

(Birmingham)
J. Bacon

No. 1044

THE

£ 500

FINANCIAL INSURANCE COMPANY, LIMITED,

INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL £1,000,000.



Present Payment to Lady-day 18 67.

Premium	£ - : 11 : -
Duty	£ - : 8 : 3
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	£ - : 19 : 3

Renewal Payment due Lady-day yearly

Premium	£ - : 10 : -
Duty	£ - : 7 : 6
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	£ - : 17 : 6

Whereas Charles Heywood of Warstone House, 108 Seabird Street East, Birmingham; Grocer & Provision Dealer has paid to THE FINANCIAL INSURANCE COMPANY, LIMITED, the sum of fifteen Shillings and Three Pence for insuring against Loss or Damage by Fire the following Property, viz. :-

- £80:- On Household Furniture, Linen, Wearing Apparel, Printed Books, Slate, Wine, and other Liquors in private use, Watches & Trunks, Philosophical and Musical Instruments and printed Music, Pictures, Prints, and Drawings, China & Glass, Earthenware and Looking Glasses, in the Dwellinghouse, having a shop therein situate as aforesaid.
- 400:- On Stock and Utensils in Trade therein.
- 20:- On Horse, Harness, Stable Utensils and fodder in the Stable situate in the rear of said House.

£300:- say Five Hundred Pounds.

The above are Priced, Built and Fled or Slated.

Jany 12/67
 J. Bacon
 Secretary

Now be it known, That from the 14th day of March 1866, to the 25th day of March 1867, and so long thereafter as the Insured shall pay, or cause to be paid, the Sum required for the Renewal of this Policy, and the Directors of the said Company shall agree to accept the same, the Stock and Funds of the said Company shall be subject and liable to pay or make good to the Insured, or to the Heirs, Executors, or Assignees of the Insured, all Loss and Damage which the Insured shall suffer by FIRE, on the property above described, in the place or places herein particularised, and not elsewhere, nor exceeding the Sum specified on each item, unless previously allowed by endorsement on the back hereof.

Provided always, That this Insurance shall, at all times, and under all circumstances, be subject to the Terms and Conditions printed on the back hereof, which terms and Conditions are to be considered as incorporated in and forming part of, this Policy.

In Witness whereof, We, Three of the Directors, and the Manager of the said Company have subscribed these Presents (given under the Common Seal of the Company), at LONDON, the 14th day of March in the year of our Lord, Eighteen Hundred and Sixty six.

Wm. Hardman
F. J. Jones
W. W. Park
Chas. C. Green

Directors.
Manager.

Examined J. B. Wood
 Entered J. B. J.

THE FINANCIAL INSURANCE COMPANY, LIMITED.

CONDITIONS.

I.—All the peculiarities of every risk—such as the situation and construction of the Premises, the nature of the Trade and Goods, and of all Implements of Fire-heat therein (common Fire-grates and Ovens in private use excepted), must be specially mentioned on the Insurance being proposed, so that the risk may be fairly appreciated.—If this be omitted, or if any misrepresentation be made to the prejudice of the Company, or if Buildings or Goods be described in the Policy otherwise than as they really are; or if, after an Insurance shall have been effected, the risk shall be increased by the erection of any Stove, the introduction of any hazardous operation, trade, or goods, or by any hazardous communication, or if at any time any hazardous building or process adjoin, and the same be not duly made known to the Office, and be allowed by Endorsement on the Policy, no benefit shall arise to the Insured from his Insurance.

A *distinct* sum is required for each *separate* Building, and another for the Goods therein.

Stock in Trade and Household Furniture must be separately valued, and Goods in trust or on commission are not included in any Insurance unless the same be specified in the Policy.

II.—Except in cases of Policies granted for short periods, the Charges for Premium and Duty on Insurances made with this Company are to be paid 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 such Quarter-day as may be agreed on. And those who intend to continue their Insurances are required to make their future payments annually, within fifteen days after the day limited by their respective Policies, otherwise their Policies will be void.

Insurances made for less than a year terminate, unless previously renewed, at four o'clock in the afternoon of the day specified in the Policy, without days of grace.

