

TRUSTEES.

THE MOST NOBLE THE DUKE OF SOMERSET
 THE MOST NOBLE THE DUKE OF ARGYLL
 THE RIGHT HON. EARL CRAVEN
 THE RIGHT HON. EARL OXFORD
 THE RIGHT HON. LORD SALTOUN
 LORD VISCOUNT ALTHORPE
 LORD VISCOUNT BARNARD
 SIR GEORGE ARMYTAGE, Bart.
 SIR JOSEPH SCOTT, Bart.
 SIR ROBT. BURNETT, Knt.
 EDWARD W. MARTIN, Esq.
 RALPH CALDWELL, Esq.
 STARLING DAY, Jun. Esq.



No. 47,616

£200

PREMIUM, -- £ 1. 6. 0
 DUTY, ---- .. 5. 0

Annual Payment, £ 11. 0

UNION FIRE INSURANCE SOCIETY,

ESTABLISHED AT NORWICH, 1797.

Whereas *Mrs Elizabeth Charlotte Brand of Reading* are desirous of effecting an Insurance (against loss by Fire) on the undermentioned Property, with this Society, upon the Terms prescribed by the Constitution thereof; and having accordingly paid to the Secretary, or to an Agent duly authorised to receive the same, the Premium for such Insurance, as above stated. NOW THEREFORE, be it known, that, from and after the Day of the Date of these Presents, and for so long as the said Assured shall, yearly and every Year, on the *Twenty fourth* Day of *June* — continue to pay the said Premium, and the Directors of the said Office shall agree to accept the same, the Capital Stock and Funds of the said Society shall be subject and liable to make good to the Assured, ^{his} Heirs, Executors, or Administrators, all such Loss as shall or may happen from the Destruction or Damage, by Fire, of the Property intended to be hereby assured, and which is hereinafter described and set forth; not exceeding, in each Case, the Sum, or Sums, hereinafter mentioned; (that is to say,)

Two Hundred Pounds on a Dwellinghouse situate in Friar Street in the Parish of St. Lawrence heading aforesaid in the occupation of George Willets, Brick, Lath, Plaster and Tile.

In Witness whereof, We, Three of the Directors of the said Office, have hereunto set our Hands and Seals, the *Eleventh* Day of *July* in the Year of our Lord One Thousand Eight Hundred and *fifteen*.

RECEIVED, at the same Time, for the Commissioners of the Stamp Duties the Sum of £

5/6 being the Duty on the said Insurance, according to Act of Parliament.

Signed and sealed (being first duly stamped) in the Presence of

Sam Dignold

Ex^{ca}

Wm Bacon

Alex Howard
James Popper

THE MOST NOBLE THE DUKE OF
SOMERSET
THE MOST NOBLE THE DUCHESS OF AROVILLE
THE HONOURABLE EARL OF AROVILLE
THE HONOURABLE EARL OF OXFORD
THE HONOURABLE EARL OF SALISBURY
THE HONOURABLE EARL OF ST. ALBANS
THE HONOURABLE EARL OF ST. JOHN
THE HONOURABLE EARL OF ST. LEONARD
THE HONOURABLE EARL OF ST. MARY
THE HONOURABLE EARL OF ST. PETER
THE HONOURABLE EARL OF ST. RICHARD
THE HONOURABLE EARL OF ST. VINCENT

OFF

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UNION FIRE OFFICE.

CONDITIONS OF INSURANCE.

