the said Company, be subject and liable to pay or make good to the Insured their Executors and Administrators, all such Loss or Damage by Fire as shall happen to the Property above-mentioned, and subject to the Conditions hereon endorsed.

Provided Always, and in accordance with the Articles of Association of the Company, this Policy and the other Policies of the Company, are on this Condition: and it is hereby specially agreed that the Company, under all their Policies of Insurance, shall be liable in the whole only to the extent of so much of their Corporate assets as from time to time shall be duly applicable for the satisfaction of their Corporate liabilities thereunder: those assets including the amount of their Capital from time to time subscribed but not paid up, and the whole of those assets being regarded as applicable in a due course of administration to the satisfaction of the whole of their Corporate liabilities: and also that no present or future Shareholder of the Company, his heirs, executors, or administrators, shall in respect of all or any of the liabilities of the Company, be subject to any proceedings at law or in equity or otherwise, or to any other liability whatsoever, except only such proceedings as in accordance with their Articles of Association the Company from time to time may lawfully take, in order to enforce the payment to them by the respective Shareholder, his heirs, executors, or administrators, of calls made by the Company in accordance with their Articles of Association in respect of his Share or Shares of the Capital of the Company, and payable by him or them, and also that no present or future Shareholder of the Company, his heirs, executors, or administrators, shall in any way, directly or indirectly, by means of such calls or otherwise, be liable to pay to or for the Company, or in respect of any Policy of Insurance, or of any liability of the Company, or otherwise howsoever, any sum exceeding the amount from time to time not paid up on his Share or Shares of the Capital of the Company, but that every present and future Shareholder of the Company, his heirs, executors, or administrators, should be his or their liability to pay to the Company such part, if any, of the amount from time to time not paid up, of the Share or Shares from time to time held by him, as should in accordance with the Articles of Association of the Company, be called up by them and made payable during the time of his being a holder of the same: and also enacting that the liability of himself as the holder of any Share, and of his heirs, executors, and administrators, except only as regarded calls duly so made and payable in respect of the Share and in arrears, should absolutely cease on his or their transferring the Share in accordance with the Articles of Association of the Company.

Given under the Common Seal of the said Company this thirtieth day of June in the year of our Lord one thousand eight hundred and sixty two

Examined W. G. Jay

W. G. Jay
Peter P. Ralli

DIRECTORS.

Countersigned G. H. Wythe Manager.



CONDITIONS ON WHICH THIS POLICY IS GRANTED.

1.—Every person desirous of effecting an Insurance must state his name, place of abode, and occupation; he must describe the construction of the Buildings to be insured, where situate, and in whose occupation, and of what materials the same are respectively composed, and whether occupied as private dwelling-houses or otherwise; also, the nature of the goods or other property on which such Insurance is proposed, and the construction of the Buildings containing such property, and whether there be any apparatus in or by which heat is produced, other than grates in common fire-places, in any of the said Buildings, or connected therewith.

2.—Every Insurance attended with particular circumstances of risk, arising from the situation, contiguity to other buildings, or construction of the premises, or the nature of the trade carried on, or goods therein, is to be specially mentioned in the order for the Policy, so that the risk may be fairly understood; if not so expressed, or if any misrepresentation be given, so that the Insurance be effected upon a lower premium than would have been charged had such risk been fairly stated, or if Buildings or Goods be described in the Policy otherwise than they really are, or if, after an Insurance shall have been effected, there shall be any erection or alteration, or extension of the premises so as to increase the risk, or any erection or alteration of any apparatus for producing heat as aforesaid, or if any hazardous operation or trade shall be carried on, or any hazardous goods be deposited, or any hazardous communication be made, and the same be not respectively made known to the Office, in writing, or if the Insurer shall neglect or refuse to pay any further premium which may be demanded, in consequence of increase of risk, from any of the aforementioned circumstances, the insured will not be entitled to any benefit under the Policy, but the party so insuring may have a new Policy upon such terms as may be agreed upon.

