

for
in stamp

No. 19132

R. B.

6/7/28

For £ 550

£350 @ 1/6 p. p. annum	5. 3
300 2/6	4. 5
Premium to 9 October 1841	£ 4. 10. 3
Stamp	4. 1. 4
Duty to do,	4. 10. 6
	£ 1-7-9
Annual Premium	£ 4-10-3
Duty	4-10-6
Payable 9 October	£ 1-6-9

National

ASSURANCE COMPANY OF IRELAND,

INCORPORATED BY ROYAL CHARTER,

FOR THE ASSURING OF

HOUSES, GOODS, ETC. FROM FIRE; SHIPS, MERCHANDIZE, ETC. FROM THE PERILS OF THE SEA; LIVES; AND FOR THE PURCHASING AND GRANTING OF ANNUITIES.



Whereas Thomas Felton, 120 Capel St, Dublin ha^{ve} paid unto the Secretary of the CORPORATION of the NATIONAL ASSURANCE COMPANY, at their Office in Dublin, the Sum of ten shillings three pence and ha^{ve} agreed to pay, or cause to be paid unto them, the like sum of ten shillings & three pence yearly, during the continuance of this Policy, for Insuring from Loss or Damage by Fire, the Sum of

Five Hundred Fifty Pounds that is to say
£300 Three Hundred Pounds On the Building of his Dwelling House called Palmyra House situate Richmond, Fairview, Co Dublin, occupied by assured
150 One Hundred Fifty Pounds On the Building of Kouch House situate near the above
30 Thirty Pounds On the Building of Iron House built of Wood & Glass and Garden House adjoining on one of said Dwelling House
20 Twenty Pounds On the Building of Fowl House situate offices all adjoining near the above
50 Fifty Pounds On the Building of two Cottages situate corner of Cornhill Avenue £25 on each
£550 All which shall be as aforesaid

Joseph Lusk

Memorandum.—It is hereby declared, that in case of the Assured holding any other Policy on the property insured hereby, subject to Average, this Policy shall be subject to Average in the like manner as the said other Policy.

Now know all Men, That from the date hereof to the Ninth day of October 1841 and so long as the said Assured shall duly pay, or cause to be paid, the sum of ten shillings & three pence as aforesaid, and the said Corporation shall accept the same; the Stock and Funds of the Corporation shall be subject and liable to pay to the said Assured or his Executors, Administrators and Assigns, all such Damage and Loss which shall be the said Assured shall suffer by Fire, not exceeding the Sum of Five Hundred Fifty Pounds according to the exact tenor of their printed Conditions on the back hereof, and subject to the Duty or Duties chargeable by Act of Parliament on Property insured against Fire.

PROVIDED ALWAYS, and it is hereby expressly Agreed and Declared, and the true intent and meaning of these Presents is, that the Capital Stock and Funds of the said Corporation shall alone be answerable for the demands thereupon under this Policy; and that no Member of the said Corporation shall, upon any account or pretence whatsoever, be subject or liable to such Demands beyond his or her Share or Shares of the ONE MILLION STERLING constituting the Capital Stock or Fund of the said Corporation.

In Witness whereof the said Corporation have hereunto caused their Common Seal to be affixed. DATED in DUBLIN, this ninth day of October in the Year of our Lord One Thousand Eight Hundred and forty three.

Examined, *J.P.B.*
Entered, *M.H.*
Compared, *C.H.C.*

BY ORDER OF THE BOARD OF DIRECTORS.

Joseph Lusk
Sec





CONDITIONS REFERRED TO IN THE WITHIN POLICY.

I. THIS Company will insure all manner of Buildings having walls of Brick or Stone, and covered with Slate, Tile, Lead, Iron, or Copper, wherein no hazardous Trades are carried on, nor any hazardous Goods deposited, at the Annual Premium of Common Insurances, at one shilling and sixpence per cent.—and Goods and Merchandise not hazardous, in Brick or Stone Buildings, at the same rate.

II. Timber or Plaster Buildings, covered with Slate, Tile, Lead, Iron, or Copper, wherein no hazardous Trades are carried on, nor any hazardous Goods deposited; also Houses let in Tenements—any Goods and Merchandise not hazardous in such Buildings, insured at the Annual Premium of hazardous Insurances, at three shillings per cent.