III.—No Insurance proposed to this Company is to be considered in force until the Premium and Duty, or a Deposit on account thereof, be actually paid. No receipts are to be taken for any Premiums or Deposits, but such as are issued from the Office, and signed by the Secretary, or other authorised Officer of the Company.

IV.—If property insured by any Policy of this Company shall pass by death, assignment, or otherwise, into other hands, the interest in the Policy may be preserved to the successor, provided such transfer be previously allowed at the Office by Endorsement on the Policy.

If Goods be removed, such removal must also be allowed by Endorsement; and, if the risk be thereby increased, a suitable Premium must be paid.

In all cases where such alterations are not regularly notified, and any consequent extra Premium paid, the Policy becomes null and void.

V.—If property insured by this Company be also insured in any other Office, such joint Insurance or Insurances must be specified and allowed by Endorsement on the Policy, in which case only this Office will be liable for its rateable proportion of any loss or damaged that may be sustained; and in case of the Insured holding any Policy subject to Average on the Property covered by this Insurance, then this Policy shall be subject to Average in like manner.

VI.—Watches, Trinkets, Musical Instruments, Pictures, Prints, Drawings, China, Glass, Earthenware, Looking-glass Plates, Medals, Coins, or other Curiosities, and Sculptures, are not included in any Insurance, unless the same be specified in the Policy, excepting when insured by special agreement, under the term "Personal Property of every description." In case of Loss, not more than £10 will be allowed on any one Picture, Print, Drawing, Work of Art, Coin, or other Curiosity, unless the same be previously allowed by special agreement.

VII.—Books of Account, Written Securities, Bills, Bonds, Tallies, Bank Notes, Money, and Gunpowder, are not insured by this Company.

VIII.—No loss or damage will be paid on Fire happening by any Invasion, Foreign Enemy, Civil Commotion, Riot, or any Military or Usurped Power whatever.

IX.—This Company will not be answerable for loss arising from Explosion of any kind, Gas excepted, nor for Goods and Utensils damaged or destroyed whilst undergoing any process in which the application of Fire-heat is necessary. Nor will this Company be liable for loss on Hay, Corn, or other property, occasioned by its own natural heating; but the damage by fire to other Property in consequence thereof will be made good, as well as losses from Lightning when the Property Insured has been actually set on fire thereby.

X.—Persons Insured sustaining any loss or damaged by fire are forthwith to give notice thereof to the Office in London, or to the Agency in which the Policy has been obtained; and within fifteen days an account is to be delivered, stating the loss or damage as particularly as the nature of the case will allow; and proof thereof shall be made by the oath or affirmation of the claimant, and by the production of his books of account or such other vouchers as may reasonably be required. All losses, when satisfactorily ascertained, will immediately be paid or made good without any deduction whatever; but if there shall appear any false swearing, fraud, or wilful mis-statement, or if no claim be made within three months after the fire, or if made and rejected, shall not be judicially insisted on within three months thereafter, or if the fire shall have been caused directly or indirectly by the means, contrivance, or wilful act of the Insured, the claim shall be wholly invalidated.

XI.—This Company reserves to itself the option either to pay the amount of loss, or to make good the same by reinstatement.

XII.—If any difference shall arise between this Company and the Insured, with respect to any claim for loss or damage by Fire, and no fraud be alleged, such difference shall be submitted to the determination of Arbitrators, mutually chosen, whose award in writing, or that of an Umpire appointed by them, shall be conclusive and binding on both parties. But in no case shall this Company be obliged to undertake the risk of the sale of damaged Goods. The Arbitrators or Valuers shall fix the value as it stood immediately before, and the value immediately after the fire; and the Directors of this Company shall pay, or make good, the difference between these two sums, either by repairs and restitution, or by payment in cash, at their own option.

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The Financial Insurance Company,
LIMITED,

60, KING WILLIAM STREET, LONDON.

Fire Policy No.

1044

W. Charles Heywood

£ 500

Renewal Payment due

£ 10 : -

Premium

£ - : 10 : -

Duty

£ 9 : 11 : -
£ 4 : 6 : -
£ 13 : 17 : -



Received from Wm. 1867
W. Bacon