

Policy.

No. 32671.

Sum Insured.

£200

FIRST PAYMENT

Received for the insurance of the property undermentioned, from the date hereof to June 24th 1816.

Premium 4 6
Duty . . . 5 7
Policy . . . 3 11
£ 13 1

RENEWAL PAYMENT

To be made on the 24th June 1816 and thenceforwards, annually, on the same day of the same month.

Premium 4 11
Duty . . . 5 11
£ 9 11



County Fire Office.

Instituted at Midsummer, 1807.

Whereas *John Bond of Chelmsleyton, Warwickshire, Glasgow:*

has paid to the Association of the County Fire Office, 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 Association from time to time, at its principal Office in London, or to some known Agent of the said Association in the country, 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:

On two Dwelling houses adjoining each other, back & side, situate in Abbey Street, Nuneaton, in tenure of J. Turner, Osborn & Roundle, Two hundred pounds. In equal proportions. No Osborne is a carpenter but his shop is detached from the house.

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 Association 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 Association, 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 Association 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 three hundred and fifty thousand pounds, constituting the original capital, stock, or fund of the said Association, 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 Association, 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 herunto subscribed our names, this 15th day of May in the year of our Lord one thousand eight hundred and fifteen.

Entered *[Signature]*

Examined *[Signature]*

[Signature] Agent at Nuneaton

Walter Frieland

[Signatures]

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

ALL Members who continue insured with this Association seven years, whether their policy be originally taken out for seven years, OR BE RENEWED ANNUALLY, participate EQUALLY with the original Subscribers in such PROFITS as may have accrued during that time: while thus entitled to eventual profits, they have the peculiar and valuable assurance of being SECURED FROM THE RISK OF LOSS, as the sole responsibility is undertaken by an extensive Association of Noblemen and Gentlemen, who have subscribed a Capital of 350,000*l.* to guarantee the engagements of the Office.

Every person desirous of Insurance must state his name, place of abode, and occupation: if he act as trustee to another, the same must be specified: he must describe accurately the construction of the buildings to be insured, or containing the property to be insured, according to the several distinctions below stated, also the nature of the goods, or other property, on which Insurance may be proposed; and it is necessary to the security of the insured themselves that these particulars should be stated fairly, and that no circumstance of risk be withheld.

CLASS THE FIRST,—or Common Insurances.

BUILDINGS of brick or stone, 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.

N. B. Such goods as are rated hazardous on account of their brittleness, or liability to loss, in case of fire, such as china, glass, pictures, jewels, or the stock of apothecaries and pawnbrokers, do not affect the risk of the buildings, and therefore do not come within the meaning of this clause.

GOODS.—Household goods, books, plate, 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—5000*l.* and under, in one risk—2*s.* per cent.

CLASS THE SECOND,—Hazardous Insurances.

BUILDINGS, as described in the former Class, wherein any hazardous trade is carried on, or hazardous goods deposited.

Brick or stone buildings, not having party walls wholly of brick or stone, (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, nor adjoining to others having them.

GOODS in Warehouses only, wherein no hazardous trade is carried on.—All Goods of the First Class in hazardous buildings.—Hemp, flax, rosin, pitch, tar, turpentine, and spirituous liquors; the stock of apothecaries, and also of pawnbrokers, in buildings of the First Class.

TRADES and their Stock.—Tallow chandlers, (not being melters, as they fall under the Doubly Hazardous Class) oilmen, colourmen, oil leather dressers, soap makers, brewers, vinegar or sweet makers, hotpressers, callenders, carriers, timber merchants, coopers, turners, bookbinders, working perfumers, bread bakers having an oven within the house, maltsters, innholders, tavern keepers, stable keepers, ship chandlers, sail makers, and all similar businesses carried on in buildings of the First Class.

WAGGONS AND THEIR CONTENTS; AND BARGES AND VESSELS on rivers or canals, and the goods on board such vessels.

3000*l.* and under, in one risk,—3*s.* per cent.—Above 3000*l.* and under 5000*l.*—4*s.* per cent.

CLASS THE THIRD,—Doubly hazardous Insurances.

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, or hazardous trades carried on.

GOODS.—All hazardous goods deposited in hazardous buildings. All goods of the First Class deposited in thatched buildings connected with chimnies. Also china, glass, pottery, pictures, medals, statuary, jewels, and curiosities.

