

ANNUAL POLICY.

No. 260

SUM ASSURED.

£1000

THE BELFAST FIRE INSURANCE COMPANY Limited.

CAPITAL,

£250,000.



PRESENT PAYMENT.

From 22 January 1872
To 25 December 1872
Premium,£ 5 : 5 : 0
Returns, : :
Net, 5 : 5 : 0

ANNUAL PAYMENT.

HEAD

OFFICE:

At Christmas

DONEGALL PLACE, BELFAST.

£ 5 . 5 . 0

This Policy of Insurance Witnesseth THAT Messrs James Deane & Sons of Houndsditch London, Chandeliers & Lamp Manufacturers & Gas Fitters,

hereinafter called the Insured, having paid to THE BELFAST FIRE INSURANCE COMPANY, LIMITED, (hereinafter called the Company) the sum of Five Pounds five shillings sterling for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

One thousand Pounds,

£1000 On Stock and utensils in trade in three warehouses brick built marked "A B C & D" on plan lodged in the office situate 70 & 72 Houndsditch & Nos 1 2 & 3 Gravel Lane London part of the upper floor of "A" occupied as a dwelling.

The warehouse "A B" communicates with Warehouse "C & D" by single iron doors on basement and ground floors and by openings on upper floors and the said Warehouse "C & D" communicates with Packing room marked "H" on said plan by double iron doors but to which this Insurance does not extend,

It is hereby declared and agreed that no process of manufacture or fitting up and no packing or unpacking be allowed in any portion of the Buildings insured by this Policy except packing on a very small scale occasionally, and then the Hay or Straw as it is required is to be fetched from the packing room "H" above mentioned but no straw Hay or shavings or other loose materials used in packing are allowed to remain on the floor.

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, or any part thereof, shall be destroyed or damaged by Fire, at any time between the twenty second day of January 1872 two, and the twenty fifth day of December 1872 two, both inclusive, or at any time afterwards, so long as the Insured or his Representatives in interest 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 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 One thousand Pounds sterling

In Witness whereof the Common Seal of the said Company hath been hereunto affixed, in the presence of the undersigned Directors, this twentieth day of March One Thousand Eight Hundred and Seventy two,

Examined,

Entered,

Henry Hule
General Manager.

W. Quater Swank
John Herdman
Directors.

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 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 Places 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 Monks, 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 endorsed 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, reinstata, 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 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 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, respectively 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 fulfillment or non-fulfillment 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 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. 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.

N.B.—For your own protection you are particularly desired to read your Policy and, if incorrect, to return it for alteration.

**THE BELFAST
FIRE INSURANCE COMPANY,
LIMITED.**

OFFICES:—DONEGALL PLACE, BELFAST.

ANNUAL FIRE POLICY,

No. 260

NAME, *Mrs. Sarah DePrie*
of Bond of London

AMOUNT, £ 1000

PRESENT PAYMENT, £ 5 : 5 : 0

ANNUAL PREMIUM, £ 5 : 5 : 0

PAYABLE AT *Christmas* QUARTER.

AGENCY, *Head Office*