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South Street  
Yeovil  
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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.

I.  
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 producing heat (other than common fire-places in private houses) used or employed in any such buildings, or in any building or other place adjoining or near 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 would be required, and whether such Insurance has been effected on the building itself, or on goods, wares, or merchandise deposited therein, and the Insured shall not have given due notice thereof respectively 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.

III.  
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.

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.

V.  
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.

VI.  
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 sustained; 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 solemn 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 evidence 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 connivance of the Insured or claimants, he, she, or they shall be excluded from all benefit under his, her, or their Policy or Policies.

IX.  
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 Insured 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.

X.  
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 umpire, 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.

XI.  
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.

XII.  
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 camphine 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 case 28 lbs. are allowed.

XIII.  
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.



Ymric

No 303364  
303865  
304000

Hy. Cole

Recd. 16. Jan. 1887.

Ans. ds.

*Abandoned*

*to stand over for  
no present  
see copy letter 22/1/87*

Policy No. 133

Payable at Lady day

L. B. Cole Esq

PRINCE  
FIRE INSURANCE COMPANY,  
LIMITED.

Please to examine your Policy to see that it is  
correctly filled up; also read the Conditions.

