

FIRE AND LIFE

Sum Insured

£ 1000

Present Payment

Premium £ 1 : 5 : 6

Fire Policy

N^o 2237/11

Future Payment

PAYABLE AT Michs YEARLY

Premium £ 1 : 5 : 6



SCOTTISH UNION INSURANCE COMPANY.

Whereas Mr William Hodgson of 115 Blaypath, Durham, Painter Glazier and Paper Hanger

having paid to the **Scottish Union Insurance Company** the Sum of One Pound, Five shillings and six pence above stated as the PRESENT PAYMENT, being the Premium on the Sum insured by this Policy from the Twenty ninth day September 1872 to Michaelmas 1873, and agreed to pay the Sum of One Pound, Five shillings and six pence

also above stated, as the FUTURE ANNUAL PAYMENT, at the Term above mentioned, during the continuance of this Policy, for INSURANCE AGAINST LOSS OR DAMAGE BY FIRE, on

- 100 One Hundred Pounds on Household Goods and Furniture Bed and Table Linen Heating Apparel, Printed Books, Plate, Wine and Liquors in private use in his Dwelling house with Shop and Workshops all communicating situate as above.
 - 450 Four Hundred and Fifty Pounds on Stock in Trade and Utensils therein
 - 300 Three Hundred Pounds on the Building of said Dwelling house Shop and Workshops
 - 100 One Hundred Pounds on the Building of three private Cottages and Warehouse adjoining situate above in Yard in equal sums on each Building.
 - 50 Fifty Pounds on stocks of Picture Frames and other Utensils in Trade in said Warehouse
- £ 1000

The above are Brick and slated and it is warranted that no Mineral Oil shall be stored in any of above Buildings no any other Oil boiled therein nor any Picture frames made therein

It is hereby declared and agreed that in case of the Assured holding any other Policy or Policies on the Property Insured hereby, subject to the Conditions of Average, this Policy shall be subject to Average in like manner.

Now be it known, THAT from the date of these Presents until the day above mentioned, 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 Directors of the said Company for the time being shall agree to accept the same, the Capital Stock or Funds of the said Company, amounting to Five Millions of Pounds Sterling, and the other Funds of the Company, in so far as unapplied and undisposed of, in terms of the powers, trusts, and authorities vested in the Directors, Trustees, or other Officers of the Company, (but excluding the Life Assurance Fund, in terms of "The Life Assurance Companies' Act, 1870,") shall be subject and liable to pay to the said Insured, or to the Executors, Administrators, or Assigns of the Insured, all the Damage and Loss which the said Insured shall suffer by Fire on the Property herein mentioned, not exceeding, in each case respectively, the sums herein before specified, on the Property herein before specially described, according to the tenor of the printed Proposals of the said Company, annexed to this Policy.

Provided always, AND it is hereby expressly STIPULATED, CONTRACTED, and AGREED, and the true intent and meaning of these presents is declared to be, that the Capital Stock and Funds of the said Company (excepting as aforesaid) shall alone be answerable to the demands thereupon under this Policy, and that none of the Members of the said Company shall, upon any account or pretence whatsoever, be subject or liable to such demand, or to any other Ground of Claim against the Company whatever, beyond their Share of the Capital Stock or Funds of the said Company, at the time the said claim shall arise, as ascertained by the Books of the said Company, or by any other Writings; the said Mr William Hodgson COVENANTING and AGREEING, by acceptance hereof, that any Claim under this Policy shall be restricted as above, and shall lie only against the subscribed Capital Stock and Funds of the said Company, and against the existing Members thereof, at the time the Claim shall arise, to the extent alienably of the amount unpaid by them, of their respective Shares of the said Capital Stock or Funds then held by them, as ascertained by the said Books or otherwise, and no further; anything contained in this Policy, or otherwise competent by law, notwithstanding.

In witness whereof, We, being Three of the DIRECTORS of the said COMPANY, have hereunto set our Hands, at EDINBURGH, this Eighth Day of November in the Year of our Lord One Thousand Eight Hundred and Seventy two.

Countersigned by us, three Proprietors of the said Corporation and Members of the London Board of Management.

• James Farnham
 • James Farnham
 • R. Bellan

Ex^{ca} [Signature]
 Ent^{ca} [Signature]

• Robt. Hutchison
 • James Mansfield
 • James Campbell

SCOTTISH UNION FIRE AND LIFE INSURANCE COMPANY,

Incorporated by Royal Charter—Capital Five Millions Sterling.

