

WLN

Policy.
No. 70

Sum Insured.
£7500

FIRST PAYMENT

Received for the insurance of the property undermentioned, from the date hereof to the 25th December 1825
Premium 6. 12. 4
Duty .. 13. 8. 4
Policy ..

£ 20. 0. 0

RENEWAL PAYMENT

To be made on the 25th Decr 1825 and thenceforwards, annually on the same day of the same month.

Premium 5. 12. 6
Duty .. 11. 5. 0

£ 16. 17. 6



Yorkshire Fire and Life Insurance Company.

Joseph Cant Established at York, 1824.

Whereas *Smith J. G. Barrister of Ribston in the County of York*

has paid to the Yorkshire Fire and Life Insurance Company, the sums above stated to have been received for premium and duty on the grant of this policy, and has agreed to pay to the said Company from time to time, at its principal Office in York, or to some known Agent of the said Company, the sums above stated to be conditioned to be paid in future for the renewal or continuation of this policy, at the periods also above stated, for insurance of the property, hereinafter described, from loss or damage by fire, to the amount of the sums of money hereinafter mentioned, namely:

including the Chapel in which no action
On his Mansion situate as aforesaid called Ribston Hall and on his Offices adjoining Six thousand pounds- On Stables and Granaries all adjoining with rooms over near brick and slated Four hundred pounds- On barn and outoffices near brick and slated Two hundred pounds- On Stables Coachhouse Cowhouse Duty Barn and outbuildings all adjoining with rooms over brick and slated Eight hundred pounds

Now be it hereby known, that from the date hereof, so long as such future payments shall be made as aforesaid, and the Directors of the said Association, for the time being, shall agree to accept the same, the capital, stock, or funds of the said Company shall be liable to pay or make good to the person above mentioned, and by whom such payment is so acknowledged to have been made, or to the heirs, executors, administrators, or assigns of the said Insured, all such loss or damage as the said Insured, or the heirs, executors, administrators, or assigns of the said Insured, shall suffer by fire, on the property herein before described, not exceeding in amount the respective sums of money herein before mentioned.

Provided always, that the capital, stock, or fund of the Company, for the time being, remaining unapplied and undisposed of, in pursuance of the trusts, powers, and authorities contained in their Deed, or Deeds of Settlement, shall alone be answerable to the demands of the said Insured, or the heirs, executors, administrators, or assigns, of the said insured under this policy. And that the members of the said Company shall not, nor shall any of them, be answerable, directly or indirectly, further or otherwise than as to their respective shares in the sum of five hundred thousand pounds, constituting the original capital, stock, or fund of the said Company, set opposite to their respective signatures to the said Deed, or Deeds, of Settlement, or mentioned in some other Deed referring thereto.

And provided also, that this insurance shall, at all times, and under all circumstances, be subject to such conditions as are contained in the printed proposals issued by the said Company, a copy of which conditions is printed on the back of these presents.

In Witness whereof, we, three of the Directors of the said Association, have hereunto subscribed our names, this 1st day of November in the year of our Lord one thousand eight hundred and twenty four //

Entered *William Cap*

Examined *W. Newman*

John Lewis Esq
Deputy Chairman

Wm Pearson
John Swann

16.17.6
25th 1
Payable at *London* annually.
Policy, No. *10*
Office and Life Insurance Company,
Yorkshire
Sir H. G. Sedwick

Terms and Conditions for the Insurance of Houses and Buildings, Household Furniture, Goods and Stock, from Loss or Damage by Fire.

IN every part of the civilized world, the advantages arising to Society, from the INSURANCE OF PROPERTY against FIRE, are universally known and acknowledged. By means of Institutions of this description, the effects of a calamity, the most terrible in its nature, and the most distressing in its consequences, are often completely repaired; and the ruin of individuals, of families, and of commercial establishments, happily prevented. A Capital of FIVE HUNDRED THOUSAND POUNDS has been Subscribed, in Shares of £50 each; which, being so abundantly ample, the Company stipulate, (as is declared in their Policies,) that no Member thereof shall, upon any account, or pretence whatsoever, be called upon to pay a larger Sum than the amount of his or her Subscription. No person disposing of his or her share or shares, to the satisfaction of the Directors, proved by their admitting the transfer of the same in the books of the Company, shall ever, under any circumstances, be subject to any further liability in respect of such shares.

CLASS THE FIRST,—Common Insurances, at the Annual Premium of 1s. 6d. per Cent.

BUILDINGS of stone or brick, standing alone, or separated by party-walls, wholly of brick or stone, and covered with slate, tiles, or metal, wherein no hazardous trades are carried on, nor hazardous goods deposited.

Goods.—Household goods, books, plate, and wearing apparel, and liquors in private use, stock not hazardous, in such buildings as are above described, wherein no hazardous trades are carried on, nor hazardous goods deposited.

CLASS THE SECOND,—At 1s. 9d.

FARMING STOCK generally; that is, in one sum on the stock and utensils in all the buildings, or in all or any of the yards and places, on any one farm.

CLASS THE THIRD,—Hazardous Insurances, at the Annual Premium of 2s. 9d. per Cent.

BUILDINGS, as described in the First 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. Buildings (as described in the First Class) in which metal stoves with pipes are set up.—Thatched buildings not having chimnies.

