PRINCE Fine Inspirance Company, (LIMITED.)

35, LUDGATE HILL,

PRESENT PAYMENT	LONDON, E.C.	amay
Received on the grant of this Policy.		ANNUAL RENEWAL PAYMENT
From Lady day 1863		To be made at
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To Lady day 1841	ANNUAL POLICY No. 33	£ s./ d.
PREMIUM		Premium : 4:
Duty / : 4:-	c lan	Dury / : // : .
POLICY AND STAMP	SUM INSURED £ SOO	£1:16: - /2
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Gentlem	can I	
how paid to the "PRINCE" FIRE INSURANCE COMPANY, LIM	ITED, the sum above specified to have been paid on the granting of this Policy, and have ance of this Policy, for insuring against Loss or Damage by Fire, not exceeding in each case	agreed to pay to the said Company, at the period above-mentioned, for each year
Places hereinafter particularized, and not elsewhere, unless allowed by Er		4
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Saddler and Harness make		
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Cabinet Maker and Upho	obstorer, no work done therew nor in	in any bulding admining
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not encluded in the Si	douging to, but detached from the	

Mcm.—It is hereby declared and agreed that in case of the Insured holding any other Policy or Policies 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 so long as the said Insured shall duly pay the said Premium to the said Company, at the time aforesaid, and the Directors of the said Company, for the time being, shall agree to accept the same, the Capital Stock and Funds of the said Company shall be subject and liable to pay or make good to the said Insured, his, her, or their Executors, Administrators, or Assigns (provided the interest in this Policy be so assigned with the consent of the Directors,) all the Damage and Loss which the said Insured shall suffer by Fire, on the Property herein mentioned, not exceeding, in each case respectively, the Sums hereinbefore set forth, according to the tenor of the Proposals and Conditions of the said Company, hereon endorsed, and in every respect subject to the Stipulations therein contained.

PROVIDED ALWAYS, and it is hereby expressly declared, that the said Capital Stock and Funds of the said Company, shall alone be answerable for all Demands under this and all other Policies, and that no Director, Officer, or Member of the said Company, or Proprietor of Shares therein, shall in any event, upon any account, or in any manner, be responsible, or liable for or in respect of any demand or claim upon the said Company, beyond the amount of his or her particular Share or Interest in the Capital Stock of the said Company, at the time when such claim may arise: anything contained in this Policy, or any Law or Statute to the contrary notwithstanding.

IN WITNESS WHEREOF, We (two Directors of the said Company) have hereunto set our Hands and affixed the Seal of the Company, this toward, fifth One Thousad Eight Hundred and stilly three

Day of April

Examined, for

Entered F/L.

Diversions.

Macrinlay Secretary.

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## PRINCE FIRE INSURANCE COMPANY, LIMITED.

Insurances may be made for any period less than Twelve Months. A Duty of 3s. per cent. per annum is laid upon Property insured from Fire, by an Act of the 55th of His late Majesty George III., which duty is to be paid at the Office at the time of taking out the Policy.

By Statute 9 George IV., c. 13, 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 by such Statute.

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. The Stove should stand on an iron plate or stone slab.

## CONDITIONS OF INSURANCE REFERRED TO BY THE WITHIN POLICY.

Every Policy issued by this Company will be void, unless the nature and material structure of the building and property insured, and of all buildings which contain any part of the property insured, be fully and accurately described in such Policy, and unless the trades carried on in such buildings be correctly shown, and unless it be stated in such Policy whether hazardous goods be deposited in any such buildings, and whether there be any apparatus for employed in any such buildings, or in any building or other place adjoining or emer to the property insured, and belonging to or occupied by the party insured; and if there be any building of a hazardous nature or structure, or in which any hazardous trade is carried on, or hazardous goods deposited, belonging to or occupied by the party insured, adjoining or near to the property insured, the same must be also specified in the Policy, or it will be void.

II.

That in case any alteration or addition shall have been made in or to any risk on which such 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 the change of the nature of the occupation, or in any other manner whatsoever by which the degree of risk is increased, and a consequent additional premium scould be required, and whether such Insurance has been effected on the building itself, or on goods, wares, or merchandise deposited to the said Company, or its Agent or Agents, in writing, and unless such alteration or addition shall have been allowed by endorsement on this Policy, and such increased premium shall have been paid as may be required, such Policy or Insurance shall be null and void. In event of any property insured being removed into other premises, such removal or alteration must be immediately notified to the Company, in order that the same may be allowed and endorsed on the Policy.

Persons insuring property of which they are not actually or absolutely the owners, will not be entitled to any benefit from their Policies, unless it be therein stated that such property is held by them in trust, or on commission or otherwise, as the case may be. Nor are fixtures, mill-work, or machinery included in any insurance, unless specifically mentioned in the Policy.

included in any insurance, unless specifically mentioned in the Folicy.

IV.

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 premiums 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 Insurance will expire on the respective quarter-days on which the payment on such Policy may become, due; and 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. Insurances effected for a shorter period than one year expire at six o'clock in the evening of the day mentioned in the Policy.

