

Sum Insured, £ 2,000.
 Present Payment,
 Premium £ 3 15/-
 Duty £ 1 10/-
 £ 5 5/-
 From January 9. 1868
 To Christmas 1869



Fire Policy,
 No. 150084
 Future Payment
 Payable at Christmas
 Premium £ 3 15/-
 Duty £ 1 10/-
 £ 5 5/-

Whereas *Bradbury, Grotory and Company Limited* of *No 56 & 57 Aldermanbury* Warehousemen has paid the Sum of *Three pounds Fifteen shillings* to the Directors of the LONDON and MANCHESTER ASSURANCE COMPANY, Limited, and has also agreed to pay the Sum of *Three pounds Fifteen shillings* yearly, on the *Twenty fifth* day of *December* during the continuance of this Policy, for Insuring from loss or damage by Fire, the Property hereby described not exceeding the Sum specified on each Article namely;

On Stock (their own), in trust, or on Commission also Menils and Fixtures in their Warehouses situate as aforesaid, Brick built, and described on a plan lodged with this Office to the undermentioned letters refer viz-

- In that part marked A £ 500*
- In that part marked B 500*
- In that part marked C 500*
- In that part marked D 500*

Said Warehouses communicate with each other by double iron doors - A Gas cooking Apparatus in basement of D. allowed - *Sum Insured in other Offices £ 2000* *to be declared in case of loss*

Now be it hereby known that from the date hereof and so long as the said Assured shall pay or cause to be paid the said Sum of *Three pounds Fifteen shillings* at the time above mentioned and the Directors for the time being shall accept the same, the Capital, Stock and Funds for the time being of the said Company, shall become and be liable, according to the articles of association and Rules and Regulations thereof, to pay or make good to the said Assured, his Executors, Administrators, or Assigns, (provided that the interest in this Policy be assigned by and with the consent of the Directors, but not otherwise,) all such Loss or Damage as shall happen by Fire to the Property above mentioned, amounting in the whole to no more than the Sum of *Two Thousand pounds*

Provided Nevertheless and it is hereby declared by the said Company, that no Director or Proprietor of the said Company his or her Heirs, Executors or Administrators, shall by reason of this Instrument or Policy or otherwise be personally liable for any claims under this Policy except for the payment into the general funds of the said Company of the unpaid part of his or her particular share or shares.

Provided Always that this Policy or Instrument is granted upon the express condition that the same shall become absolutely void, and all premiums paid thereon be forfeited to the said Company, if the considerations for which the same is granted have not been or are not in all respects performed or observed.

Provided Also that this Policy and the Insurance hereby effected shall at all times and under all circumstances be subject and liable to the condition endorsed hereon in the same manner as if the same were here actually repeated.

In Witness whereof, the said Company have caused their common Seal to be hereunto affixed, and we the undersigned being two of the Directors of the said Company have hereunto set our hands this *Twenty fifth* day of *January* One Thousand Eight Hundred and Sixty nine

Entered *[Signature]*
 Examined *[Signature]*

R. Grayling
J. Hornallott
J. B. Marriott



General Manager.

CONDITIONS OF INSURANCE.

1 ANY Person desirous of effecting Insurances upon Buildings or Goods must furnish the Office, or its Agents, with a particular Description thereof, and the Process of Manufacture, if any such Process be carried on therein; if there be any Omission, Concealment or Misrepresentation in Describing the Building, Goods, or Process of Manufacture, whereby the same may be Charged at a different Rate of Premium than they otherwise would be, this Office will not be responsible in case of any Loss or damage. And if any alteration be made in the state of the Building or Goods, or process of Manufacture, after such Insurance shall have been effected, then the Insured shall give due Notice thereof in Writing, to the Office or its Agents, or in default of such Notice, such Insurance shall become Void, and no Benefit derived therefrom.

2 ALL Policies shall be Signed by two Directors and the General Manager and no Receipts are to be taken for any Premiums of Insurance but such as are printed and issued from the Office, Signed by the General Manager and countersigned by the Agent.

3 HOUSES, Buildings, and Goods in trust, and Merchandize on commission may be Insured, provided the same are declared in the Policy to be in trust or on commission, but not otherwise.

4 ANY number of Houses and Out-houses, also Household Goods, Printed Books, Wearing Apparel, Plate or Prints in private use, Stock in Trade, Goods in trust or on commission, may be Insured in one Policy.

5 PERSONS Insured by this Office shall receive no Benefit from their Policies if the same Houses, or Goods are Insured at any other Office, unless such Insurance and the amount thereof, be first specified and allowed by Endorsement on the Policy, in which case this Office will pay its rateable proportion on any loss or damage.

6 THE Interest of any deceased person, may be continued to the Executor or Administrator respectively, or to the person otherwise entitled to the property insured, provided the person so entitled shall procure his or her interest therein to be Endorsed on the Policy at the Office of the Company; and if goods insured be removed to any other situation, than where the same were deposited at the time of effecting the Insurance, such removal may be also allowed by Endorsement, and a Premium paid if the risk be increased by the removal, in proportion to such increase.

7 PERSONS changing their Habitations or Warehouses, may preserve the Benefit of their Policies, if the nature and circumstances of such Policy be not altered; but such Insurance will be of no force till such removal or alteration is allowed at the Office, by Endorsement on the Policy.

8 THIS Policy will not cover the loss of any article of Linen or Wearing Apparel, destroyed while drying before the fire, or loss of any Goods or Utensils damaged or destroyed whilst undergoing any process in which the application of fire heat is necessary, unless specially recognized by the Policy, nor will the Office be liable for loss of Hay, Corn, Seeds or other Property occasioned by its own natural heating, but the loss of any Property in consequence (except that which by its own natural heating has been the cause of the fire) will be made good, as well as losses from Lightning, where the Buildings or other Effects Insured have been actually set on fire thereby. Gunpowder and Buildings in which it is made or stored cannot be Insured on any terms: neither does this Policy Insure Writings of any kind, Books of Accounts, ready Money, Bonds, Bills, or any other securities for Money.

9 NO loss or damage will be paid on fire happening by any Invasion, Foreign Enemy, Riot, Civil Commotion or any Military or usurped power whatever.

10 FIFTEEN days grace allowed.

11 PERSONS Insured sustaining any loss or damage by fire are forthwith to give Notice thereof at the Office in London; within twenty-eight days after such loss or damage has occurred, and 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 affidavit, according to the Form practised in the said Office, and by their Books of Accounts, or such other proper Vouchers as shall be reasonably required, and until such affidavit, accounts and evidence are produced the amount of such loss, or any part thereof, shall not be recoverable. And if there appear any Fraud or False-swearing, or that the fire shall have happened by the procurement, or wilful act, means or contrivance of the Insured or claimants, he, she or they, shall be excluded from all Benefit from their Policies. And in case any difference shall arise between the Office and the Insured, touching any loss or damage such difference shall be submitted to the Judgement and determination of Arbitrators, indifferently chosen, whose Award in writing shall be conclusive and binding on all parties, and in every case of loss, the Company reserves the right of re-instatement in preference to the payment of claims, if it should judge the former course to be more expedient; but when any loss is settled and adjusted, the Insured will receive immediate payment for the same without any deduction or discount,





LONDON AND MANCHESTER
INSURANCE COMPANY,
(LIMITED).

CHIEF OFFICE:—

26, CARTER LANE, DOCTORS' COMMONS,
LONDON.

FIRE POLICY.

No. *150084*

Payable at *Christmas*

Name *Radbury Trevelyan & Co. Limited*

Address *56 & 57 Aldermanbury
London*

London