



Received for the Insurance of the Property undermentioned, from

21st Novr 1863
Thomas 1863
£ s. d.

Policy	:	:
Annual Premium ..	12:	0
Odd Time	1:	3
Annual Duty	1:	4
Odd Time	:	2: 6
Total present Payment .	£	1: 19: 9

5/11

N^o 2004807

Whereas William Nicholas Smith of No. 43 High Street, West Coombe, Hertfordshire and Haberdasher

has paid the Sum stated in the Margin of this Policy to the Society of the SUN FIRE OFFICE in London, and agreed to pay, or cause to be paid to them, at their said Office, the Sum of Twenty five Pounds yearly, during the Continuance of this Policy, for Insurance from Loss or Damage by Fire, on

his Shop (face excepted) and Utensils in his now dwelling house and Shop communicating thereto as above	£
and Stated	640
Pictures therein only	60
Household Goods, China and Glass excepted, wearing apparel, Printed Books and Plate therein only	100
	£800

Now, know ye, That, from the Date of these Presents, and so long as the said Assured shall duly pay, or cause to be paid, the said Sum at the Times and Place aforesaid; and the Trustees or acting Members of the said Society for the Time being, shall agree to accept the same; the Stock and Fund of the said Society shall be subject and liable to pay to the said Assured his Executors, Administrators, and Assigns, all such Damage and Loss which the said Assured shall suffer by Fire, not exceeding upon each Head of Insurance, the Sum or Sums above-mentioned, amounting in the Whole to no more than

Eight Hundred Pounds, according to the exact Tenor of their printed Proposals, endorsed on this Policy, and of an Act of Parliament of the 55th of GEORGE the Third, for charging a Duty on Persons whose Property shall be insured against Loss by Fire. In Witness whereof we (Three of the Trustees or acting Members for the said Society) have hereunto set our Hands and Seals, the 21st Day of Decemr 1863

Signed and Sealed (being Stamped according to Act of Parliament) in the Presence of

W. Mann

W. Hamilton

W. P. ...

Wm Mann West Coombe

N.B. The Interest in this Policy may be transferred by Indorsement, made and entered at the Office, if the Trustees or acting Members approve thereof, but not otherwise.

8th February, 1855.

SUN FIRE-OFFICE,

THREADNEEDLE STREET, CRAIG'S COURT, CHARING-CROSS,
AND 40, WIGMORE-STREET, CAVENTISH-SQUARE.

ESTABLISHED 1710.

Managers.

CHARLES RICHARD POLE, Esq. CHAIRMAN AND TREASURER.

The Right Hon. WILLIAM BERESFORD, M.P.
The Hon. PHILIP PLYDELL BOUYERIE, M.P.
HARRY CHESTER, Esq.
SAMUEL PEPPY COCKERELL, Esq.
BAIKES CURRIE, Esq.
JOHN DRUMMOND, Esq.

RUSSELL ELLICE, Esq.
HARVEY MOHTON FARQUHAR, Esq.
CAPT. HENRY GEORGE HAMILTON, R.N.
WILLIAM JOHN HAMILTON, Esq.
JOSEPH HOARE, Esq.
SIR JAMES WEIR HOGG, Bart.

FELIX LADBROKE, Esq.
HENRY FRANCIS SHAW LEFEVRE, Esq.
HENRY LITTLEDALE, Esq.
CHARLES RICHARD LITTLEDALE, Esq.
GEORGE WARDE NORMAN, Esq.
EDWARD HOWLEY PALMER, Esq.

BRICE FRASER, Esq.
LAMBERT POLE, Esq.
HENRY RICH, Esq.
C. GEORGE THORNTON, Esq.
HENRY R. TOMKINSON, Esq.