Watches, trinkets, jewels, pearls, plate, musical instruments, pictures, prints and 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, except where insured under the general term of "Household Goods and Personal property." In case of loss, not more than £10 will be allowed on any one picture or print insured under any Policy, unless a valued catalogue shall have been previously deposited in this Office. The Company does not insure deeds or writings of any description, books of accounts, ready money, bonds, bills, or any other securities for money.

Persons insuring property with this Company must give notice of any other Insurance made elsewhere on their behalf on the same, and cause such other Insurance to be endorsed on their Policies; in which case each Office shall be liable to the payment only of a rateable proportion of any loss or damage which may be sustaimed; and unless such notice be given, the Insured will not be entitled to recover in case of loss.

VII.

Whenever any person insured shall transfer his Policy, or in any manner alter or part from his interest therein, a written notice of every such fact shall, within thirty days at furthest after every such transfer or change of interest, be given to the Secretary of the Company, or Agent, and the Policy shall also be transmitted with the notice, that a memorandum of such fact may be endorsed thereon, or in default thereof the Policy will become void.

VIII.

In case of loss or damage by fire, notice must immediately be given at the Office of the Company in London, and if the property is insured through an Agent of the Company, to such Agent also; and within fifteen days after such fire shall have happened, shall deliver to the said Directors, their Secretary, Manager, or Agent, as accurate and particular account of their loss or damage respectively, as the nature and circumstances of the respective cases will admit, and shall (if required) by solenn declaration or affirmation before a justice of the peace, verify the same, and prove the correctness of every such account, and the items therein contained, and shall produce such other vidence as the Directors may reasonably require; and until such declaration or affirmation, account, and evidence are produced and verified, 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 comivance of the Insured or claimants, he, she, or they shall be excluded from all benefit under his, her, or their Policy or Policies.

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 be either paid within sixty-days, or the said Company shall have the option, where the Insurance may be in goods, to supply the Insurance with the like quantity of goods, of the same sort and kind, and of equal value and goodness with those destroyed or damaged by fire; or where the Insurance may be on a house or building, the said Company shall have the option, with all convenient speed, to rebuild, or repair and reinstate the same, and to put the same into as good and substantial a condition as at the time when such fire happened.

In case any difference or dispute shall arise between the Insured and the said Company touching any loss or damage, such difference shall be submitted to the judgment and determination of arbitrators, one to be nominated by the said Company, and the other by the Insured; and the referees so nominated, shall, previously to undertaking such reference, agree upon an umptre, whose decision shall be final in case such referees disagree; and either of them, the said Insured or the said Company, may make the submission and reference a rule of any one of her Majesty's Courts of Record.

It is furthermore hereby expressly provided, that no suit or action of any kind against the said Company for the recovery of any claim upon, under, or by virtue of this Policy, shall be sustainable in any court of law or chancery, unless such suit or action shall be commenced within twelve calendar months next after any loss or damage shall occur.

No person insured by this Company is indemnified against losses that may arise from fire occasioned by foreign enemies, civil commotion, riot, or by any military or usurped power, nor against losses from explosion of any kind, (that by gas excepted.) nor for loss by theft; but losses arising to buildings or property from fire occasioned by lightning will be made good. The use of gas light is allowed, but the gas must not be made on the premises insured; and, except for the purpose of light in dwelling-houses, the use of naphtha or eamphine is prohibited without special licence under the Policy. The Company does not insure gunpowder, nor the buildings in which it is made; and if more than 6 lbs of gunpowder be deposited on the premises insured, or where goods insured are kept, the insurance will be void in the event of loss, unless the party insured be a dealer in the article, and be so described in the Policy, in which a National State of the property of the property in the party insured be a dealer in the article, and be so described in the Policy, in which the party insured by the party insured case and

No insurance shall extend to losses on hay, corn, or other property destroyed or damaged by its own natural or spontaneous heating, nor to losses arising on implements of goods accidentally destroyed or damaged by the improper application of fire in any process of manufacture; neither will this Company be answerable for any loss or damage to stock or goods whilst undergoing any process in which the application of fire-heat is necessary.

XIV.

When any fire happens and endangers effects which are partly insured by this Company, and partly uninsured or not fully insured, or insured elsewhere, the Company will contribute in a rateable proportion towards the expenses incurred and the damage sustained by the removal of such effects to a place of safety.

XV.

If any wilful concealment, collusion, misrepresentation, or false swearing shall on any occasion be made or attempted by the party insured, or with his or her privity, with intent to defraud this Company, the same shall in every case be a bar to any claim under the Policy.

No 303364 303865 304000 Hy. Cole Policy No 33 Pei. 16. Jany. 18ty. Payable at Lady day J. B. bole Eg afundoned PRINCE FIRE INSURANCE COMPANY, LIMITED. h stand one for in agts ister 22/1// Please to examine your Policy to see that it is correctly filled up; also read the Conditions, F. Chifferiel, 34 to 37, Cursitor St., & 1 to 6, Church Passage, Chancery Lane, E.C.