



# LAW

## FIRE INSURANCE SOCIETY,

(Adjoining the Law Institution.)

**Directors.**

THE RIGHT HONOURABLE RUSSELL GURNEY, Q.C.,  
M.P., Recorder of London, *Chairman*.  
TILSON, SIR THOMAS, *Deputy Chairman*.  
BEAUMONT, JAMES, Esq.  
BIRCHAM, FRANCIS THOMAS, Esq.  
BUDD, THOMAS WILLIAM, Esq.  
CARLISLE, WILLIAM THOMAS, Esq.  
COOKSON, WILLIAM STRICKLAND, Esq.  
FRERE, BARTLE JOHN LAURIE, Esq.  
FRESHFIELD, CHARLES KAYE, Esq.  
INGRAM, JAMES, Esq.  
LEE, JOHN BENJAMIN, Esq.  
NICHOLSON, RICHARD, Esq.  
PEMBERTON, EDWARD LEIGH, Esq.  
ROBINS, GEORGE, Esq.  
ROOPER, GEORGE, Esq.  
ROSE, THE HONOURABLE SIR GEORGE.  
RUSSELL, GEORGE LAKE, Esq.  
TOMPSON, EDWARD, Esq.  
TURNER, SIR CHARLES ROBERT.  
TYSEN, JOHN R. D., Esq.  
WHITE, ARNOLD WILLIAM, Esq.  
WILDE, CHARLES NORRIS, Esq.  
WILLIAMS, CHARLES REYNOLDS, Esq.  
YOUNG, HENRY THOMAS, Esq.



**Trustees.**

THE RIGHT HONOURABLE LORD CHELMSFORD.  
THE RIGHT HONOURABLE LORD TRURO.  
THE RIGHT HONOURABLE LORD BROUGHAM.  
THE RIGHT HONOURABLE SIR WILLIAM BOVILL, Lord  
Chief Justice of the Common Pleas.  
THE RIGHT HONOURABLE THE RECORDER OF LONDON, M.P.  
THE RIGHT HONOURABLE JOHN ROBERT MOWBRAY, M.P.  
THE HONOURABLE THE VICE-CHANCELLOR SIR RICHARD  
MALINS.

**Auditors.**

BIGG, EDWARD FRANCIS, Esq.  
CLABON, JOHN MOXON, Esq.  
LEEFE, OCTAVIUS, Esq.  
NEVE, WILLIAM TANNER, Esq.

**Architects and Surveyors.**

THOMAS BELLAMY, Esq.  
GEORGE POWNALL, Esq.

**Solicitor.**

CHARLES HARRISON, Esq.

**Bankers.**

Messrs. COUTTS and COMPANY.

GEORGE WILLIAM BELL,  
*Secretary.*

SUM INSURED..... £ 500  
Premium to *Mids<sup>r</sup> 1874* £ *12* s. *6*  
Policy and Stamp ..... : : :  
TOTAL PRESENT PAYMENT £ - : 12 : 6

114, CHANCERY LANE,  
LONDON.

SUBSCRIBED CAPITAL  
FIVE MILLIONS.

No. 145864

FUTURE ANNUAL PREMIUM  
*At Midsummer* £ - : 12 : 6

**This Policy of Insurance Witnesseth** THAT *Anna Maria Carr, Francis Barbara Carr Spinners, Edmund Donald Carr and Leon Mücke Gentlemen.*

hereinafter called the Insured, having paid to the Directors of THE LAW FIRE INSURANCE SOCIETY (hereinafter called the Society), the sum of *Five hundred and sixpence* for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

£ 500 On the building of the dwellinghouse and shop adjoining and communicating back built and slated or tiled situate N<sup>o</sup> 11 Stony Street, Borough Market occupied by a Potato Salesman.

The Society hereby agrees with the Insured (but subject to the Conditions at the back of this Policy, which are to be taken as part of this Policy) that if the Property herein described, or any part thereof, shall be destroyed or damaged by Fire, at any time between the *twentieth* day of *June* 1873, and the *twentieth* day of *June* 1874, both inclusive, or at any time afterwards, so long as the Insured or his, her, or their Representatives in interest shall pay to the Society, and it shall accept the sum required for the renewal of this Policy, on or before the *twentieth* day of *June* in each succeeding year, the Society 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 herein specified the sum set opposite thereto respectively, and not exceeding in the whole the sum of *Five hundred* Pounds.

Provided nevertheless, That the Capital, Stock, and Property of the said Society shall alone be liable to answer and make good all Claims and Demands whatsoever under or by virtue of this Policy; and that no Shareholder or Member of this Society shall be in anywise subject or liable to any such Claims or Demands, nor be in anywise charged, by reason of this Policy, beyond the Amount of his or her Share or Shares of such Capital, Stock, or Property, it being a Part of this Contract that the Responsibility of the individual Members shall in all cases be limited to the Shares respectively held by them at the time of such Claim or Demand.