III. Hazardous Trades, such as Apothecaries, Bread and Biscuit Bakers, Colour Men, Ship and Tallow Chandlers, Coat makers, Brewers and Malsters, Inn-holders, and Stable-keepers, carried on in Brick or Stone Buildings covered with Slate, Tile, Lead, Iron, or Copper; and hazardous Goods, such as Hemp, Flax, Pitch, Tar, Tallow, Oil, and Turpentine, deposited in such Buildings, insured at an Annual Premium of hazardous Insurances, from three to five shillings per cent.

IV. Any of the aforesaid hazardous Trades carried on, or hazardous Goods deposited in Timber or Plaster Buildings; Earthen, Glass, or China Ware in Trade, insured at the Annual Premium of doubly hazardous Insurances, at five shillings per cent.

V. No loss occurring by means or in consequence of the carrying on of any kind of hazardous Trade, Manufacture, or Process, whether the same shall have been so carried on with or without the authority, privity, or assent of the assured, shall be deemed to be within the meaning of any Policy, unless such Trade, Process, or Manufacture be specially mentioned and described therein.

VI. Insurances on Deal Yards, or premises in which any Chemical Process, or Distilling, or Sugar-making, or any other Process, Trade, or Manufacture, more than ordinarily hazardous by reason of the nature thereof, the narrowness of the Premises, or any other dangerous circumstances, must be made the subject of special agreement as to the rate of Insurance, and such Trade, Process, or Manufacture must be inserted and specified in the Policy.

VII. Two or more Dwelling Houses or Out-houses, with the Goods in them, may be insured in one Policy; but when several Buildings and Goods are insured in the same Policy, the sum insured on each is to be particularly specified. But in case two or more distinct Buildings, or any description of property, deposited in two or more places, or being subject to different degrees of risk, be insured for one sum, in the event of loss or damage by Fire, this Company is not liable, agreeably to 24th Geo. IV. cap. 13, for a greater proportion of said loss or damage than that which the sum so insured shall bear to the whole collective value of said property, at the time when such loss shall first break out or happen.

All Persons desirous to be insured, but particularly those who do not reside in Dublin, are required to describe the Situation of their Concerns with the boundaries, and the nature of their Business, with that of those who bound them.

VIII. To prevent Fraud, Persons insured by this office shall receive no benefit by their Policies, if the same property is or shall be insured in any other Office, unless such Insurance be first specified in, or allowed by an Endorsement on the back of the Policy, in which case this Company will pay their rateable proportion of any loss or damage; and such further Insurance, when once admitted, shall be taken to continue in force, and this Company liable for the rateable proportion only, until notice of the discontinuance be duly given to the said Company, and the same be allowed by endorsement on the Policy; and if any Person or Persons shall insure his, her, or their House, Goods, Ware or Merchandise, and shall cause the same to be described in the Policy otherwise than as they really are, so as the same be insured at a lower Premium than proposed in the Table, such Insurance shall be of no force nor shall the Person having receive any benefit by such Policy, in case of any loss or damage, or if any Building shall contain any Kils, Furnaces, Steam Engines, Stoves, or Ovens used in the Process of any Manufacture or otherwise, (unless mentioned to be made thereof in the Policy, and the rate for such extraordinary hazard be duly paid), the Policy shall also be null and void in respect to such Buildings and Goods therein; and in case any alterations shall be made, or adjoining the Premises so as to increase the hazard of the Insurances; or if the Insured shall change the nature of the Trade or Manufacture, notice thereof must be immediately given, or the Policy shall be null and void; nor will this Company be accountable for any loss or damage to Grain or other property by Fire-heat, in process of being dried or otherwise prepared,

in any Kils, Furnaces, &c. nor for loss or injury to any description of Property caused by the misapplication of Fire or other artificial Heat, while in process of manufacture or finishing, neither will this Company be liable for loss by explosion of any kind.

IX. No Policy is to be extended or construed to extend to the Insurance of any hazardous Buildings or Goods, unless they are expressly mentioned in the Policy, and the proper Premium for such Insurance be paid for the same.

