

ANNUAL FIRE.

	£	s.	d.
Premium to <i>1862</i>		15	
Duty to ditto	1	10	
Policy, &c.			

Total PRESENT PAYMENT } £ 2.5

	£	s.	d.
Annual Premium		15	
Duty	1	10	

Total FUTURE PAYMENT } £ 2.5

UNION ASSURANCE SOCIETY



TOWN POLICY.

DIRECTORS, TRUSTEES, &c.

- JAMES BENTLEY, Esq.
- DANIEL BRITTON, Esq.
- CHARLES CHARRINGTON, Esq.
- S. PRESTON CHILD, Esq.
- HERIAR DREW, Esq.
- WILLIAM GILPIN, Esq.
- JOHN HUBBERT, Esq.
- EDMUND C. HOLLAND, Esq.
- THOMAS LEWIS, Esq.
- J. REMINGTON MILLS, Esq., M.P.
- JOHN MORLEY, Esq.
- JOHN ROGERS, Esq.
- HENRY RYTT, Esq.
- GEORGE SPENCER SMITH, Esq.
- W. FOSTER WHITE, Esq.
- SAMUEL WILSON, Esq., Ald.

Wm. B. LEWIS, Secretary.
C. J. OLDHAM, Assistant Secretary.

Payable Annually *25th December*

£1000

No. *249186*

INSTITUTED A. D. 1714.



This Instrument, or Policy of Insurance witnesseth,

187.210 That *Henry Ryden of Pyrland House, Highbury, New Parish, England*
and *Francis Day Thomas Dominic Colthrop, Esq.*

have paid the amount of Premium and Duty stated above as the PRESENT PAYMENT, into the Treasury of the UNION SOCIETY, for insuring Buildings, Goods, Merchandise, and Ships, from Loss by Fire, and having agreed to pay, or cause to be paid, at their Office, in London, or to some

known Agent of the Society, duly appointed, on the day of expiration of this Policy, as above mentioned, the amount stated above as FUTURE PAYMENTS, and the like amount yearly on the day aforesaid, during the continuance of this Policy, for Insurance from Loss or Damage by Fire of

One Thousand Pounds one hundred situate on the south side of Park Road Highbury, being the second house westward of Highbury Green brick built and private, Sec. No. 53

Now know ye, that from the *25th December 1862* and so long as the said Insured, his, her, or their Heirs, Executors, or Administrators, shall duly pay, or cause to be paid, the premium aforesaid, at the times and places aforesaid, and the Trustees or Directors of the said Society, for the time being, shall agree to accept the same, the Stock and Funds of the said Society shall be subject and liable to pay or make good to the said Insured, his, her, or their Heirs, Executors, or Administrators, all such Loss or Damage to the property aforesaid which the said Insured shall suffer by Fire, not exceeding the sum of

One Thousand Pounds

according to the exact tenor of the Articles at the back hereof, and of the Acts of Parliament charging a Duty on persons whose property shall be Insured against Loss by Fire.


In witness whereof, We (Three of the Trustees of the said Society), have hereunto set our Hands this *16th* day of *January* One Thousand Eight Hundred and Sixty *two*

John Mitchell

D. Drew

H. Rutt

* In case of other Insurances on the above Property, it is important that the description thereof in ALL the Policies should agree.

 You are requested to read this Policy, and if incorrect, return it to the Office immediately for alteration.

James B. B. B.

At the Office



Articles referred to in this Policy.

ARTICLE I.
COMMON INSURANCES are Insurances on Buildings having the walls of brick or stone, and covered with slate, tile, or metal, wherein no hazardous trades are carried on, or hazardous goods deposited; and on Goods and Merchandise, not hazardous, in such Buildings.—Common Insurances are charged 1s. 6d. per Cent. per Annum, except in certain cases.

