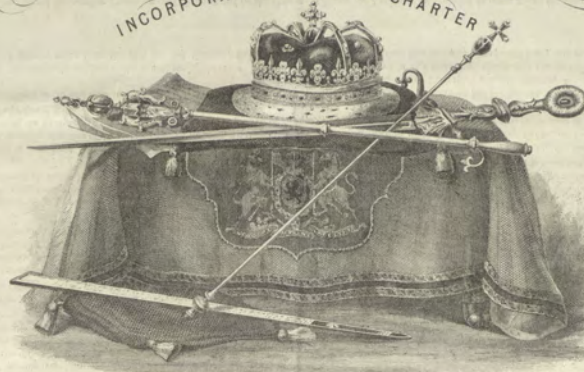


Governor  
His Grace  
The Duke of  
Hamilton & Brandon

The Insurance Company of Scotland  
Instituted A.D. 1821  
INCORPORATED BY ROYAL CHARTER

Dep. Governors  
The Earl of Rosebery  
Viscount Strathallan  
His Grace the Duke of Atholl



Fire Policy N<sup>o</sup>. 55105.

Sum Insured £ 800.

Premium £ 18.  
Duty 1 4

Premium £ 18.  
Duty 1 4

Present Payment at Whity 6<sup>th</sup> £ 2 2

Future Payment at Whity £ 2 2

UNITED 1847 WITH  
The Alliance British & Foreign Life & Fire Assurance Company London  
ESTABLISHED BY ACT OF PARLIAMENT 1824  
Capital Five Millions Sterling

Whereas Alexander Kelly Morris on Esq. S. S. C. Edinburgh.

having paid to the INSURANCE COMPANY OF SCOTLAND INCORPORATION, the Sum of Two pounds five shillings above stated, as the Present Payment for this Policy from the fifteenth Day of May eighteen hundred and sixty three to the term of Whity (next) eighteen hundred and sixty four, and agreed to pay them the Sum of Two pounds five shillings, also above stated, as the Future Payment at the said Term of Expiry annually, or periodically, for the Continuance or Renewal of this Policy of INSURANCE AGAINST LOSS OR DAMAGE BY FIRE, happening on

SEES

Household Furniture, Wearing Apparel, Bed and Table Linen, Printed Books, Plate Liquors in private use in his Dwelling house & office, situated N<sup>o</sup> 16 Pitt Street Edinburgh, Stone & Stair, & no brasses & goods deposited or traded carried on therein, Six hundred Pounds.  
China Glass, Carveries, Mirrors, Pictures & Prints (not more than £10 to be recoverable on any one Picture) Jewellery & Musical Instruments therein Two hundred Pounds.  
N<sup>o</sup> 50053. Cancelled.

Green shop in Tenement

Therefore be it known, That during the period of Time before specified, and thereafter so long as the INSURED shall duly pay, or cause to be paid, to the said INSURANCE COMPANY OF SCOTLAND INCORPORATION, the Future Payment above stated, at the Term of Expiry Annually or Periodically, aforesaid, or such Payment as the acting DIRECTORS of the said CORPORATION shall accept of for the Continuance or Renewal of this Policy, the Capital Stock and Funds of the said ALLIANCE BRITISH AND FOREIGN LIFE AND FIRE ASSURANCE COMPANY shall be subject and liable to pay or make good to the INSURED, or to the Heirs, Executors, Administrators, or Assignees of the INSURED, all such Loss or Damage as the INSURED shall suffer by Fire happening on the Property described, and insured under this Policy during the period stipulated, not exceeding in whole the sum-total of Sterling Money insured, nor in any case the sum specified on each subject of Insurance respectively; and that according to the Tenor of their Proposals and Conditions printed on the back hereof, to which the Insurance by this Policy shall at all times be subject.

In testimony whereof, WE, Three of the DIRECTORS and the MANAGER for said CORPORATION as now united with the ALLIANCE COMPANY aforesaid, have subscribed these Presents, at EDINBURGH, the twenty eighth day of May eighteen hundred and sixty three years.

