

London, J. D. W. Collins, 10, Southey.

Annual Premium payable at

*Christmas*

£ 6, 15, 0.

No. *899*

£ 3500.

# TOWN & COUNTY INSURANCE COMPANY LIMITED.

HEAD OFFICE OF THE COMPANY:  
**KING'S LYNN,**  
In the County of Norfolk.

This Policy of Insurance witnesseth that *Messrs Bradbury Greatorex Company* Limited, of *No 5, 6 & 7 Aldermanbury London* hereinafter called the insured, having paid to the TOWN AND COUNTY INSURANCE COMPANY, LIMITED, hereinafter called the Company, the sum of *Six Pounds, Fifteen Shillings*

for insuring against loss or damage by fire, as hereinafter mentioned, the property hereinafter described in the several sums following, namely:—

*On stock their own in trust or on commission also Mensile & Fixtures in their Warehouses situate as aforesaid brick & described on a plan lodged in this Office, to which the undermentioned letters refer, vizt:*

<i>In that part marked A</i>	<i>£1000.</i>
<i>In that part marked B</i>	<i>1000.</i>
<i>In that part marked C</i>	<i>1500.</i>
	<i>£3500.</i>

*Said Warehouses communicate with each other by double iron doors & by double iron doors with Warehouse marked D on said plan to which this Insurance does not extend.*  
*A Gas Cooking Apparatus in basement of D allowed.*  
*Insurances in other Offices to be declared in case of loss*

THE COMPANY HEREBY AGREES with the insured (but subject to Conditions endorsed hereon, which are to be taken as part of this Policy), 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 Seventy and the *Twenty fifth* day of *December* One Thousand Eight Hundred and Seventy one both inclusive, or at any time afterwards, so long as the insured or the representatives in interest of the insured shall pay to the Company and the Company 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 Company will, out of its 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 *Three Thousand Five Hundred Pounds.*

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 this Policy has been sealed with the Common Seal of the Company, and countersigned by two Directors and the Secretary, this *Twenty first* day of *February* One Thousand Eight Hundred and Seventy one.

Examined and Entered *[Signature]*  
*J Knight Leake* Secretary.

*[Signature]*  
*[Signature]* Directors.



THOMAS AND SON, PRINTERS, LONDON.

N.B.—Be pleased to read the Conditions, and examine the Policy; and if incorrect return it immediately for alteration.

Policy No. 874  
Name J. Mackenzie  
Sum Insured £5000  
Renewable 10th March

TOWN AND COUNTY INSURANCE COMPANY, LIMITED

THE CONDITIONS UPON WHICH THIS POLICY IS ISSUED.

1. Any material misdescription 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 misstatement 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 misdescription, misstatement 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 indorsement 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 insure a greater sum than ten pounds upon any one picture, drawing, print, or work of art, nor upon any china, glass, looking glasses, jewels, clocks, watches, trinkets, coins, medals, curiosities, manuscripts, sculptures, musical, mathematical and philosophical instruments, patterns, models and moulds, unless specially mentioned in the Policy, or unless a valued catalogue thereof shall have been given in to the office and agreed to at the time of making the insurance; 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 through explosion, except in the last mentioned case, damage to any building hereby insured or loss of, or damage to any property hereby insured contained therein caused by explosion of gas in such building.
4. No loss occasioned by or through any rebellion, riot, tumult, insurrection or commotion, or by or through any military or usurped power or foreign enemy, or theft, is covered by this policy.
4. The Company will not be responsible for any loss arising on hay or corn destroyed or damaged by its own natural heating, but will pay the loss which may happen to any contiguous property insured, in consequence of fire so occasioned. No loss will be allowed for any goods or utensils which may be destroyed or damaged while undergoing any process or manufacture, in or by which the application of fire heat is used. If more than twenty pounds weight of gunpowder shall be upon the premises at the time when any loss happens, such loss will not be made good. Nor is the Company responsible for any goods destroyed or damaged by the careless use of gas lights not made good by shades or glass chimneys, or for clothes or linen burned while airing or from being placed before an open fire.
6. If at the time of the loss or damage happening there is any other subsisting insurance, whether effected by the insured or by any other person, covering exclusively any property hereby insured, the Company is to bear only such a proportion of the loss or damage in respect thereof as the sum hereby insured thereon shall bear to the aggregate of the sums for which it is insured, and in all cases where any such other insurance shall be subject to average, this Policy shall be subject to average in like manner.
7. 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 operation of law, 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 endorsed hereon by or on behalf of the Company.

8. 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, and reasonable time has been allowed to the Company to investigate the same.
9. 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 insured, all benefit under this Policy is forfeited.
10. The Company may if it thinks fit 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.
11. 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 a wrong doer, by its 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.
12. If from the nature of the risk in any Policy insured, or any alteration therein, or from any other cause, the Directors shall think fit to discontinue any insurance, it shall be lawful for them at any time in any year to declare such Policy to be void, on giving seven days' notice in writing to the insured, and paying him or her such proportionate return of premium as may appear to be justly due.
13. In all cases where the policy is void or has ceased to be in force under any of the foregoing conditions, all moneys paid to the Company in respect thereof will be forfeited.
14. No receipts are to be taken for any premiums of insurance or deposit moneys but such as are printed and issued from the head office, and subscribed or witnessed by the secretary or one of the clerks or agents of the Company.
15. 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, 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.