INSTITUTED AT EDINBURGH 1824.

No. 37, CORNHILL, LONDON, and No. 47, GEORGE STREET, EDINBURGH.

FIRE DEPARTMENT.

For Insuring all Property, Real and Personal, against Loss or Damage by FIRE.

TABLE OF THE ANNUAL PREMIUMS,

(WITH CERTAIN EXCEPTIONS.)

CLASS FIRST. COMMON INSURANCES. <i>Annual Premium 1s. 6d. per Cent.</i>	CLASS SECOND. SINGLY HAZARDOUS INSURANCES. <i>Annual Premium 2s. 6d. per Cent.</i>	CLASS THIRD. DOUBLY HAZARDOUS INSURANCES. <i>Annual Premium 4s. 6d. per Cent.</i>
<p>BUILDINGS of Stone or Brick, standing alone, or separated by partition-walls wholly of Stone or Brick, and covered with Slate, Tile, or Metal, wherein no Hazardous Trades are carried on, nor Hazardous Goods deposited.</p> <p>GOODS.—Household Goods, Linen, Apparel, Printed Books, Plate, and Liquors, in Private Dwellings, Merchandise and Stock not Hazardous in such Buildings as are above described, wherein no Hazardous Trades are carried on, nor Hazardous Goods deposited.</p>	<p>BUILDINGS, as described in the former Class, wherein any Hazardous Business is carried on, or Hazardous Goods deposited. Stone or Brick Buildings, not having party-walls wholly of Stone or Brick (which Buildings are to be described Brick and Timber.) Timber or Plastered Buildings covered with Slate, Tile, or Metal, wherein no Hazardous Trades are carried on, nor Hazardous Goods deposited.</p> <p>GOODS.—Resin, Pitch, Tar, and Tallow, in Brick or Stone Buildings. The Stock and Goods of Tallow-Chandlers (not melters), Colourmen, Timber Merchants, Bread-bakers (having an Oven within the House), Inn-holders and Stable-keepers.</p>	<p>BUILDINGS.—Thatched Buildings, although no Hazardous Trade be carried on, nor Hazardous Goods deposited therein. Hazardous Buildings in which Hazardous Goods are deposited.</p> <p>GOODS.—Hazardous Goods deposited in Hazardous Buildings. Goods not Hazardous deposited in Thatched Buildings. The Stock of Cork-cutters (Burning Cork), Printers (not using Steam Power), Bookbinders, in Stone or Brick and Tiled Buildings. Also China, Glass, Pottery, Pictures, Medals, Statuary, Jewels, and Curiosities.</p>

The Buildings and Stock of Leather-Dressers, Curriers, Tanners, Ship-Chandlers, Sugar-Refiners, Distillers, Calico-Printers, Seed-Crushers, Refiners of Oil, Spermaceti, and Wax, Floor-Cloth Painters, Sea-Biscuit Bakers, Chemists with Laboratories, Jute, Tow, Hemp and Flax Dressers; also, Hartshorn and Vitriol Works, Manufactories having Mill, Steam, or Engine Work, Corn Mills, Theatres, or Places of Public Exhibition, and other Extraordinary Risks, may be insured by *special agreement*.—But Books of Accounts, Deeds, Notes, Bills, Bonds, and Written Securities, Stamps, Money, and Gunpowder, cannot be Insured upon any terms.—Jewels, Medals, Curiosities, Pictures, Paintings, Drawings, Sculptures, Musical Instruments, China, and Glass, in collective value exceeding the amount of £20, are not included in any Insurance unless they are specified in the Policy.

HOUSEHOLD FURNITURE comprises Household Goods and Furniture, Bed and Table Linen, Wearing Apparel, Printed Books, Plate, Wine, and Liquors in private use.

This COMPANY is not liable for any loss on Hay or Corn occasioned by its own natural heating; nor for Loss or Damage on Stock of any kind, occasioned by the misapplication of Fire-heat while under the process of manufacture; but losses by Fire from Lightning will be made good.—Any number of Buildings and Goods, in various places, belonging to one Person, or held in Joint Trust, or in Copartnership, may be Insured in one Policy, but each must be separately valued.