THIS OFFICE insures against Loss or Damage by Fire, in GREAT BRITAIN and IRELAND, and also in FOREIGN COUNTRIES, all Descriptions of Buildings, including Mills and Manufactories, and the Goods, Wares, and Merchandise, in the same; Ships in Harbour, or in Dock; Craft on Navigable Rivers and Canals; and the Goods Laden on the same; Waggons travelling the Roads, and their Contents; and Farming-Stock of all Descriptions; upon the following Terms and Conditions:—

COMMON INSURANCES.	HAZARDOUS INSURANCES.	DOUBLY HAZARDOUS INSURANCES.
<p>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.</p> <p>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.</p> <p>At 1s. 6d. per Cent. per Annum, with certain Exceptions.</p> <p>AGRICULTURAL PRODUCE, FARMING STOCK, AND IMPLEMENTS AND UTENSILS OF HUSBANDRY, on any Farm may be insured, without the Average Clause, <i>except from Duty</i>, provided it be insured to a fair Value. This Office will not be subject to Loss on Goods or Utensils damaged or destroyed whilst undergoing any process in which the Application of Fire-heat is necessary, nor will the Office be liable for loss on Hay, Corn, Seeds, or other Property, occasioned by its own natural heating, but the Loss on any Property in consequence, (except that which, by its own natural heating, has been the cause of the Fire,) will be made good; as well as Losses from Lightning, where the Buildings or other Effects insured have been actually set on Fire thereby.</p>	<p>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 Buildings falling under the Description of Common Insurance, but in which hazardous Goods are deposited, or hazardous Trades or Manufactures are carried on.</p> <p>2d. SHIPS AND CRAFT, with their Contents, (Lime-Barges, with their Contents, alone excepted.)</p> <p>At 2s. 6d. per Cent. per Annum, with certain Exceptions.</p>	<p>1st. BUILDINGS—All thatched Buildings having Chimnies, or communicating with, or adjoining to, Buildings having one, although no hazardous Trade shall be carried on, nor hazardous Goods deposited therein: and all hazardous Buildings, in which hazardous Goods are deposited, or hazardous Trades carried on.</p> <p>2d. GOODS—All hazardous Buildings, and in thatched Buildings having no Chimney, nor adjoining to any Building having a Chimney.</p> <p>At 4s. 6d. per Cent. per Annum, with certain Exceptions.</p>

INSURANCES may also be made by SPECIAL AGREEMENT on the following Risks, and on others of a similar Description, not included in the 2d and 3d Heads of Insurances, such as on Mills of all kinds, and the Stock and Utensils in them; also on Buildings, containing Kils, Steam-Engine, Stove, or Oven, used in the Process of any Manufacture, and the Stock therein; Sugar Refiners, Sea Biscuit Bakers, Distillers, Varnish Makers, Chemists' Laboratories, Theatres, Coach Painters, Colour Manufacturers, Varnishers, Musical Instrument Makers, Refiners of Saltpetre, Spemacet, Wax and Oil, Barge and Boat Builders, Carpenters, Cabinet Makers, Coach Makers, Coopers, Cork Burners, Floor-Cloth Painters, Japanners, 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 the 55th of GEO. III. a Duty of 2s. per Annum is to be levied on every Hundred Pounds of Property insured against Fire; but by an Act of the 3d and 4th WILLIAM 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 a single payment, and in such Cases there will be a Discount allowed on the Premium and Duty for every Year except the First.

N.B.—Rent may be insured by Special Agreement for a Term not exceeding One Year, the amount being specified in the Policy.

Persons insured in this Office are not liable for any Calls to make good Losses.

ARTICLE I.
ANY Person desirous of effecting Insurances upon Buildings or Goods must furnish the Office or its Agents with a particular Description thereof, and of the Process of Manufacture, if any be carried on there; and if there be any Omission or Misrepresentation in describing the Building or Goods, or Process of Manufacture, whereby the same may be charged at a different Rate of Premium than they otherwise would be, this Office will not be Responsible in Case of any Loss or Damage. And any Alteration be made in the State of the Buildings or Goods, or Process of Manufacture, after such Insurance shall have been effected, then the Insured shall give due Notice thereof, in Writing, to the Office or its Agents, or in Default of such Notice, such Insurance shall become Void, and no Benefit be derived therefrom.

