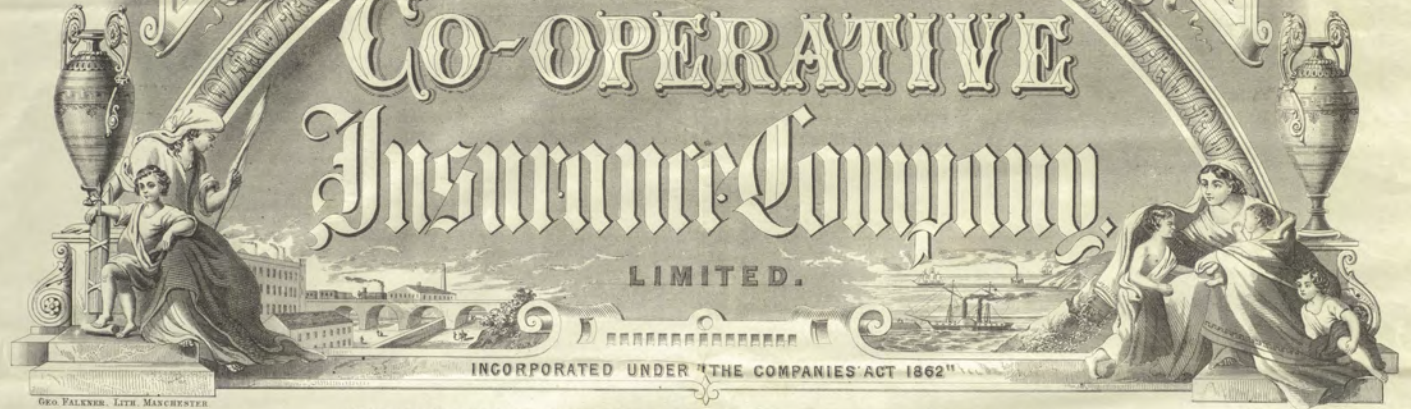


£1000 0 0



Geo. Falkner, LITH. MANCHESTER

REGISTERED OFFICE: EQUITABLE PIONEERS' BUILDINGS, TOAD LANE, ROCHDALE.

Present Payment.

Premium to	£	: 16: -
Duty to ditto... ..		: 12: -
		<u>£ 1 : 8 : 0</u>

Chief Office:
EQUITABLE PIONEERS' BUILDINGS,
Toad Lane, Rochdale.

Future Annual Payment,
at May 1st each year.

Premium	£	1 : 0 : 0
Duty		: 15: 0
		<u>£ 1 : 15: 0</u>

Whereas, The Brickfield Equitable Friends cooperative Society Limited hereinafter described as the Insured, having paid the sum of One pound eight shillings to The Co-operative Insurance Company, Limited, and having agreed to pay, or cause to be paid, the sum of One pound fifteen shillings on the first day of May 1869 and the like sum annually on the corresponding day in every subsequent year, for Insuring from loss or damage by Fire, the Property hereinafter described, not exceeding the sum specified on each article, and at the place or places hereinafter mentioned, and not elsewhere (unless allowed by endorsement previously made), viz :-

- £700 Seven hundred pounds on Grocery at the Society's Store Brickfield nr Rochdale
- 150 One hundred & fifty pounds on Drapery - - - - -
- 50 Fifty pounds on Blogging Stock
- 100 One hundred pounds on Fixtures in News Room, Blogging, Grocery & Drapery Shops
- 1000

MEMO.—Insurances in other Offices allowed. Amounts to be declared in the event of Claim.

Now this Policy of Insurance Witnesseth, that from the seventh day of July 1868 to and inclusive of the first day of May 1869, and so long afterwards as the said Insured shall duly pay, or cause to be paid, the said Premium to the said Company, at the time aforesaid, and the Company shall agree to accept the same, the Capital, Stock, and Funds of the said Company shall be subject and liable to pay or make good to the said Insured, his or their Heirs, Executors, Administrators, or Assigns, all the damage and loss which the said Insured shall suffer by Fire, on the Property hereinbefore mentioned, not exceeding on each item respectively the sum hereinbefore declared to be insured thereon, and not exceeding in the whole the sum of One thousand pounds but subject always to the Conditions and stipulations endorsed hereon, and which constitute the basis of this Insurance.

In Witness whereof, the Common Seal of the said Company having been affixed hereto, by order of the Board of Directors of the said Company (we being two of such Directors), have hereunto set our hands the seventh day of July, one thousand eight hundred and sixty eight

Examined: Mr. Inwood
Entered: Wm Cooper
Countersigned: William Cooper Secretary.
John Potts
James M. Fernald Directors.