*All reasonable Expenses attending the Removal of Goods Insured in this Office, in time of Danger, will be repaid.
No Charge will be made for Endorsements.*

CONDITIONS.

I. It is incumbent on every person desiring Insurance from Fire, to describe clearly the construction of the Building to be Insured, or containing the Property to be insured, according to the distinctions noted above; also, to state the nature of the Goods, or other Property, on which Insurance is proposed, as well as the Trades carried on by Tenants; and whether there be any Stove, Cocker, Furnace, or other implement for producing Fire-heat, by which the risk may be in any degree increased. After an Insurance shall have been effected, it is necessary for the Insured to communicate immediately to the Company any alteration which may subsequently be made in the Buildings, or in the description of the Goods deposited, or of the Trade or process carried on in them by the Insured or Tenants, if any of these changes increase the risk which has been insured; and in every other respect to be perfectly explicit in his communications with the Directors, as any omission or misrepresentation voids the Policy.

II. Except in the case of Policies granted for short periods, the charges of Premium on Insurances made with this Company are to be calculated from the day on which the same may be effected, until the quarter day then next ensuing, and for one year, or for several years, from such quarter-day as may be agreed on; and unless the future payments for renewal of such Annual Policies be made within fifteen days of the period limited for their expiration, the Insurance shall cease.

III. No Insurance proposed to this Company is to be considered in force until the Premium, or a Deposit on account thereof, be actually paid. No receipts are to be taken for any Premiums of Insurance, or Deposits, but such as are printed and issued from the Office, or by the Agents of the Company.

IV. If Goods insured be removed into a new situation, such removal must be allowed by Endorsement on the Policy, and a suitable Premium be paid, if the risk be increased by such removal. But in all cases where such removal is not regularly intimated, the Policy shall be void.

V. Persons insuring Property at this Office must give notice of any other Insurance made elsewhere on their behalf on the same, and cause such other Insurance to be endorsed on their Policies; in which case, each Office shall be liable to the payment only of a rateable proportion of any loss or damage

which may be sustained; and unless such notice be given the Insured will not be entitled to recover in case of loss.

VI. SEPTENNIAL INSURANCES.—Persons choosing to insure for seven years, will be charged for six years only; also, for any number of years more or less than seven, they will be allowed a reasonable discount upon the Premium.

VII. Goods held in Trust, or on Commission, are to be insured as such, otherwise the Policy will not extend to cover such property.

VIII. No claim will be allowed for loss occasioned by the invasion of a foreign enemy, by civil commotion, or by any military or usurped power.

IX. Persons insured by this Company, sustaining any loss or damage by fire, are forthwith to give notice to the Office in Edinburgh, or to the Agent in or nearest the town where the damage happens; and, as soon after as possible, to deliver in to the Company as exact an account of the particulars and amount of such loss or damage as the nature of the case may admit, and make proof of the same by their oath or affirmation, if required, and by their books of accounts, or other proper vouchers, as shall be reasonably required; and all losses, when satisfactorily ascertained shall immediately be paid; but if there should be found to be any false swearing, fraud, collusion, or wilful mis-statement on the part or behalf of the person insured, or if it shall appear that the fire has been occasioned by any wilful act of negligence on his part, the Policy in such case shall be void, and the right of recovery forfeited.

X. If any difference shall arise with respect to any claim for loss or damage by fire, and no fraud be suspected, such difference shall be submitted to Arbitrators mutually chosen, whose award, or that of their umpire, shall be conclusive and binding upon all parties; but the Company reserve to itself the right of reinstatement, in preference to the payment of claims, if it shall judge the former course to be most expedient.

XI. For the convenience of persons resident in England or Ireland, it shall be competent to the Insured to sue the Corporation in any of the Courts of Record in London, Westminster or Dublin, by service of the proper writ upon the Company's Agent, at the place where the Insurance was effected.

LONDON OFFICE: 37, CORNHILL.

R. STRACHAN, Secy.



INCORPORATED BY ROYAL CHARTER.

FIRE DEPARTMENT.

No. 223741

Mr Wm Hodgson

PRESENT PAYMENT, . . . £ 1 : 5 : 6

ANNUAL PAYMENT, . . . £ 1 : 5 : 6

Please examine your Policy, and if you find any error,
return it immediately to be rectified.

Mr Hodges
Durham