

Poultry F. L. H. Collins

THE

UNITED PORTS AND GENERAL INSURANCE COMPANY.

CAPITAL, £500,000.

CHIEF OFFICES: { London, 17 & 18, CORNHILL, E.C. Dublin, 46 & 47, UP. SACKVILLE STREET. Glasgow, ST. VINCENT STREET.

Fire Policy, No. 35491
Sum Insured, £ 1750

PRESENT PAYMENT—
One Year. From Amas 1868
Weeks. To Amas 1869
Premium £ 13 : 2 : 0
Duty 1 : 6 : 3
£ 14 : 8 : 9

ANNUAL PAYMENT—
At Christmas
Premium £ 13 : 2 : 0
Duty 1 : 6 : 3
£ 14 : 8 : 9

This Policy of Insurance Witnesseth, That Messrs Ford and Sharratt
of Wilson Street, Finsbury, Fancy Paper Box Makers

(hereinafter called the Insured) having paid to THE UNITED PORTS AND GENERAL INSURANCE COMPANY, (hereinafter called the Company) the sum of fourteen Pounds, eight Shillings, and nine Pence, for Insuring against Loss or Damage by Fire, as hereinafter mentioned, the Property hereinafter described, in the several sums following, namely:—

On Stock, Utensils, Fixtures and Machinery (Steam Engine and Boiler excepted) in Trade in their Warehouse and Factory all communicating, marked A, B, C. and D on plan lodged in this Office, situate as aforesaid, no scale board cutting or steam sawing done therein

1600

On Stock, Utensils, Fixtures and Machinery (Steam Engine and Boiler excepted) in Trade in the carpenters shop marked E on said plan, having three benches only therein and communicating with D by an iron door

150

Memo said Buildings are brick built and heated by steam, no stoves other than common grates therein

Insurances in other Offices allowed the amounts to be declared in case of loss

In lieu of Etna Policy 1138

£ 1750

The Company hereby agrees with the Insured (but subject to the Conditions endorsed hereon, which are to be taken as part of this Policy), that if the Property above described, or any part thereof, shall be Destroyed or Damaged by Fire, at any time between the twenty fifth day of December 1868 and the twenty fifth day of December 1869 both inclusive, or at any time afterwards, so long as the insured, or the Representatives in interest of the insured, shall pay to the Company, and they shall accept, the sum required for the renewal of this Policy, on or before the twenty fifth day of December in each succeeding year, the Capital, Funds, and Property of the said Company, according to the Articles of Association thereof and the special proviso hereinafter contained, shall be liable to pay or make good all such Loss or Damage, to an amount not exceeding, in respect of the several matters above specified, the sum set opposite thereto respectively, and not exceeding in the whole the sum of seventeen hundred & fifty pounds

Provided always, that the Capital, Stock, and Property of the said Company shall alone be liable to answer and make good all claims and demands whatsoever under or by virtue of this Policy, and that no Director, Officer, Shareholder, or Member of this Company, shall be in anywise subject or liable to any such claims or demands, nor be in anywise charged by reason of this Policy beyond the amount of his or her Share or Shares of such Capital, Stock, or Property, it being a part of this contract that the responsibility of the individual members shall in all cases be limited to the amount unpaid on the Shares respectively held by them at the time of such claim or demand.

In witness whereof, the Common Seal of the Company has been affixed hereto by order of the Board of Directors of the Company, the twenty fourth day of December One thousand eight hundred and sixty eight

J. H. M. W. W. G. FIRE MANAGER.

Charles Ellis
A. W. Joyce } DIRECTORS.

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THE UNITED PORTS AND GENERAL
INSURANCE COMPANY.

CHIEF OFFICES:
17 & 18, CORNHILL, LONDON.

Annual Fire Policy.

Policy No. 35491

Name Ford Sharratt

Amount £ 1750

Annual Premium £ 13 : 7 : 6

Annual Duty £ 1 : 6 : 3

Payable at Christmas Quarter

Agency Poultry

If you effect or have effected Insurances on same property with other
Offices, you are particularly requested to see that the wording and
terms of the Policies coincide; so that in the event of a loss, delay
in the settlement may be avoided.

Sharratt only
The interest in this policy is now declared to be vested in Francis
Sharratt only
Renewed in the office (No. 10) }
this 13th day of March 1869 } Messrs

CONDITIONS WITHIN REFERRED TO, AND UPON WHICH THIS POLICY IS GRANTED.

1.—No Insurance proposed to this Company is to be considered in force until the Premium and Duty thereon be actually paid; and persons desiring to continue Annual Insurances must pay the Premium and Duty on or before the commencement of each succeeding year, or within fifteen days thereafter. Receipts for premiums for the renewal of this Policy must be on the printed forms issued from the Chief Offices of the Company, and signed by the Manager or on his behalf (and in case this Policy is issued through an Agent, countersigned also by such Agent); and no other receipts for premiums will be recognised.

2.—Any material mis-description of any of the Property proposed to be hereby Insured, or of any Building in which Property to be so insured is contained, and any mis-statement of, or omission to state, any fact material to be known for estimating the risk, renders the policy void as to the Property affected by such mis-description, mis-statement, or omission respectively.