N.B.—You are requested to read this Policy, and if incorrect, return it immediately to the Office for alteration.



CONDITIONS AND STIPULATIONS UPON WHICH THIS POLICY IS GRANTED.

I.—Upon the insurance of any property, whether buildings or goods deposited therein, the party or parties making the same shall specify of what materials the walls and roof of such buildings are respectively constructed, where situated, and by whom occupied; and whether as private dwellings, or how otherwise; whether any manufacture or hazardous operation or trade be carried on, or any hazardous articles be deposited or kept therein, and if so, describe the nature and qualities thereof; whether any steam-engines, furnaces, kilns, stoves, cook-stoves, or other apparatus whereby heat is produced, other than common fire-places and ovens for domestic use, be erected on the premises, and if so, shall give a particular description of the nature and construction thereof respectively; and if such specification do not truly and circumstantially describe the property, and the several particulars regarding the same as aforesaid, so that the nature and degree of the risk may be justly estimated, the Policy or Insurance thereon shall be null and void. The Insurance on any building shall not be held to include anything outside thereof, such as porches, apprais, sheds, or other buildings or conservatories, or greenhouses, except the same be specially mentioned and valued in the Policy.

II.—Every Insurance attended with particular circumstances of risk, arising from the situation, contiguity to other buildings, or construction of the premises, or of the nature of the trade carried on, or goods therein, is to be specially mentioned in the order for the Policy, so that the risk may be fairly understood; if not so expressed, or if any misrepresentation be given so that the Insurance be effected upon a lower premium than would have been charged had such risk been so fairly stated, or if buildings or goods be described in the Policy otherwise than they really are; or if, after an Insurance shall have been effected, there shall be any erection, alteration, extension, or addition of or to the premises, so as to increase the risk, or any erection, or alteration of any apparatus for producing heat as aforesaid; or if any hazardous operation or trade shall be carried on, or any hazardous goods be deposited, or any hazardous communication be made, and the same be not respectively made known to the Office in writing; or if the Insurer shall neglect or refuse to pay any further premium which may be demanded, in consequence of increase of risk from any of the before-mentioned circumstances, the Insured will not be entitled to any benefit under the Policy, but the party so insuring may have a new Policy upon such terms as may be agreed upon.

III.—No Insurance proposed to this Company is to be considered in force until the premium and duty be actually paid; and persons desirous of continuing annual Insurances must make their respective payments of the premium and duty thereon on or before the commencement of each succeeding year, or within fifteen days thereafter; but the Company will hold themselves liable under the Policy for the whole of such period of fifteen days, provided the Company has not previously declined the Insurance, and the Insured has not in the meantime transferred the Insurance to any other Office, nor expressed his intention not to renew the Policy. No receipts are to be taken for any premiums of Insurance but such as are printed and issued from the Chief Office in Newcastle, and witnessed by an authorized Officer.

IV.—Houses, buildings, or goods, in trust or on commission, intended to be Insured, must be so described and declared at the time of effecting such Insurance, otherwise the Policy will not extend to cover such property.

V.—Losses by lightning will be made good by this Company, as far as where either the buildings or the effects assured have been actually set on fire thereby, and burnt in consequence thereof. No allowance will be made for any hay, corn, agricultural produce, or other property which may be destroyed or damaged by its own natural heating, nor for any goods which may be destroyed or damaged while undergoing any process in or by which the application of fire-heat is necessary; neither will the Company be responsible for loss or damage by explosion, except for such loss or damage as shall arise from explosion by gas used for illuminating purposes. This Company will not be answerable for any loss or damage by fire occasioned by any invasion, foreign enemy, insurrection, civil commotion, riot, or any military or usurped power whatsoever.

VI.—The stipulations upon which Policies are granted to societies or companies shall in all cases apply to individuals, unless the context imply the contrary. If goods insured be removed to any other situation than where the same were deposited at the time of effecting the Insurance, such removal must be allowed by Endorsement on the Policy, and a premium paid, if the risk be increased by the removal, in proportion to such increase.

VII.—Any society, company, or person, who shall have effected an Insurance on dwelling-houses or other buildings, and shall change the same to other houses or buildings, may have the benefit of their original Policy, if the nature and circumstances of their risk be not altered, upon their giving due notice of such change at the Office of the Company, and the same being allowed by Endorsement to be made upon the Policy.