In Witness whereof, We, Two of the Directors of the said Society, have hereunto subscribed our names and affixed the Seal of the Society, this *fourteenth* day of *October* in the Year One thousand eight hundred and seventy *three*

Examined. *James Wallis*  
*84/160*

*James P. Pincus*  
*W. A. D. D. D.*

# LAW FIRE INSURANCE SOCIETY,

114, CHANCERY LANE, LONDON.

THE CONDITIONS, referred to in this Policy, are as follow:—

1. Any material mis-description of any of the Property proposed to be hereby Insured, or of any Buildings 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 Society, 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 Society, 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 Moulds, 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 domestic use 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 operation of Law, unless notice thereof be given to the Society, and the subsistence of the Insurance in favor of such other person be declared by a memorandum indorsed hereon by or on behalf of the Society.

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 Society, and within fifteen days at latest to deliver to the Society 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 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 Society may, if they think 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.

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 Society may, without being deemed wrong doers, 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. Persons insuring Property at this Office must give notice of any other Insurance which at the time of their so Insuring may have been, or which may at any time afterwards be, effected elsewhere on the same property by them or on their behalf, and cause a minute or memorandum of such other Insurance to be endorsed on their Policies. And 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 Society 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 Society, 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 Society 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 shall arise, 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 Society; and in case either party shall refuse or neglect to appoint an Arbitrator within twenty-eight days after notice, the other party shall appoint both Arbitrators; and in case of disagreement between the Arbitrators; then of an Umpire, who shall have been chosen by the Arbitrators before entering on the reference; and in the case of the death of the Arbitrators, or of one of them, or of the said Umpire, another or others shall be appointed in his or their stead; and the cost of the reference and award 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 it is hereby expressly declared to be a condition of the making of this Policy, and part of the contract between the Society and the Insured, that the Party Insured or Claimant shall not be entitled to commence or maintain any action at law or suit in equity on this Policy till the amount due to the Insured shall have been awarded as hereinbefore provided, and then only for the sum, if any, so awarded; and the obtaining of such award shall be a Condition precedent to the commencement of any action or suit upon the Policy.

12. 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 Society in respect thereof will be forfeited.

The Terms are in general the same as those of the other principal Insurance Offices. The advantages to the Insured consist in the magnitude of the Capital responsible for Losses, and in the known character of the Trustees, Directors and Proprietary.

N.B.—A Building, the front and back Walls of which are Brick or Stone, and the side or party Walls of the same material, without doorway or opening therein, and carried above the roof, should be described as "BRICK," or "STONE," and comes under the First Class of Insurance. If any part of the front, back, or side, be of Timber, or Lath, or Plaster, the description should be "BRICK AND TIMBER," and comes under the Second Class of Insurance.

If there be a Pipe Stove, or any other description of fire-heat, except common domestic Fire-places, it is necessary it should be mentioned.

Buildings detached from each other, or if adjoining yet not communicating internally, must have a separate Sum insured upon each.

Agricultural produce, farming stock, and implements and utensils of husbandry, may be insured on any farm.

In order to meet covenants requiring continuance of Rent, notwithstanding destruction of Buildings by fire, the Society will grant insurances on Rent, the amount being specified in the Policy.

Insurances may also be effected by special agreement on the following risks, and on others of a similar description, viz., Buildings containing any kiln, steam engine, stove, or oven used in the process of any manufacture, and the stock in such buildings; the risks of sea-biscuit bakers, distillers, chemists' laboratories, coach-painters, musical-instrument makers, barge and boat builders, carpenters, cabinet-makers, coach-makers, coopers, letter-press printers, tallow-melters, and oilmen, and such other risks as by reason of the nature of the trade, the narrowness of the situation, or other dangerous circumstances, may be attended with special hazard; all which special hazards must be inserted in the Policy to render it valid.

Losses occasioned by fire from lightning will be made good, so far as where either the buildings or the effects insured have been actually set on fire thereby, and burnt in consequence thereof.

Insurances may be made for more years than one by a single payment; and in such cases a liberal Discount will be allowed; for instance, Insurances effected for seven years will be charged the Premium for six years only.

Insurances may be made for a less term than one year at a reduced Premium, and such Insurances will terminate at 4 o'clock in the afternoon of the day mentioned in the Policy.

Insurances granted for a year, or any longer term, may be renewed within fifteen days after the expiration thereof.

No charge will be made for the Policy where the sum insured amounts to £300.

Attendance given at the Office of the Society daily from ten till four, (Saturday ten till two.) where parties may obtain any further information respecting the terms on which Insurances may be effected.

Mem. The interest of the within named Leon Mücke, in this Policy, is now vested in George Harris and Charles Richard Harris of Covent Garden Market, Potato Salesmen.

LAW FIRE OFFICE

ENTERED

23/10/93.

*C. W. M. W. R.*