TRADES and their Stock.—Tallow melters, wax chandlers, flambeaux makers, oil silk and linen makers, spermaceti and wax refiners, lamp black and cart grease makers, japanners, cork cutters, boat builders, cabinet makers, coach makers, musical instrument makers, joiners, lath renderers, tobacco manufacturers, and hemp or flax dressers, in buildings of the First Class, (in hazardous buildings the rate is 7*s.* per cent.)

3000*l.* and under, in one risk,—5*s.* per cent.—Above 3000*l.* and under 5000*l.*—7*s.* per cent.

Larger insurances on the above description of risks may be made by special agreement.

The buildings and stock of sugar refiners, sugar grinders, sea biscuit bakers, distillers, theatres or places for public exhibitions, calico printers, chemists' laboratories, varnish makers, salt-petre refiners, and manufactories having mill work, may be insured by special agreement.—But books of account, deeds, notes, bills, bonds, and written securities, stamps, tallies, money, and gunpowder, cannot be insured upon any terms. Jewels, medals, curiosities, pictures, and sculptures, are not included in any insurance unless they are specified in the policy.

Hay, corn, and other agricultural stock, of whatever description, on any part of a farm, may be insured in one general sum at the reduced rate of 2*s.* per cent.

The Office not to be subject to any loss on hay or corn occasioned by its own natural heating; 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 co-partnership, may be insured in one policy, but each must be separately valued.

Buildings not communicating must always have separate valuations; the same with goods in separate buildings.

All expences attending the removal of goods insured in this office, in time of danger, will be cheerfully repaid.

No charge is made for policies when the annual premium amounts to 6*s.*

A duty of 2*s.* 6*d.* per cent. per annum, on all property insured from fire, is payable to Government, under an act of the 44th of His Majesty George III.

1. EVERY Insurance attended with particular circumstances of risk, arising from the situation or construction of the premises or the nature of the trade carried on, or of goods therein, is to be specially 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 any hazardous communication, and the same be not duly made known to the Office, no benefit shall arise to the assured from his policy.
2. Excepting in the cases of policies granted for short periods, the charges of premium and duty on insurances made with this Association 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 policies be made at the times limited for their expiration, the insurance shall cease.
3. No insurance, proposed to this Association, 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 office, and witnessed by one of the clerks or agents of the office.
4. If property insured by any policy of this Association 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 indorsement on the policy; and if goods insured be removed to a new situation, such removal must be also allowed by indorsement on the policy, and a suitable premium be paid, if the risk be increased by such removal.
5. 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 indorsed 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 intitled to recover in case of loss.

6. SEPTENNIAL INSURANCES.—Persons chusing to insure for seven years will be charged for six years only; also for any number of years more or less than seven, will be allowed discount both upon the premium and duty.
7. Goods held in trust or on commission, are to be insured as such, otherwise the policy will not extend to cover such property.
8. No loss or damage to be paid on fire happening by any invasion, foreign enemy, civil commotion, riot, or any military or usurped power whatever.
9. Printed books, jewels, plate, trinkets, china and glass, medals or other curiosities, paintings, drawings, sculptures, and evening apparel, are not included in any insurance, unless such articles are specified in the policy.
10. All persons insured by this Association, sustaining any loss or damage by fire, are forthwith to give notice to the Association at their head office, in London. And as soon as possible after, to deliver in as particular an account of their loss or damage, as the nature of the case will admit of, and make proof of the same by their affirmation or oath, and by their books of accounts or other proper vouchers, as shall be reasonably required; and shall procure a certificate under the hands of some reputable Householdors of the parish, to the satisfaction of the Association, 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 appears any attempt at fraud or false swearing, the claimant shall forfeit all claim to restitution, or payment by virtue of his policy.
11. Persons insured by this Association, and who may suffer loss, will receive their indemnity without deduction or discount; but in every case of loss the Association will 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.
12. 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.

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24th June 1815 In consideration of a Mortgage on the within mentioned premises I the within named John Bond do agree that this Policy shall be for the benefit and interest of George Townsend — so far as relates to the better securing the money and interest thereon by him lent to me the said John Bond in case of any loss or damage by fire to the insured premises before the said Debt or Mortgage is fully satisfied and discharged.

Entered in the Office Books
the 26th June 1815

John Bond

M. F. Agent

County Fire Office.

Policy, No. 32641.

Payable at *£1000* annually.

County Fire Office

RECEIVED

1815
June 26

1815