

No 119

SUM INSURED £1000

Foreign Agents,
STONE,
MICHAEL METCALF, Esq.
BOMBAY,
Messrs. STENHOUSE & Co.
CALCUTTA,
Messrs. ANSTRUTHER & Co.

Directors,
THE RIGHT HON. EARL FOULET,
Chairman,
SIR EDWARD CECIL BISHOPP, Esq.
Messrs.
WALTER H. BOSANQUET, Esq.
G. E. BULLER, Esq.
R. CAPPER, Esq.
J. W. CARNEGIE, Esq.
W. T. HARWARD, Esq.
JOSEPH TAYLOR, Esq.
F. WRIGHT, Esq.
Messrs.
W. T. TATLOCK, Esq.
General Manager,
W. H. HODGES, Esq.
Messrs.
UNION BANK OF LONDON,
Piccadilly Street, E. C.



CHIEF OFFICES, 1, COWPER'S COURT, CORNHILL, LONDON, E. C.

PRESENT PAYMENT
to 24th June 1870
£12.7.6

CAPITAL £1,000,000.

FUTURE PAYMENT
to 24th June 1871
£12.7.6

A. S. H. Collins Agency.

Whereas Messrs Cassell, Potter & Galpin

of La Belle Sauvage Yard, Ludgate Hill in the City of London, Printers, Publishers and Bookbinders

hereinafter described as the Insured, have paid the Sum of Twelve Pounds Seven Shillings and Sixpence to the MONARCH INSURANCE COMPANY, LIMITED, and have agreed to pay to them the Sum of Twelve Pounds Seven Shillings and Sixpence on the Twenty Fourth day of June 1870 by the like Sum of Twelve Pounds Seven Shillings and Sixpence on the corresponding day of each following year during the continuance of this Policy, for Insuring against Loss or Damage by Fire the Property hereinafter described, not exceeding the sum specified on each article, in or at the place or places hereinafter mentioned, as described in the written application, which is made part and one of the conditions of this Policy, and not otherwise nor elsewhere (unless allowed by Endorsement previously made), viz:-

On Stock in trade, fixtures fittings and office furniture in their premises marked No 1 situate as aforesaid	1000 0 0
On Stereotypes, Electrotypes Copper Plates Wood and other engravings therein	500 0 0
On Machinery, plant, fixed and movable Utensils therein	500 0 0
On Stock in trade, fixtures fittings and office furniture in their premises marked No 3 situate as aforesaid	500 0 0
On Stock in trade, fixtures fittings and office furniture in their premises marked No 4 situate as aforesaid	1500 0 0
	£4000 0 0

Memo. Said Buildings are brick built and tiled or slated & communicate by double and single iron doors as per plan lodged in this office and it is warranted that no pipe stove (other than for gas) with more than 3 feet of pipe shall be allowed therein.

Now this Policy of Insurance witnesseth, that from the Twenty Fourth day of June 1869 to and inclusive of the Twenty Fourth day of June 1870 at the hour of Four o'clock of the evening of that day, and so long afterwards as the Insured shall duly pay, or cause to be paid, the Sum required for the renewal of this Policy, to the said Company, on or before the last-mentioned day in each year, and the Company shall agree to accept the same; the Capital, Stock, and Funds of the said Company, for the time being, and those only, shall be subject and liable to pay or make good to the Insured, his, her, 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 Four Thousand Pounds but subject always to all the Conditions and Stipulations endorsed hereon and which form and constitute the basis of this Insurance.

In witness whereof the Common Seal of the said Company hath been hereunto affixed, and two of the Directors of the said Company have hereunto set their hands, this Thirtieth day of July One thousand eight hundred and Sixty nine

Examined William Adams
Entered W.B.
Countersigned



James Wright
John Taylor
Directors.

Warranted that

It is hereby agreed that insurances with other Offices be allowed, subject to the amount to be declared in case of loss.

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

I. Every proposal or application for Insurance must be in writing. It must specify the situation and construction and materials of the Buildings to be Insured, or containing the Property to be Insured; by whom occupied, and whether as Private Dwelling-houses only, or otherwise, and the nature of the Trade, Business, or Manufacture (if any) carried on in the said Buildings, or in any adjoining or contiguous Buildings, and also what Stoves or Heating Apparatus (other than common Fire Grates for domestic use) are erected on the Premises, and the nature of any Goods or Merchandise to be Insured, and every circumstance of a special or peculiar nature relating thereto, and also whether there is any previous Insurance upon the Property proposed to be Insured, with all particulars of any such previous Insurance. If there shall be any omission, misrepresentation, or concealment in the proposal or application for Insurance, or if, after an Insurance shall have been effected, either by the original Policy or the Renewal thereof, the risk shall be increased by any means whatever within the control of the Insured, or by a change in the use or occupation of the Premises Insured, or containing the Property Insured, or of any adjoining or neighbouring Premises or otherwise, and if the same be not duly made known to the Company and be allowed by indorsement on the Policy, the Insurance shall be void and of no effect. And it shall be lawful for the Company at any time and for any cause whatever to terminate any Insurance upon giving _____ days' previous notice in writing to the Insured, or the representatives of the Insured, of the intention so to do, in which case the Company shall refund a rateable proportion of the current Premium paid.