X. If more than Ten Pounds of Gunpowder is kept in the Premises Insured, unless specially allowed, the Policy is void.

XI. No Loss or Damage to be paid by Fire happening by any invasion from a Foreign enemy, Civil Commotion, Riots, or any military or usurped power whatsoever.

XII. Upon the death of any Person Insured at this Office, the Policy and Interest therein may be continued to the Heir, Executor, or Administrator respectively; or may be transferred to the person who shall upon such death be entitled to the property Insured, provided such Heir, Executor, or Administrator, or other person so entitled, do procure his or her Interest therein to be endorsed on the Policy at the Office of this Company.

Persons changing their Dwelling-houses, Shops, or Warehouse may preserve the benefit of their Policies, if the nature and circumstances of the risk Insured be not altered; but in all such cases the Policy is not to be considered as remaining in force, until due notice of the removal or alteration be given at the Office of this Company, and the same shall be allowed by endorsement to be made by the authority of the Company upon the Policy.

XIII. All Persons Insured by this Company, who shall sustain any loss or Damage by Fire, are forthwith to give notice thereof to the Company, at their principal Office in College-green, Dublin, or to the nearest Agent, and as soon as possible afterwards to deliver in as particular an account of their loss and damage as the nature of the case will admit of; and shall make such reasonable proof of the same as the Directors of this Company may require; and until such proof is made, and account is produced, the amount of such loss, or any part thereof, shall not be payable or recoverable; and if there appear any fraud in the claim made for and in respect of such Loss; or if, with the privity of the claimant, there be false swearing or affirming in support of the claim, such claimant shall forfeit his claim to the payment thereof, by virtue of his Policy.

XIV. In case any difference or dispute shall arise between the Assured and the Company, touching the amount or extent of any Loss or Damage, such difference may be submitted to the judgment or determination of Arbitrators, indifferently chosen, whose award in writing, under their Hands and Seals, shall be conclusive and binding to all parties. And when any Loss or Damage shall have been duly proved and ascertained, the Insured shall immediately receive satisfaction to the full amount of the same, without any Discount or other deduction whatever.

XV. In case of Fire, to prevent spreading thereof, the Insurers have a right to pull down any house or houses Insured by them, paying the Insured the damage occasioned thereby.

XVI. All persons Insured by this Company will be paid the full amount of such Loss, not exceeding the sum Insured, as soon as ascertained, provided the Premium on such Policy shall have been duly paid.

XVII. The Company are empowered either to pay the money Insured on Buildings and other property destroyed or damaged by Fire, or to repair and make good the same with all convenient speed.

XVIII. Special Insurances.—Persons choosing to insure for Seven Years in advance will be charged for Six Years only, both of Premium and Duty, also for any number of Years less than Seven, will be allowed a reasonable discount both upon the Premium and Duty.

XIX. China, Glass, and Looking-glasses, exceeding Fifty Pounds in value; Jewels, Plate, Watches, Trinkets, Medals, and other curiosities; Prints (not in Trade); Paintings, Drawings, and Sculptures, are not included in any Insurance, unless they are specified in the Policy.

XX. All expenses attending the removal of Goods Insured at this Office, out of any Houses or Premises on Fire, or out of any Houses or Premises adjoining or contiguous to any Building on Fire, will be repaid by the Company.

Dublin Octr 1864
Page 2d Name
Ent 2778
Ans.
Fire Policy,
No. 19/32 for £ 550

NATIONAL
Assurance Company of Ireland,
 INCORPORATED BY ROYAL CHARTER.

FOR ASSURING OF
 HOUSES, GOODS, ETC. FROM FIRE; SHIPS, MERCHANDISE, ETC.
 FROM THE PERILS OF THE SEA; LIVES; AND FOR THE
 PURCHASING AND GRANTING OF ANNUITIES.

(PRINCIPAL OFFICE, 3, COLLEGE GREEN.)

Joseph Todhunter,
 SECRETARY.

	£	s.	d.
PREMIUM	4	10	3
STAMP		7	7
DUTY	4	16	6
	£	17	9

Payable on the 9 of *October* in each year.

Thomas Nelson Esq
6/1228