ARTICLE II.
HAZARDOUS INSURANCES are Insurances on brick and timber, or timber and plaster Buildings, or Buildings not wholly separated by party walls, covered with slate, tile, or metal, in which no hazardous trades are carried on, or hazardous goods deposited; and on brick or stone Buildings, covered with slate, tile, or metal, in which hazardous trades, such as chemists (without laboratories), bread and biscuit bakers (not sea-biscuit bakers), inn holders, stable keepers, bottlers and packers of wine, spirits, or beer; music-sellers (not manufacturers), oilmen, &c. are carried on, or in which hazardous goods are deposited; also on hazardous goods, such as oil, spirituous liquors, hemp, cotton, flax, rosin, pitch, tar, turpentine, tallow, hay, straw, and all manner of fodder, and corn unthreshed, the stock in trade of apothecaries, wine-merchants, &c. deposited in such buildings; also on detached buildings, which have not a chimney, and which do not adjoin to any building having a chimney; ships and craft with their contents, lime barges with their contents excepted. Hazardous Insurances are charged 2s. 6d. per Cent. per Annum, except in certain cases.
N.B.—Farming buildings, and stock in such buildings, or in the open yards, are insured by special agreement.

ARTICLE III.
DOUBLY-HAZARDOUS INSURANCES are Insurances on the aforesaid hazardous buildings, in which hazardous trades are carried on, or hazardous goods deposited, or on hazardous goods deposited in such buildings; on saltpetre, glass, china, or earthenware.—Doubly-Hazardous Insurances are charged 4s. per Cent. per Annum, except in certain cases.

ARTICLE IV.
SPECIAL AGREEMENTS may be made for Insurances on medals, watches, prints not in trade, pictures, drawings, and statuary-work; also for Insurances to cabinet and coach makers, carpenters, coopers, brewers, ship and tallow chandlers, soap-makers, milliners, wax-dressers, cotton and flax-spinners, and all other manufacturers of raw cotton, flax, or hemp; to distillers, flambeaux and varnish makers; oil, spermaceti, wax, and sugar refiners; boat-builders, cord-cutters, printers, japanners, colourmen, sail and rope makers, machinists, bakers, tallow melters, and any other trades, laboratories; also on detached buildings, and goods therein (except as in the preceding article); and on chemists more than ordinarily hazardous, by reason of the trade, nature of the goods, narrowness of the place, by the use of any kiln or stove in the process of any manufacture, or other dangerous circumstance.
N.B.—If any pipe-stove be used in any dwelling-house, or other building, the same must be noticed in the Policy.

ARTICLE V.
LOSSES by fire occasioned by lightning, will be made good, so far as where either the buildings or the effects insured have been actually set on fire thereby and burnt in consequence thereof.

ARTICLE VI.
If any person insuring property with this Society, shall at any time insure the same elsewhere; unless allowed on the Policy (in which case, or in case of any other Insurance on the same property by any Policy or Policies, in whatever name or names such Policy or Policies may be effected, this Society will pay no more than its proportion thereof, according to the several sums insured); or if the insured shall describe his buildings, manufactory, trade, or goods, in any manner different from what they really are, so that the same be charged at a lower premium than they otherwise would be, or shall misrepresent, or omit to communicate any circumstance which is material to be made known to the Company, in order to enable them to judge of the risk they have undertaken, or are required to undertake, the Policy shall, in either of the said cases, be null and void; or if any building shall contain any kiln, furnace, steam-engine, stove, oven, or boiler, used in the process of any trade or manufactory, or any implement in or by which heat is produced (common fire-places excepted); or if any gas for lighting the same be made or prepared in or about the premises described, unless mention be made thereof in the Policy, and the rate of such extraordinary hazard be duly paid, the Policy shall also be null and void. And in case of the Assured holding any other Policy or Property in the same Premises, subject to Average, then this Policy is declared to be subject to Average in like manner. And in case any alteration shall be made in the risk in or near; be premises, so as to increase the hazard of the Insurance, or if the insured shall change the nature of the trade or manufactory, notice thereof must immediately be given, and such alteration or change be approved of by the Directors, either by endorsement on the Policy, or under the Hand of the Secretary, otherwise the Policy shall be null and void. If any attempt shall be made to burn down or set fire to any Cotton, Lint, Flax, or

Worsted Mill, or any other building or premises, or the property deposited therein or thereupon, which shall be Assured by this Company; or if any letter shall be received by, or come to the knowledge of any person or persons so Assured by this Company in respect of such Mill, Building, Premises, or Property, which shall threaten the destruction thereof, it shall be incumbent upon such person or persons to give notice of such attempt, or of the receipt or knowledge of such letter, at the Principal Office in London, or to the Agent through whom the Assurance was effected, within Seven Days from the making of such attempt, or of the receipt or knowledge of such letter.

