fire Policy Nº 3184

Premium 1. 2. -Duty - .18. H Present Pay' 1.2. - . 4

Sum Insured £ 1100\_

Premium £ 1.2. -Duty \_\_\_\_\_.16.6 annual Pay! £ 1. 18. 6

## The Scottish Pire Insurance Company Limited.

Thomson, Baker, Ectivburgh, as Roprietor, for their respective interests \_\_\_\_

Building of Semment of three floors situated Nº 142 Rinces Sheet, Ceclinburgh, with flat and garrebabooc Catering by 11-143 occupied as a shop and Develling houses Ston and Stated - Our Thousand 青1100 Que Hundred Pounds

M. B. Part of the lower flat of the above building, including addition there to and communicating therewith is occupied as a Bakehours having three Cours and a Boiles therein, the Tents all passing into a Briet the carried up outside of Wall \_

N.B.--It is hereby declared and agreed, that in case of the Assured 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.

**Therefore be it known**, That during the period of time before specified, and thereafter so long as the Issunzo shall duly pay, or cause to be paid, to the said SCOTTISH FIRE ISSURANCE COMPANY, LIMITED, the Annual Payment above stated, at the Term aforesaid, or such payment as the DIRECTORS of the said COMPANY shall accept for the Continuance or Renewal of this Policy, the Capital Stock and Funds of the said COMPANY shall be liable to pay to the said Insured, and to the heirs, executors, and administrators of the said Insured, all Loss and Damage sustained by Fire by the said Insured on the Property above described, not exceeding the Sum or Sums of Money herein before written, and that according to the Tenor of the Proposals and Conditions printed on the back hereof, to which the Insurance by this Policy shall at all times be subject. PROVIDED ALWAYS, AND IT IS HERENY SPECIALX ACHERD, That in accordance with the Articles of Association of the COMPANY, this Policy, and the other Policies of the COMPANY, are granted on the eovenant and condition, that the COMPANY shall be liable in the whole only to the extent of their corporate assets ; and also, that no present or future Sharcholder of the COMPANY, his heirs, executors, or administrators shall, in respect of all or any of the liabilities of the COMPANY, be personally liable or subject to any claim or demand beyond the amount, from time to time, remaining unpaid up on Shares held by him.

In witness whereof, WE, Two of the DIRECTORS and MANAGER of the said COMPANY, have subscribed these presents, and affixed the Seal of the ComPANY, at EDINBURGH, the Michearth day of may \_\_\_\_\_\_\_ Eighteen Hundred and Light fino \_\_\_\_\_years.

Examined John Hurry Seef Entered Some alle

Manager.

Aurs Moffet Director Homas SIMO

THE SCOTTISH fire Insurance Company, Limited, 31, GEORGE STREET, EDINBURGH.

INCORPORATED UNDER THE COMPANIES' ACT, 1862.

142 4143 Princes IL L1100

fire Policy, No. 3184 oher bleugh boy's and Cheo ther PREMIUM to Phitsunday 18 66 £ 1. 2 ... -. 18.4 DUTY to ditto, - - -POLICY. PRESENT PAYMENT, . . £ 2. -. 4 ANNUAL PAYMENT, AT } . £ 1.18.6 Phitsunday 5

N.B.-Please examine your Policy, and if any error is found, return it for correction.

Henry Moffat Log 23 George 18 Bridge month

alexander menning Dunloply advocate om & forheered, andrew Samemby now thenft of alterdecustive Um Brown he sayeon Dublenterorint, Nobert Paul by former farming of the Commercial some have now rendring there . Dr-Noteit amon Charlotte Squareldin maurichollia by Procurator Fis cal for the County of Redard. New Robert Stevenson menute of Face Church abernothy Pullalue, alent Kelly mornin 186 Edin. Nevo Lames How wilson munile of Barclay, Fre. Church Edin Patrick Dalmahoy curter to the Agnet & deir Henry Callender acconnent Edw fthe Trusteer of the Cate mus many Bardley of ho y Carlton Lenerce Edins the maynet here a quorum) as hertable Creditors of

## THE SCOTTISH FIRE INSURANCE COMPANY, LIMITED.

HEAD OFFICE, 31, GEORGE STREET, EDINBURGH.

INCORPORATED UNDER THE COMPANIES' ACT 1862.

## CONDITIONS OF INSURANCE.

- Verus any particular circumstances of risk exist, arising from the situation or construction of the premises, or the nature of the trade carried on, or goods therein, these must 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 Instrumce be effected upon a lower premium than cought to be paid—or if Bullings or doods to describe in the Policy otherwise than as farmace, or other implement for producing artificial back, the crisk shall be increased, by the erection of any store, any haardong cook, the opening of any haardong communication, or the commention do soperation or track, the dipaid is premises, from the Policy.
- In the master, coupting in the cases of Policies granted, for short periods, the charges of premium and duty on Insurances made with this regarding in the cases of Policies granted for short periods, the charges of premium and duty on Insurances made with this or one yar, or for several years, from such quarter day, as may be agreed on ; and unless the future payments for renewal of e annual Policies be made within *Plane days* of the second limited for their expiration, the future payments for renewal of e periods less than a year will expire at four o'clock in the evening of the day of termination thereot, without the allowance
- of errin days.
  II. No Insurance proposed to this coprose non-occurs in our versing of the may or termination thereot, without the allowance of the second second
- VI. Any number of buildings in various places belonging to one person, or held in joint trast, 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

12

1828, be subject to the average clause, which declares, That in the event of any loss or damage, the Company shall only liable for such proportion of such loss as the sum insured shall bear to the whole collective value of such property at the tin the fire happens. The Implements and Stock upon any one Farm are specially exempted by the Act from these Condition

VII. Goods held in trust, or on commission, must be insured as such, otherwise the Policy will not cover such property.

hin a trans

- VII. Goods held in trust, or on commission, must be insured as such, otherwise the Folicy will not cover such property.
  VIII. No has or demages shall be pied on five happening by invasion, foreign enemy, eivil commotion, riot, or any millity reaction of the start of t
- XI. China, Giasa, Pottory, Frietures, Mirrors, Molals, Statuary, Jewels, Curiositios, Mathematical and Musical Tastreaments, are not included in any Imaranov, nulses they are specified in the Policy—Books of Account, Deeks, Bank-notes, Bills, Bonds and Written Seurities, Mannergie, Mony, and Ounpouler, cannot be Imauril apon any terms.

No Charge for Policy where the sum insured amounts to £300, nor for transfers from other Offices. All Endorsements are made free of expense.

## Rents are not included in this Policy unless they are separately insured.

MOULD & TOD, Printers, Edi