

London.
5988.
SHORT PERIOD.

S. Wimple
Walbrook

THE LIVERPOOL & LONDON & GLOBE



INSURANCE COMPANY.

Annual Policy No. 1217/388

£500 Sum Insured.

This Policy of Insurance Witnesseth THAT Lewis L. Norton as manager of
the North American Sewing Machine Company of 119, Queen Gate Street London
hereinafter called the Insured, having paid to **THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY**, (hereinafter called the Company) the sum of Five hundred and no pence for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

£500. On Sewing Machines for one of which, in case of loss, to be valued at more than five pounds) the Assured's own, in trust, or on commission, for which, he is responsible, in all or any of the Warehouses at the Goods Depot of the Midland Railway Company, Situate Saint Pancras London, Brick built and subject to the conditions of average annexed hereto.

CONDITIONS OF AVERAGE.

1. It is hereby declared and agreed, that whenever a sum insured is declared to be subject to the Conditions of Average, if the Property so covered shall at the breaking out of any Fire be collectively of greater value than the sum insured thereon, then this Company shall pay or make good such a proportion only of the loss or damage as the sum so insured shall bear to the whole value of the said Property at the time when such Fire shall first happen.

2. But it is at the same time declared and agreed, that if any Property included in such Average shall at the breaking out of any Fire be insured by any other Policy which, whether subject to Average or not, shall apply to part only of the Buildings or Places, or of the Property to which such Average extends, then this Policy shall not cover the same excepting only as regards any excess of value beyond the amount of such more specific insurance, which said excess is declared to be under the protection of this Policy, and subject to Average as aforesaid.

3. And it is further declared and agreed, that if the Assured shall claim under this Policy for Loss or Damage to Property embraced in the terms of any Average Policy extending as well to other Buildings or Places, or to other Property not included in the terms of this Insurance, and if at the breaking out of any Fire there shall not be any Property in such other Buildings or Places, or any such other Property actually at risk to be protected by such Policy, then so far as regards the settlement of any Claim under this Policy, the terms and liability thereof shall be held to be concurrent, in all respects, with those of such other Policy.

and (as provided hereon, which are to be taken as part of this Policy) that if the Property above described, lost on the 11th day of January 1871, and

at Four o'clock p.m., the Company will, out of their Capital, Stock, and Funds, pay or make

of Five hundred pounds the sum set opposite thereto respectively, and not exceeding in the whole the sum

In Witness whereof this Policy has been signed by—

L. Wimple



Robert B. B. B.



Directors of the Company, this Eighth day of February 1871

Examined [Signature]

Entered [Signature]

London.
59881.
SHORT PERIOD.

S. Wimple
Walbrook

THE LIVERPOOL & LONDON & GLOBE



INSURANCE COMPANY.

Annual Policy No. 1217/388

£500 Sum Insured.

This Policy of Insurance Witnesseth THAT Lewis L. Newton as Manager of
the North American Sewing Machine Company of 15, Abchurch Lane, Street London
hereinafter called the Insured, having paid to **THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY**, (hereinafter called the Company) the sum of Five pounds and ten shillings for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

£500. On Sewing Machines (no one of which, in case of loss, to be valued at more than five pounds) the Assured's own, in trust, or on commission, for which he is responsible, in all or any of the Warehouses at the Goods Depot of the Great Eastern Railway Company, Situated Saint Pancras London, Brick built and subject to the conditions of warage annexed hereto.

Policy No. 1239496 cancelled.

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, any part thereof, shall be destroyed or damaged by Fire, at any time between the Twenty-fourth day of January 1871, and the Twenty-fourth day of January 1872 at Four o'clock p.m., the Company will, out of their Capital, Stock, and Funds, 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 Five hundred pounds.

In Witness whereof this Policy has been signed by—

L. Wimple



Forster, Bury



Directors of the Company, this Eighth day of February 1871

Examined [Signature]

Entered [Signature]

THE CONDITIONS referred to in this Policy:—

1. 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.

2. 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.

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 Monids, unless specially mentioned in the Policy; nor Deeds, Bonds, Bills of Exchange, Promissory Notes, Money, Securities for Money, Stamps, and 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.

4. 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 descent 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 indorsed hereon by or on behalf of the Company.

5. 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.

6. If the claim be in any respect fraudulent, or any false account, statement, or statutory 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.

7. The Company may, if they think fit, rebuild, reinstate, 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.

8. 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, without being deemed wrong doers, may, by their authorised 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 license for that purpose.

9. If at the time of Loss or Damage happening to any Property, insured by this Policy, there be any other Insurance or Insurances, whether effected by the Insured or by any other person, covering the same property, this Company shall not be liable to pay or contribute in respect of such Loss or Damage more than such proportion as its liability, separately ascertained, shall bear to the aggregate liability upon all the Insurances covering such Property, separately ascertained in like manner, according to their respective Terms and Conditions, irrespective in each case of this or any similar Condition as to contribution.

10. 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 only shall be subject to average, the Insurance on such Property under this Policy shall be subject to average in like manner; and in ascertaining the separate liability of this Company, as provided in the last preceding Condition, this Condition as to average shall be taken into account.

11. 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 not involving an imputation of fraud, every such difference, as and when the same arises, shall be referred to the arbitration and decision of three 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. 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.

THE LIVERPOOL & LONDON & GLOBE



INSURANCE COMPANY.

ESTABLISHED 1836.

FIRE POLICY, No. 1247388.

NAME *Wm. & A. Harrington & Co.*

AMOUNT, *£500*

ON *Sewing Machines*

PAYMENT, PREMIUM *2.10.0*

DUTY : : :

£2.10.0

EXPIRES ON THE *27th* DAY OF *Jan/47*
AT FOUR P.M.

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