VIII.—Societies, companies, or persons, who have insured property with this Company shall give notice of any other Insurance already made, or which shall afterwards be made elsewhere upon the same property, so that a minute or memorandum of

such other Insurance may be endorsed on the Policy or Policies effected with this Company, otherwise such Policy or Policies will be void; and in case of the Assured holding any other Policy on the same property, subject to average, than this Policy is declared to be subject to average in like manner.

IX.—Books of accounts, written securities of any kind, money, stamps, bank notes, and gunpowder, will not be insured or comprehended in any insurance effected by or with this Company; nor will any loss or damage in any case or of any description be made good when more than ten pounds of gunpowder shall be deposited or kept on the premises, unless the same shall be specially allowed in the body of this Policy.

X.—Petroleum, or any product of petroleum, in any state or condition, turpentine, madda, colza, sculpture, curiosities, jewels, watches, trinkets, pictures, prints, drawings, manuscripts, miscellanea, curious or rare books, musical, mathematical, and philosophical instruments, china, glass, and looking-glasses, fixtures or ornaments, are not included in any insurance unless they are specified in the Policy; and in case of loss not more than £10 will be allowed on any one picture or print, unless a valued catalogue shall have been previously given into the office.

XI.—Societies, companies, or persons insured by this Company sustaining any loss or damage by fire are forthwith to give notice thereof at the Office of the Company; and within twenty-one days after such loss or damage has occurred, are to deliver in writing as particular an account of their loss or damage as the nature of the case will admit of; such account to have reference to the value of the property destroyed or damaged immediately before such fire, and are to verify the same by the production of their books of accounts, and by a statutory declaration or affirmation of the claimant, together with the testimony of their domestic servants, or other persons in their employ, and such vouchers and other evidence as in the judgment of the Board of Directors may tend to prove such account and value, and are to produce such further evidence and give such explanations as the Directors may reasonably require; and until such accounts, declaration or affirmation, testimony, vouchers, and evidence, are produced, and such explanations given, the loss money shall not be payable; and if there shall appear any fraud, or any false statement in such account of loss or damage, or in any of such books of account, or in any such testimony, vouchers, evidence, or explanations, or if such statutory declaration or affirmation shall contain any untrue statement, or if it shall appear that the fire shall have happened by the procurement or willful act or by the means or connivance of the party or parties insured, or of the claimant, then such parties, and all persons claiming under them, or either of them, shall be excluded from all benefit from the insurance. And if no claim shall be made for the space of three months after the occurrence of any fire, the insured shall forfeit every right to restitution or payment by virtue of this Policy. In the event of any fire upon any premises insured, or containing goods insured hereby, the servants and agents of the Company may enter on and remain in possession of the said premises, or the part thereof affected by such fire, till the amount of loss or damage occasioned thereby has been ascertained to the satisfaction of the Company. And the Company may require the person insured, to grant or obtain to or for its servants and agents, a written license, in the form determined by it, to enter, and remain on such premises. And a refusal to grant or obtain such license shall be an effectual bar to any claim by or in behalf of the person so refusing in respect of any loss or damage occasioned by the fire to which the same relates.

XII.—In every case of loss or damage for which this Company shall be liable, the same, on being duly proved, and the account settled and adjusted, shall either be paid immediately, or the said Company shall have the option, where the insurance may be on goods, to supply the insured with the like quantity of goods of the same sort or kind, and of equal value and quality with those destroyed or damaged by fire; or where the insurance may be on houses or buildings, the said Company shall have the option, with all convenient speed, to rebuild or repair and reinstate the same, and put them into as good and substantial a condition as they were in at the time when such fire happened.

XIII.—If any difference shall arise with respect to the amount of any claim for loss or damage by fire, and no fraud be suspected, such difference shall be submitted to arbitrators, indifferently chosen, whose award or that of their umpire shall be conclusive.

XIV.—No suit or action of any kind against the said Company, for the recovery of any claim upon, under, or by virtue of this Policy, shall be maintainable in any court of law or in equity, unless such suit or action shall be commenced within the term of twelve months next after any loss or damage shall occur; and in case any such suit or action shall be commenced against the said Company after the expiration of twelve months next after such loss or damage shall have occurred, the lapse of time shall be taken and deemed as conclusive evidence against the validity of the claim thereby so attempted to be enforced.

XV.—Upon a sale or transfer of property insured, the Policy by which the same is insured, shall only be transferred by an entry in the books of the society, under the authority of the person to whom the Policy shall have belonged previously to such sale or transfer.