II. No Insurance, whether original or continued, shall be considered as binding until the Premium or a Deposit on account thereof shall be actually paid. And Persons desirous of continuing Annual Insurances must pay the Premiums thereon on or before the commencement of each succeeding year, or within fifteen days after. No Renewal Receipts are to be taken for any Premiums of Insurance but such as are printed and issued from the Chief Office, and signed by the Manager or other authorized Officer of the Company.

III. Property held in Trust, or on Sale, or on Commission, must be Insured as such, otherwise the Policy will not cover such Property; and in case of Loss, the names of the respective owners shall be set forth in the preliminary proofs of such Loss, together with their respective interests therein.

IV. If Property Insured by this Policy shall pass by death, assignment, or otherwise into other hands, the interest of the Insured in this Policy may be preserved and continued to the successors or representatives of the Insured by indorsement on the Policy made at the Chief Office of the Company.

V. Notice shall be given to the Company of every subsequent Insurance of Property Insured by this Policy, and a note of such subsequent Insurance shall be indorsed on this Policy, or an acknowledgment in writing thereof shall be given to the Insured by the Manager or other authorized Officer of the Company, in default whereof, this Policy shall cease and be of no effect; and whenever the Property Insured by this Policy is also Insured in any other Office, the Company shall be liable on this Policy only for its rateable proportion of any Loss or Damage that may be sustained. And in case of the Insured holding any Policy, subject to average on the Property covered by this Policy, then this Policy shall be subject to average in like manner.

VI. The Company shall not be answerable for loss or damage by Lightning, except where the Property Insured has been actually set on Fire thereby, nor for loss or damage by Explosion of any kind, except for such as may arise from the Explosion of Coal Gas. Nor for any loss or damage by Fire occasioned by any Invasion, Foreign Enemy, Civil Commotion, Riot, or any Military or Usurped Power whatever. Nor will any allowance be made for 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 involving the application of Fire Heat.

VII. Looking Glasses (fixtures), Utensils, Medals, Jewels, Watches, Trinkets, Coins, Sculptures, Curiosities, Pictures, Patterns, Prints, Drawings, Manuscripts, Missals, or other curious or rare Books, Musical, Mathematical, or Philosophical Instruments, Glass, China, and Earthenware, shall not be included in any Insurance, unless they are specified in the Policy, or Insured by special agreement under the term "Household Property of every Description;" and in case of loss, not more than £10 will be allowed on any one Picture, Drawing, or other article of vertu, unless a special agreement to the contrary shall have been endorsed on the Policy. Books of Account, Deeds, Written Securities, or Evidences of Debts, Writings, Notes, Bills, Bonds, Stamps, Money, and Gunpowder, are not Insured by the Company on any terms.

VIII. Persons Insured by the Company sustaining any loss or damage by Fire are immediately to give notice thereof to the Company, and within fourteen days after such loss or damage has occurred, are to deliver to the Company an account in writing stating when and how the Fire is believed to have originated, and the loss or damage sustained as particularly as the nature of the case will allow, with all such other details and circumstances as the Company shall reasonably require; and proof thereof shall be made by oath or affirmation of the claimant, or of some other competent person, and by the production of books of account, vouchers, or such other evidence as the Company shall reasonably require. In the event of any Fire whereby any of the Property Insured by this Policy is destroyed or damaged, the servants and Agents of the Company may enter on and remain in possession of the Premises for such time as the Company may consider necessary to ascertain the nature and extent of the loss; and a refusal to allow them to do so shall be an effectual bar to any claim for the loss or damage occasioned by such Fire. If there shall be any fraud, false swearing, or wilful misstatement in connection with a claim under this Policy, or in any of the above particulars, or if no claim shall be made within three calendar months after the Fire, or if made and rejected, shall not be asserted by means of legal proceedings commenced against the Company within three calendar months after the Fire, the claim shall be wholly invalid. Subject to the above conditions, all Losses, when satisfactorily ascertained, will be forthwith paid or made good by the Company without any deduction whatever.

IX. In case of any Loss or Damage to the Property Insured, it shall be optional with the Company, instead of paying the Amount of the loss or damage, to replace the articles lost or damaged with others of the same kind and quality, and to rebuild or repair the Buildings destroyed or damaged; but in no case shall the Company be obliged to undertake the sale of damaged goods, or to rebuild or repair Buildings.

X. If any difference shall arise between the Company and the Insured with respect to any Claim for loss or damage by Fire under this Policy, and no fraud be alleged, such difference shall be submitted to the determination of two Arbitrators (one to be appointed by each party), whose award in writing, or that of an Umpire appointed by them, shall be conclusive and binding on both parties; and should the said Arbitrators not be able to agree upon an Umpire, one of the Masters of the Court of Queen's Bench may, on request in writing, by either of the said Arbitrators, be at liberty to appoint an Umpire.

All Endorsements must be made at the Chief Office in London, and signed by the Manager or other authorized officer.

THE
MONARCH INSURANCE COMPANY.
LIMITED.

No. *119*

Sum Insured, £ *4000*

Date *24th June 1869*

Term *12 months*

Renewable at *Midsummer '70*

Premium, £ *12.7.6*

AGENT,

A. L. A. Collins

10 Poultry
l.c.