ARTICLE II.
ALL Policies shall be Signed and Sealed by Three or more Trustees or acting Members; and no Receipts are to be taken for any Premiums of Insurance, but such as are printed and issued from the Office, and signed by One of its Clerks or Agents.

ARTICLE III.
HOUSES, Buildings, and Goods in Trust, and Merchandise on Commission, (except as aforesaid,) may be insured, provided the same are declared in the Policy to be in Trust or on Commission, but not otherwise.

ARTICLE IV.
ON insuring Policies, all Persons shall pay the Premium to the next Quarter-Day, and then thence for One Year more at least, or shall make a Deposit for the same, and shall, as long as the Managers agree to accept the

same, make all future Payments annually at the said Office, within Fifteen Days after the Day limited by their respective Policies, upon Forfeiture of the Benefit thereof.

ARTICLE V.
ANY Number of Houses and Out-houses, and Household Goods, Printed Books, Wearing Apparel, Plate, Prints, Jewels and Trinkets in private Use, Stock in Trade, Goods in Trust, or on Commission, may be insured in one Policy.

ARTICLE VI.
PERSONS insured by this Office shall receive no Benefit from their Policies, if the same Houses, or Goods, &c. are insured in any other Office, unless such Insurance, and the Amount thereof, be first specified and allowed by Indorsement on the Policy, in which Case this Office will pay its Rateable Proportion on any Loss or Damage.

ARTICLE VII.
WHEN any Person dies, the Policy or interest therein shall continue to the Heir, Executor, or Administrator, respectively, to whom the Right of the Property insured shall belong, provided, before any new Payment be made, such Heir, Executor, or Administrator, do procure his or her Right to be endorsed on the Policy at the said Office, or the Premium to be paid in the Name of the said Heir, Executor, or Administrator.

ARTICLE VIII.
PERSONS changing their Habitations or Warehouses may preserve the Benefit of their Policies, if the Nature and Circumstances of such Policy be

LONDON FIRE-ENGINE ESTABLISHMENT.
constant attendance Day and Night.
Oxford-Street, 76, Wells-Street.
Golden-Square, 39, King-Street.
Portman-Square, 33, King-Street, corner of Baker-Street.
Waterloo-Bridge-Road, 8, next to Zion Chapel.
Southwark-Bridge-Road, 2, near Union-Street.
Tooley-Street, 147, Tooley-Street.
FLOATING ENGINE, Southwark-Bridge.
Ditto, off King's-Stairs, Rotherhithe.

not altered; but such Insurance will be of no Force till such Removal or Alteration is allowed at the Office, by Endorsement on the Policy.

ARTICLE IX.
NO Loss or Damage will be paid on Fire happening by any Invasion, Foreign Enemy, Riot, Civil Commotion, or any Military or usurped Power whatsoever.

ARTICLE X.
PERSONS insured sustaining any Loss or Damage by Fire are forthwith to give Notice thereof at the Office, and, as soon as possible afterwards, 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 solemn Declaration, according to the Forms prescribed in the said Office, and by their Books of Accounts, or such other proper Vouchers as shall be reasonably required, until the production of which, the Loss-Money shall not be payable. And, if there appear any Fraud or False-Swearing, or that the Fire shall have happened by the Procurement, or willful Act, Meant, or Contrivance of the Insured or Claimants, his, she, or they, shall be excluded from all Benefit from their Policies. And in Case any Difference shall arise between the Office and the Insured, touching any Loss or Damage, such Difference shall be submitted to the Judgment and Determination of Arbitrators indifferently chosen, whose Award in Writing shall be conclusive and binding on all Parties, and in every Case of Loss the Company reserves the right of Re-insurance in preference to the payment of Claims, if it should judge the former course to be more expedient; but when any loss is settled and adjusted, the Insured will receive immediate Payment for the same, without any Deduction or Discount.

The following are the Stations of Extra Engines.
Shadwell, 107, Broad-Street, corner of School-House-Lane.
Westminster, Horseferry-Road.
Rotherhithe, Lucas-Street, near the Police Station.