- I. At the end of seven years next after the granting of any Policy, a proportionable dividend of the premiums and of the profits and savings in the mean time made of the same (after deduction of losses and incidental charges only) shall be returned and paid to the person to whom such property shall belong. The re-payment may be received at the Office, or of the respective Agents, with whom the Insurances were effected; but will be forfeited to the general Fund, unless claimed within twelve calendar months after becoming due.
- II. Persons insuring will forfeit their right to the Sums secured by their Policies, unless the buildings insured, or containing the goods insured, be accurately described, the trades carried on therein specified, and the nature of the property correctly stated, so that it may be placed under proper classes, and charged at the appropriate rates of premium: and if a building contain any stove or oven (used in the process of a manufactory), kiln, furnace, or steam engine, the same must be noticed in the Policy, or it will be void in respect to such building and the goods therein.
- III. Persons insuring property of which they are not actually the owners, will forfeit their right to the sum or sums insured thereon, unless it be stated in the Policy that such property is insured in trust.
- IV. The loss on Goods, damaged or destroyed by the improper application of Fire in the process of manufacture, will not be made good by virtue of this Policy.
- V. If any alteration or addition be made in or to the building or covering of any premises insured, or in which any insured property is contained, or the risk of fire to which such building is exposed be by any means increased, or if any furniture or goods be removed into other premises, such alterations or removal must be immediately notified to the Office, and allowed, by indorsement on the Policy; or the Insurance, as to such buildings or goods, will be void.
- VI. When property for which a Policy has been granted by this Institution, is also insured with other Offices, such Insurances must be noticed, by indorsement, on the Policy, signed by the Secretary, or by an Agent; otherwise the Party will not be entitled to recover, in case of accident.
- VII. Every insurer transferring his Policy, and the executors and administrators of every insurer dying, shall, within three calendar months at furthest, give notice thereof at the Office, or to the nearest Agent; and shall produce the Policy, that such transfer or death may be indorsed thereon, and entered in the books; and, in default thereof, the benefit of such insurance shall be lost.
- VIII. Whenever losses happen, the parties must give immediate notice thereof to the Secretary, or to the nearest Agent, that a view may be taken, and the damage estimated; and must also deliver, under their hands, the particulars and amount of their claim on the Office; and must make out the same by the oaths or affirmations of themselves, or by their domestics or servants, books or vouchers, or by the certificates of the ministers, churchwardens, constables, headboroughs, or neighbouring inhabitants, not interested in such loss, or by such other method as the Directors may reasonably require. The loss or

damage sustained to be made good within sixty days after the same happens (or as soon as the amount can be properly ascertained), either by payment of the sum insured, or by repairing or rebuilding the premises destroyed or damaged, as far as the sum insured will allow, at the option of the Directors; but as in many cases it would cost a much larger sum to erect new buildings than the old ones were worth, the Directors have the option either of expending the sum at which the worth of the old buildings shall be estimated in rebuilding, or of paying that sum to the insured. If any difference should arise in the adjustment of such loss or damage, the same shall be submitted to arbitration in the usual way, and the award (in writing) of the arbitrators or umpire, shall be conclusive upon all parties interested: Unless it shall appear that there has been any fraud or perjury, and in that case the claimant shall forfeit all benefit he would otherwise have been entitled to from his Insurance.

- IX. The Office will not make good any losses by Fire occasioned by foreign enemies, civil commotions, or by any military or usurped power, or in consequence of explosion of gunpowder.
- X. The insured may make their payments either annually or septennially, and in either case shall receive their full proportion of the returns; but those who insure for a period of seven years, and pay their premium for the whole term at its commencement, shall only be charged for six years. Persons insuring for any number of years less than seven, shall be allowed a discount, both upon the premium and duty.
- XI. Insurances shall take effect immediately on the payment of the premium and duty, either at the Office, or to any of the Agents.
- XII. The members are not insured by the Society against losses arising on Hay or Corn, destroyed or damaged by its own natural heating; but losses happening on any other part of the Stock insured, in consequence of its being destroyed or damaged by fire so occasioned, will be made good. And if Buildings or Effects insured, should be actually set on fire by lightning, and burnt in consequence thereof, the loss will be defrayed out of the Society's Funds.
- XIII. When Fires happen, and endanger Effects which are partly insured in this Office, and partly uninsured, or insured in other Offices, the Society will always contribute towards the expenses incurred and the damages sustained, by the removal of such Effects, to a place of safety, in the proportion which the total value of the Effects removed, bears to the sum for which they are insured in this Office.

* * Any person setting Fire, through carelessness or negligence, to any house, outhouse, barn, stable, stacks, or other property, is by Act of Parliament, to suffer eighteen months imprisonment, or pay a penalty of one hundred pounds; and if convicted of wilfully setting fire to the same, the punishment, by law, is death.