Goods.—Hemp, flax, rosin, pitch, tar, turpentine, tallow, oil, and spirituuous liquors; the stock of apothecaries and pawnbrokers, colourmen, oil leather-dressers, soap-makers, callenderers, carriers, timber-merchants, bread-bakers, having an oven within the house, malsters, inn-holders, stable-keepers, ship-chandlers, sail-makers, and all similar trades or business.

BARGES AND VESSELS of all descriptions, on rivers or canals, and goods on board such vessels.
STAGE WAGGONS, and their contents.

CLASS THE FOURTH,—Doubly Hazardous Insurances, at the Annual Premium of 4s. 9d. per Cent.

BUILDINGS.—All thatched buildings having a chimney, or communicating with a building having one, although no hazardous trade shall be carried on, nor hazardous goods deposited therein.—All hazardous buildings in which hazardous goods are deposited.

Goods.—All hazardous goods deposited in hazardous buildings.—The stock of tallow-melters, wax-chandlers, japanners, cork-cutters, boat-builders, coopers, carpenters, cabinet and chair-makers, coach-makers not using stoves, and hemp or flax-dressers.

CLASS THE FIFTH,—Insurances by Special Agreement only.

The buildings and stock of sugar-refiners, distillers, theatres, or places of public exhibition; calico-printers, manufactories having mill, steam, or engine work.

Jewels, medals, curiosities, pictures, paintings, drawings, sculptures, musical instruments, china and glass, are not included in any Insurance, unless they are specified in the Policy.

NOTE.—Books of accounts, deeds, notes, bills, bonds and written securities, stamps, tallies, money, and gunpowder, cannot be insured, on any terms. THE COMPANY not to be subject to any loss on hay and corn occasioned by its own natural heating; but losses 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 co-partnership, may be insured in one policy, but each must be separately valued. All expences attending the removal of goods, insured in this office, in time of danger, will be cheerfully repaid.

No charge will be made for policies where the sum to be insured amounts to £300, or upwards; nor on removal from other offices.

A Duty of 3s. per Cent. per Annum, on all Property Insured from Fire, is payable to Government, by Act 55th of Geo. III.

CONDITIONS TO BE OBSERVED.

- I. EVERY Insurance, attended with any particular circumstance of risk, arising from the situation or construction of the premises, or the nature of the trade carried on, or of the goods therein, is to be especially mentioned in the order for the policy, so that the risk may be fairly understood. If not so expressed, or if any misrepresentation be given, so that the insurance be effected upon a lower premium than ought to be paid—or if buildings or goods be described in the policy otherwise than as they really are—or if after an insurance shall have been effected, the risk shall be increased by the erection of any stove, the carrying on of any hazardous operation or trade, the deposit of any hazardous goods, or the making of any hazardous communication—and the same be not duly made known at the office—no benefit shall arise to the assured from the policy.
- II. Excepting in the cases of policies, granted for short periods, the charges of premium and duty 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 upon; 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 and duty be actually paid. No receipts are to be taken for any premiums of Insurance, but such as are printed and issued from the Company or their Agents.
- IV. If property insured by any policy of this Company, should pass, by death, assignment or otherwise, into new hands, the interest in the policy may be preserved to the successor, provided, such succession be allowed at the office, by endorsement on the policy; and if goods insured be removed into a new situation, such removal must be also 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 endorsement is not regularly applied for, and entered in the Company's Books, in York, the policy shall be of none effect.
- V. Persons insuring property at this office, must give notice of any other Insurance effected 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 only to the payment 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. Persons wishing to insure for seven years, will be charged for six years only.
- VII. Goods held in trust, or on commission, are to be insured as such, otherwise the policy will not extend to the Insurance of such property.
- VIII. No loss or damage, by fire, will be made good, which is occasioned by any invasion, foreign enemy, civil commotion, riot, or any military, or usurped power whatever.
- IX. All persons insured by this Company, sustaining any loss or damage by fire, are forthwith to give notice thereof to the office, in York, or to the Agent, nearest the town or place where the damage happens, and, as soon after as possible, to deliver in as particular an account of the loss or damage, as the nature of the case will admit of; and make proof of the same, by their oath or affirmation, and by their books of accounts, or other proper vouchers, as shall be reasonably required by the Company; and shall procure a certificate, under the hands of some respectable Householders, and Ministers of the parish, to the satisfaction of the Company, importing, that they are acquainted with the character and circumstances of the person or persons insured, and do know, or verily believe, that he, she, or they, really and by misfortune, without any kind of fraud or evil practice, have sustained, by such fire, loss and damage to the amount therein mentioned; and until such affidavit and certificate are produced, the loss-money shall not be payable; also, if there be proof of any fraud or false-swearing, the claimant shall forfeit his claim to restitution or payment, by virtue of this policy.
- X. If any difference shall arise, with respect to the amount of any claim, for loss or damage by fire, such difference shall be submitted to arbitrators, indifferently chosen, whose award shall be conclusive. But in no case, shall this Company be obliged to take the risk of the sale of damaged goods on themselves. The arbitrators or valuers shall fix the original value, and the value, after the fire; and this Company shall pay, or make good, the difference between those two sums, either by repairs and restitution, or by payment, in cash, at their own option.