N.B.—If more than 10lb. weight of gunpowder shall be at any time deposited in the premises insured, or wherein any goods are insured, then no benefit or advantage, in case of loss, shall be derived from any such Insurance.

ARTICLE VII.
NO LOSS or DAMAGE to be paid for fire happening by any invasion, foreign enemy, riot, civil commotion, or any military or usurped power.—Neither will this Company be answerable for any goods or utensils which may be destroyed or damaged while under any process in or by which the application of fire-heat is necessary; nor for loss or damage by explosion of any kind (Gas excepted)—books of accounts, stamps, all manner of writings, notes, bills, bonds, tallies, ready-money, or gunpowder, are in no case to be considered as insured by this Society.—Nor shall the Company be answerable for any loss or damage by fire that may happen to any hay, corn, seed, flax, hemp, or other property by natural heating. Threshing-machines worked by steam, hops drying in hop oasts or kilns, and barley under malting, are not included in any Insurance, unless by special agreement.

ARTICLE VIII.
NO POLICY issued by this Company shall extend to cover fixtures, nor any goods or effects held in trust or on commission, nor any jewels, printed books, plate, watches, wearing apparel, trinkets, medals, curiosities, prints, paintings, china, glass, drawings, and sculpture, unless the same be expressly inserted in the Policy, and in case of loss not more than ten pounds will be allowed on any one picture, print, or drawing, unless a value certificate shall have been previously given in to the Office. Where the rent of premises is insured, the Company will be liable for the payment thereof from and during the time only that the premises shall be rented untenantable by fire, and in no case exceeding the term written in the Policy.

ARTICLE IX.
PERSONS INSURED sustaining any loss or damage by fire, are forthwith to give notice thereof at the Office in Cornhill, London, or to a known Agent of the Society; and as soon as possible afterwards, to deliver in as particular an account of their loss or damage as the nature of the case will admit, and make proof of the same by their oath or affirmation, according to the form practised in the Office, and by their books of accounts, or such other proper vouchers as shall be reasonably required; but until such affidavits and other proofs of such (the Insured's) loss shall be produced, the loss shall not be payable. And if there appear any fraud or false swearing, such insurers shall be excluded from all benefit of this Policy. And in case any differences arise between the Office and the assured 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 to all parties. When any loss is settled and adjusted, the insured shall receive immediate satisfaction for the same, in money, or in the re-instatement of property, without any deduction or discount.

ARTICLE X.
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 Society; and no Insurance is effected, until the Premium and Duty be actually paid.

ARTICLE XI.
THE PREMIUM on an Annual Insurance is to be paid to the next quarter-day, and from thence for one year; and all future payments (so long as the Directors shall agree to continue the Insurance) are to be made annually at the Office, or to a known Agent of the Society, within fifteen days after the expiration of the year, or the benefit of the Policy to be forfeited.

N.B.—Insurances may be made for a shorter period than a year, by special agreement, but all such Insurances will terminate at Four o'clock in the afternoon of the day specified in the Policy, without the allowance of fifteen days.

ARTICLE XII.
THE INTEREST IN THE POLICY may be transferred, by endorsement made and entered at the Office, if the Directors approve thereof, but not otherwise; and upon the death of any person insured at this Office, the Policy, and interest therein, may be declined to the heir, executor, or administrator respectively, to whom the right of the property shall belong, provided each heir, executor, or administrator, do procure his or her interest therein to be endorsed on the Policy at the said Office.

N.B.—Persons assuming their property, may preserve the benefit of their Policy, provided due notice be given at the Office of such removal, and the same be allowed by endorsement on the Policy.

NOTICE.—PIPE STOVES.—BY THE ACT OF PARLIAMENT OF THE 7TH AND 8TH VICTORIA, CAP. 84, It is enacted and declared, that no Pipe Stove shall be allowed to be fixed inside any building nearer than fourteen inches to any timber or combustible material whatever. It is also requested that the Stove stand on an iron plate or stone slab.

BY THE ACT OF PARLIAMENT OF THE 9TH GEORGE IV, CAP. 13, It is expressly declared, that all buildings so separated from each other as to cause a plurality of Risks, must have a distinct sum insured on each building and on the contents thereof, or the Policy will be null and void.