Examined [Signature]  
Entered [Signature]  
[Signature] Director.  
[Signature] Director.  
[Signature] Director.  
[Signature] Manager.



# THE INSURANCE COMPANY OF SCOTLAND.

INSTITUTED 1821, AND INCORPORATED BY ROYAL CHARTER,

UNITED (1847) WITH

## THE ALLIANCE BRITISH AND FOREIGN LIFE AND FIRE ASSURANCE COMPANY, LONDON,

ESTABLISHED BY ACT OF PARLIAMENT, 1824.

Capital, FIVE MILLIONS Sterling.

### CONDITIONS OF ASSURANCE.

- I. EVERY Insurance attended with any particular circumstances of risk, arising from the situation or construction of the premises, or of the nature of the trade carried on, or goods therein, is to be specially expressed in the Policy, so that the risk may be fairly understood;—if not so expressed, or if any misrepresentation be given, or if any omission be made, so that the Insurance be effected upon a lower premium than ought to be paid—or if Buildings or Goods be described in the Policy otherwise than as they really are—or if, after any Insurance shall have been effected, the risk shall be increased, from the erection of any stove, the carrying on of any hazardous operation or trade, the deposit of any hazardous goods, the opening of any hazardous communication, or the connection of any hazardous process or premises, by any person whomsoever, and the same be not duly made known to the Company, and regularly sanctioned by it, no benefit shall arise to the Insured from the Policy.
- II. Excepting in the cases of Policies granted for short periods, the charges of premium and duty on Insurances made with this Company are to be calculated from the day on which the same may be effected, until the quarter-day then next ensuing, and for one year, or for several years, from each quarter-day, as may be agreed on; and unless the future payments for renewal of such annual Policies be made within fifteen days of the period limited for their expiration at farthest, the Insurance shall cease. Policies for periods less than a year will expire at six o'clock in the evening of the day of termination thereof, without the allowance of extra days.
- III. No Insurance proposed to this Company is to be considered in force until the premium and duty is paid. No receipts are to be taken for any Premiums of Insurance but such as are printed and issued from the Office direct, or through the Company's Agents.
- IV. If property insured by any Policy of this Company should pass, by death, assignment, or otherwise, into new hands, the interest in the Policy may be preserved to the successor, provided such accession be allowed at the Office, by indorsement on the Policy; and if goods insured be removed to a new situation, such removal must be also allowed by indorsement on the Policy, and a suitable premium paid, if the risk be increased by such removal; but in all cases where such indorsement is not sanctioned and regularly made, the Policy shall be void.
- V. Persons insuring property at this Office must give notice of any other Insurance made elsewhere on their behalf on the same, and cause such other Insurance to be indorsed on their Policies; in which case, such Company shall be liable to the payment only of a reasonable 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.
- VI. Any number of buildings in various places belonging to one person, or held in joint trust, or in copartnership, may be insured in one Policy; but each building must be separately valued, otherwise they must, according to Act of Parliament passed in 1826, be subject to the average clause, which declares, that in the event of any loss or damage, the Company shall only be liable for such proportion of such loss as the sum insured shall bear to the whole collective value of such property at the time the fire happens.
- VII. General merchandise, or the floating stock in trade of Insurers, may be covered under one sum in different places, such places or buildings being specified, subject however to the average clause as follows:
  1. It is hereby declared and agreed, that whenever a sum insured is declared to be subject to the conditions of Average, if the property so covered shall at the breaking out of any Fire be collectively of greater value than the sum insured thereon, then this

Company shall pay or make good such a proportion only of the loss or damage as the sum so insured shall bear to the whole value of the said property at the time when such Fire shall first happen.