3.—No Insurance proposed to this Company is to be considered in force until the Premium and Duty be actually paid; 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 succeeding year, or within fifteen days thereafter. No Receipts are to be taken for any Premiums of Insurance but such as are printed and issued from the Office, and witnessed by one of the Clerks or Agents of the Office.

4.—The Interest of any deceased person in any Policy of this Company may be continued to the Executor or Administrator, or to the person otherwise entitled to the property insured, provided the person so entitled shall procure his or her interest therein to be endorsed on the Policy, at the Office of the Company; and if Goods insured be removed to any other situation than where the same were deposited at the time of effecting the Insurance, such removal must be also allowed by indorsement on the Policy, and a Premium paid, if the risk be increased by the removal, in proportion to such increase.

5.—Any persons who shall have effected an Insurance on any Dwelling-houses or other Buildings, and shall change the same to other houses or buildings, may have the benefit of their original Policies, if the nature and circumstances of their risk be not altered, upon their giving due notice of such change, at the Office of the Company, and the same being allowed by indorsement to be made upon the Policy.

6.—Persons insuring Property at this Office must give notice of any other insurance made elsewhere on the same property on their behalf, and cause a minute or memorandum of such other insurance to be endorsed on their Policies; in which case this Company shall only be liable to the payment of a ratable proportion of any loss or damage which may be sustained, and unless such notice be given, the insured will not be entitled to any benefit under such Policy.

7.—Insurances on Buildings and Goods, in Trust or on Commission, must be so described and declared at the time of effecting such Insurances, otherwise the Policy will not extend to cover such property.

8.—Losses by Lightning will be made good by this Company, as 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, Agricultural Produce, or other property which may be destroyed or damaged by its own natural heating, nor for any Goods which may be destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary; neither will the Company be responsible for loss or damage by explosion except for such loss or damage as shall arise from explosion by common Gas; nor will they be responsible if more than 10lb. weight of Gunpowder be at any time on the premises insured, or wherein any Goods insured by the Company are deposited.

9.—Books of Account, Deeds, Notes, Bills, Bonds, and written Securities, Stamps, Money, and Gunpowder, cannot be insured upon any terms.—Watches, Trinkets, Medals, Coins, Sculptures, Jewels, Pietres, Prints, Drawings, Manuscripts, Miscels, or other curious or rare Books, Musical, Mathematical, and Philosophical Instruments, China, Glass, Earthenware, and Looking Glasses, are not included in any assurance, unless they are specified in the Policy.

10.—No loss or damage will be paid on fire happening by any invasion, foreign enemy, civil commotion or riot, or any military or usurped power whatever; nor for any damage done by fire, occasioned by earthquakes or hurricanes.

11.—All persons insured by this Company sustaining any loss or damage by fire are immediately to give notice to the Company, or its Agents, and within fourteen days after such loss or damage has occurred, are to deliver in as particular an account of their loss or damage as the nature of the case will admit of, and make proof of the same by their declaration or affirmation, and produce such other evidence as the Directors of this Company or its Agents 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 be fraud in the claim made for such loss, or false declaring or affirming in support thereof, the claimant shall forfeit all benefit under the Policy.

12.—Persons insured by this Company, and who may suffer loss, will receive their indemnity without deduction or discount; but in every case of loss, the Company reserves to itself the right of reinstatement, in preference to the payment of claims, if it shall judge the former course to be most expedient.

13.—If any difference shall arise with respect to the amount of any claim for loss or damage by fire, and no fraud be suspected, such difference shall be submitted to arbitrators, indifferently chosen, whose award, or that of their umpire, shall be conclusive.

Please Read your Policy and its Conditions, to ascertain that it is made out in accordance with your intentions.



Merchants Office
— 1896

£10000 a Stock & Co.

W. C. Taylor

h.c.

