

Mr. F. L. H. Collins.



CAPITAL - £500,000.

CHIEF OFFICES:—PALMERSTON BUILDINGS, 93, BISHOPSGATE STREET, LONDON.

Fire Policy, No. *13708.
Sum Assured £ 200.

Present Premium £ : 5 : ,
Present Duty . . : 3 : ,
£ : 8 : ,

Premium £ : 5 : ,
Duty . . : 3 : ,
£ : 8 : .

ANNUAL PAYMENTS
TO BE MADE AT
Christmas
QUARTER.

This Policy of Assurance Witnesseth THAT Messrs Smallfield Mills & Stearns
of No 55. King William Street, London. Timber Merchants

(hereinafter called the Assured) having paid to THE ENGLISH ASSURANCE COMPANY (hereinafter called the Company) the sum of _____ Pounds
Eight Shillings and _____ Pence for Assuring against Loss or Damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:

On office Furniture, Fixtures & Fittings including Stationery & Printed Books in their Office
forming part of a building brick built and tiled or slated situate as aforesaid
remaining portion of said building in no hazardous occupation £ 200.

The Company hereby agrees with the Assured (but subject to the Conditions endorsed hereon,) 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 One thousand eight hundred and Sixty eight and the
Twenty fifth day of December One thousand eight hundred and Sixty nine both inclusive, or at any time afterwards, so long as the Assured or
the Representatives in interest of the Assured 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 Two hundred pound

Provided always, that this Policy is granted upon the express condition that no Director or other Officer of the Company signing this Policy shall be thereby made in
any way liable in respect or on account of the same, and that no Shareholder of the Company shall be in any way liable under this Policy other than to the extent of the amount due on his
unpaid Share or Shares in the Company.

In witness whereof, the common Seal of the Company has been affixed hereto by order of the Board of Directors of the Company the
January One thousand eight hundred and Sixty nine

Fifteenth day of

Examined W. Taylor

J. Cheyland Manager.

Wm. Forster

Directors.

Entered M. G.

J. G.

A. Ross



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

1. Any material mis-description of any of the Property proposed to be hereby Assured, or of any Building in which Property to be so Assured 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.

2. If, after the risk has been undertaken by the Company, anything whereby the risk is increased be done to Property hereby Assured, or to, upon, or in, any Building in which Property hereby Assured is contained, or, if any Property hereby Assured 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 Assurance as to the Property affected thereby ceases to attach.

3. 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 Assured, 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.

4. 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 Assured or by any other person, covering any Property hereby Assured, the Company is to bear only such a proportion of the Loss or Damage in respect thereof as the sum hereby Assured thereon shall bear to the aggregate of the sums for which such last-mentioned Property is by this and such other Policy or Policies Assured; and in all cases where any other subsisting Assurance or Assurances, whether effected by the Assured or by any other person on any Property hereby Assured, either exclusively or together with any other Property in and subject to the same risk, shall be subject to average, the Assurance on such Property under this Policy shall be subject to average in like manner.

5. The policy ceases to be in force as to any Property hereby Assured, which shall pass from the Assured 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 Assurance in favour of such other person be declared by a memorandum endorsed hereon by or on behalf of the Company.

6. On the happening of any Loss or Damage by Fire to any of the Property hereby Assured, the Assured 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.

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

8. 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 Assurers in so doing in cases where the Property is also Assured elsewhere.

9. 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.

10. 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 Assurance hereby effected, and this Policy shall be evidence of leave and licence for that purpose.

11. If any difference shall at any time arise between the Company, and the Assured 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 Assurance, 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 this Condition shall be deemed and taken to be an Agreement to refer as aforesaid.

12. 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 recognized.



1889
THE ENGLISH
ASSURANCE COMPANY.

Annual Fire Policy.

No. 13708

Sum Assured, £ 200

Name Messrs. Smallfield Mills
The same.

RENEWAL PAYMENT.

Premium . £ — " 5 " —

Duty . . £ — " 3 " —

£ — " 8 " —

Future Payments due Christmas

Agent, Mr. H. L. D. Collins