3.—If, after the risk has been undertaken by the Company, anything whereby the risk is increased be done to Property hereby Insured, or to, upon, or in, any Building in which Property hereby Insured is contained, or if any Property hereby Insured be removed from the Building or Place in which it is herein described as being contained, without, in each and every of such cases, the assent or sanction of the Company, signified by endorsement hereon, the Insurance as to the Property affected thereby ceases to attach.

4.—The Policy does not cover Property held in Trust, or on Commission, unless expressly described as such; nor China, Glass, Looking Glasses, Jewels, Clocks, Watches, Trinkets, Medals, Curiosities, Manuscripts, Prints, Paintings, Drawings, and Sculptures, Musical, Mathematical, and Philosophical Instruments, Patterns, Models, and Moulds, unless specially mentioned in the Policy; nor Deeds, Bonds, Bills of Exchange, Promissory Notes, Money, Securities for Money, Stamps, Books of Account, nor Gunpowder; nor loss or Damage by Fire occasioned by or happening through Invasion, Foreign Enemy, Riot or Civil Commotion, or by or through the Spontaneous Fermentation or Heating of the subject Insured, nor Loss or Damage caused directly by Explosion, except Loss or Damage to a Building, or Property contained therein, caused by Explosion of Gas in such Building.

5.—If, at the time of the Loss or Damage happening, this Policy be not subject to average, and there be any other subsisting Policy or Policies also not subject to average, whether effected by the Insured or by any other person, covering any Property hereby Insured, the Company is to bear only such a proportion of the Loss or Damage in respect thereof as the sum hereby Insured thereon shall bear to the aggregate of the sums for which such last-mentioned Property is by this and such other Policy or Policies Insured; and in all cases where any other subsisting Insurance or Insurances, whether effected by the Insured or by any other person on any Property hereby insured, either exclusively or together with any other Property in and subject to the same risk, shall be subject to average, the Insurance on such Property under this Policy shall be subject to average in like manner.

6.—The Policy ceases to be in force as to any Property hereby Insured, which shall pass from the Insured to any other Person otherwise than by Will or operation of Law, unless notice thereof be given to the Company, and the subsistence of the Insurance

in favour of such other person be declared by a memorandum endorsed hereon by or on behalf of the Company.

7.—On the happening of any Loss or Damage by Fire to any of the Property hereby Insured, the Insured is forthwith to give notice in writing thereof to the Company, and within fifteen days at latest to deliver to the Company as particular an account as reasonably practicable of such Loss or Damage, and of the estimated amount thereof, having regard to the value at the time of the Fire of the Property Damaged or Destroyed, and of the several articles or matters to which the Loss or Damage applies, and in support thereof to give all such vouchers, proofs, and explanations as may be reasonably required, together with, if required, a statutory declaration of the truth of the account, and, in default thereof, no claim in respect of such Loss or Damage shall be payable until such notice, account, proofs, and explanations respectively are given and produced, and such statutory declaration, if required, is made.

8.—If the claim be in any respect fraudulent, or any false declaration be made in support thereof, or the Fire was occasioned by or through the procurement or connivance of the Insured, all benefit under this Policy is forfeited.

9.—The Company may, if they think fit, re-instate, or replace, the Property Damaged or Destroyed, instead of paying the amount of the Loss or Damage, and may join with any other Company or Insurers in so doing in cases where the Property is also insured elsewhere.

10.—In all cases where the Policy is void, or has ceased to be in force, under any of the foregoing Conditions, all monies paid to the Company in respect thereof will be forfeited.

11.—On the happening of any Damage by Fire to any Building, or Property, or Effects within a Building, in respect of which a claim is, or may be, made under this Policy, the Company may, without being deemed wrong-doers, by their authorized Officer and Servants, enter into, and for a reasonable time remain in possession of, such Building, Property, or Effects, for all reasonable purposes relating to, or in connection with, the Insurance hereby effected, and this Policy shall be evidence of leave and licence for that purpose.

12.—If any difference shall at any time arise between the Company and the Insured, or any Claimant under this Policy, as to the amount of any Loss or Damage by Fire, or as to the fulfilment or non-fulfilment of any of the Conditions herein set forth, or as to any question, matter, or thing concerning or arising out of this Insurance, every such difference, as and when the same arises, shall be referred to the Arbitration and decision of two indifferent persons, one to be chosen by the party claiming and the other by the Company; or in case of disagreement between them, then of an Umpire to be chosen by the Arbitrators before entering on the reference, and the costs of the reference shall be in the discretion of the Arbitrators or Umpire, as the case may be, who shall award by whom and in what manner the same shall be paid; and the decision of the Arbitrators or Umpire, as the case may be, shall be final and binding on all parties, and the obtaining of the same shall be a condition precedent to the rights of either party under this policy, and this Condition shall be deemed and taken to be an Agreement to refer as aforesaid.

N.B.—For your own protection, you are particularly desired to read your Policy, and, if incorrect, to return it for alteration.