2. That it is at the same time declared and agreed that if any Property included in such Average, shall at the breaking out of any Fire be insured by any other Policy which, whether subject to Average or not, shall apply to part only of the Buildings or Places, or of the Property to which such Average extends, than this Policy shall not cover the same excepting only as regards any excess of value beyond the amount of such more specific insurance, which said excess is declared to be under the protection of this Policy, and subject to Average as aforesaid.

3. And it is further declared and agreed that if the Assured shall claim under this Policy for Loss or damage to Property embraced in the terms of any Average Policy extending as well to other Buildings or Places, or to other Property not included in the terms of this Insurance, and if at the breaking out of any Fire there shall not be any Property in such other Buildings or Places, or any such other Property actually at risk to be protected by such Policy, then so far as regards the settlement of a claim under this Policy, the terms and liability thereof shall be held to be concurrent in all respects, with those of such other Policy.

VIII. Goods held in trust, or on commission, are to be insured as such, otherwise the Policy will not cover the same.

IX. No loss or damage shall be paid on fire happening by invasion, foreign enemy, civil commotion, riot, or any military or usurped power whatever. Nor shall the Company be subject to any loss on hay, corn, stock, or goods of any description, occasioned by their own natural heating; neither shall the Company be liable for any damage whatsoever, caused by the misapplication of fire-heat during the process of manufacture, nor for any loss or damage caused by explosion, except of gas, within buildings on or in which this Company has Insurance.

X. Persons insured by this Company, sustaining any loss or damage by fire, are forthwith to give notice to the Office in Edinburgh, or to the Agent nearest the place where the damage happens; and, as soon after as possible, to 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 oath or affirmation, and by their books or accounts or other proper vouchers, as shall be reasonably required; and all issues, when satisfactorily ascertained, shall immediately be paid; but if there appears any connivance, falsehood, fraud, or false swearing; or if any repairs, or material alteration, be made in the building before the claim is adjusted; or if no claim shall be made within three months after the fire; or, if made and rejected, shall not be judicially insisted in within three months thereafter, the claimant shall forfeit his claim to restitution or payment by virtue of his Policy.

XI. Should any difference arise with respect to the amount of any claim for loss or damage by fire, such difference shall be submitted to arbitrators mutually chosen, whose award, or that of an umpire appointed by them, shall be conclusive; but in no case shall this Company be obliged to take the risk of the sale of damaged goods. The arbitrators or valuers shall fix the net value as immediately previous to the claim by the fire, and this Company shall pay or make good the difference between the two values, either by repairs and restitution, or by payment in cash, at their own option.

XII. China, Glass, Pottery, Pictures, Mirrors, Medals, Statuary, Jewels, Curiosities, Mathematical and Musical Instruments, are not included in any Insurance, unless they are specified in the Policy.—Books of Account, Deeds, Bank-notes, Bills, Bonds, and Written Securities, Manuscripts, Money, and Gunpowder, cannot be Insured upon any terms.

*N.B.—No charge is made by this Office or its Agents for any thing beyond the regular Premium and Duty stated in the Policy. Charge for Policy is only added in cases where the sum insured is under £300. All Endorsements are made free of expense.*

**Rents are not Insured by this Policy unless a separate sum be placed on them.**

A. CALDER, *Manager.*

Insurance Company of Scotland

INSTITUTED A.D. 1821



INCORPORATED BY ROYAL CHARTER

Fire Policy. N<sup>o</sup> 55105.

Alexander K. Morrison Esq. J.P. &c.

PREMIUM to *Whity* 18 *64* £ *18*.

DUTY to ditto, *7* 4.

POLICY,

PRESENT PAYMENT, £ *2* . *2* .

FUTURE ANNUAL PAYMENT, } £ *2* . *2* .

AT *Whity* }

*Furniture*  
*£800*

N. B.—Be so good as examine the Policy, and if any error is found, return it for correction.

HEAD OFFICE IN SCOTLAND,  
95 GEORGE STREET,  
EDINBURGH.

*Lith. P.*

AGENCY.