

SUFFOLK AND GENERAL COUNTRY Amicable Fire-Office.

THREE FIFTHS of the NET PROFITS of this Company, are, at the Expiration of every Three Years, returned to the Insured; who although they thus participate in the Success of the Concern, are WHOLLY exonerated from any RISK or LIABILITY to a CALL for the Purpose of making good LOSSES; the Proprietors being SOLELY responsible out of their Capital, and pledged personal Security; the remainder of the Profits are at the same time, one fifth added to the funded Capital, and one fifth divided among the Proprietors,



L50

No. E. 11176

PREMIUM *6.6*
 DUTY *4.6*
 Annual Payment *L0.11.0*

This present Instrument or Policy Witnesseth, That whereas

John Kidman of Fenstanton Sun B. 10th
 has agreed to pay to the SUFFOLK AMICABLE FIRE INSURANCE COMPANY, the Sum of *Six Shillings*
 in Consideration whereof, the said Company do covenant and agree to Insure from Loss or
 Damage by FIRE, (not happening by Reason or Means of any Insurrection, Civil Commotion, Riot or Tumult; or by any
 Invasion, Foreign Enemy, or any Military or Usurped Power) to the Amount of

One hundred fifty pounds

as under until January 6th 1818 viz
One hundred pounds on a dwelling house with plaster and thatched 100
fifty pounds on a barn stable and hovels all adjoining timber & thatched 50
He is an occupier at Fenstanton aforesaid

Deborah Latham

This Office makes good all Damage by Lightning, but is not answerable for any Injury occasioned by the natural heating of Hay and Corn.

Now know all Men by these Presents, That from the Date hereof, and so long as the said Insured shall duly pay, or cause to be paid, the Sum of *Six Shillings* Yearly, at the time above written, and the Trustees or Directors of the said Company shall agree to accept the same, the Capital Stock and Funds of the said Company shall be subject and liable to pay or make good to the said Insured, his Heirs, Executors, and Administrators, all such their Damage and Loss which they the said Insured shall suffer by FIRE, not exceeding the said *One hundred & fifty pounds* according to the Terms or Rates and Conditions endorsed hereon.

Received, at the same Time, the Sum of *Four Shillings* for Duty on the said Policy according to Act of Parliament, for the Commissioners of the Stamp Duties.

In Witness whereof, we (three of the Directors of the said Company) have hereunto set our Hands and Seals, this *30th* Day of *January 1817*.

Signed, sealed, and delivered, (being first duly stamped) in the Presence of *William*
By

A Seekamp *SO*

Saml Alexander *SO*

John Spooner *SO*

E. MUST, PRINTER, IPSWICH.

RATES AND CONDITIONS OF THIS OFFICE.

FIRST CLASS.

BUILDINGS covered with Slate, Tile, or Metal, and Built on all Sides with Brick or Stone, or Goods and Merchandize therein not hazardous, and where no hazardous Trades are carried on.

SECOND CLASS.

BUILDINGS not having the external Walls entirely of Brick, or Stone, covered with Slate, Tile, or Metal, and Goods, and Merchandize therein not hazardous; also Thatched Barns and Outhouses having no Chimnies, nor adjoining to any Building having a Chimney; and Buildings of the First Class wherein hazardous Goods or Trades are deposited or carried on; such as Apothecaries, Bakers, Coopers, Carpenters, Cabinet Makers, Co-look Men, Ship and Tallow Chandlers, Sail Makers, Innholders, Stable Keepers, Victuallers, Vintners; the Stock in Timber Yards, Hemp, Flax, Oil, Pitch, Tar, Rosin, Spirituous Liquors, Turpentine, and other Articles of the like Description.

THIRD CLASS.

ALL other Thatched Buildings, and Goods and Merchandize therein not hazardous; Buildings of the Second Class wherein hazardous Goods or Trades are deposited or carried on; and Ship Carpenters, Boat Builders, Sea Biscuit Bakers, Oil Leather Dressers, Tallow Melters, Wax Chandlers, China, Glass, Earthen Wares, and Bottled Liquors in Buildings of the First Class.

HAY and Corn in Barns and Stacks, and all other Farming Stock, may be insured on the Farm, at the reduced Premium of 2s per Cent. per Annum, except Threshing Machines, and the Buildings containing them, which are 5s.

Ships, Barges, and other Craft, with their Cargoes, at 3s. per Cent. Insurances done for any period short of a Year.

The Cotton Trade in all its Branches, Gunpowder, Mills, Mill, Steam, and all Engine Work, Manufactories, or Buildings having therein any German, or Metal Stoves with Pipes, or any Oven, Furnace, Cookstove, Fews, Steam Engine, or Kiln; Distilleries, Breweries, Vinegar, and Sweet Makers, Theatres, Chemists Laboratories, with the Goods respectively therein, and all other extraordinary Risks, can be insured only by Special Agreement, and the same must be expressly mentioned in the Policy, without which the Insurance will be null and void, in respect to the Premises so improperly described, and the Goods therein.

The Penalty by Law is 18 Months Imprisonment, or a Fine of £100 upon any Person convicted through Carelessness, or Negligence of setting Fire to any House, Outhouse, Barn, Stable, Stacks, or other Property; and for Wilfully setting Fire to the same, the Penalty is Death.

EVERY policy shall contain a just description of the property insured therein, and of the materials of the buildings, and in case of any alteration or addition, by which the risk is made more hazardous, the insured shall give notice thereof previous to the commencement of such increased risk, and pay such additional premium, as this Company may in such and the like cases require for the same.—In default of such notice, or in case of any misrepresentation, whereby the insurance is effected upon a lower premium than ought to be paid according to the rates and conditions of this Office, or, if buildings or goods are described in the policy otherwise than as they really are, no benefit shall arise to the insured from such policy.

No goods on trust or commission, or buildings of any denomination, unless specifically mentioned in the policy, shall be considered as coming within the insurance granted thereby.

If any other insurance is made on any part of the property insured hereby, the policy will be void, unless it is communicated to the Office, and allowed by indorsement thereon, in which case the Office will pay its proportion of the subsequent loss.

LEASEHOLDERS, trustees, mortgages, and reversioners, may insure their respective interests, provided the nature of the concern be duly specified.

ON the death or removal of any person insured in this Office, the policy and interest therein may be continued to the heirs, executors, administrators, or assigns respectively. Persons changing their habitations or warehouses may likewise preserve the benefit of their policies. But no alteration of the above nature will be considered of force, without an indorsement thereof upon the policy.

ALL persons insured by this Company sustaining any loss or damage by fire, are forthwith to give notice to the Company at one of their Offices at Ipswich or Bury, 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; and make proof of the same by oath or

affirmation, and by their books of accounts, or other proper vouchers, as shall be reasonably required: and shall produce a certificate, under the hands of the minister and churchwardens, or some reputable householders of the parish not concerned in such loss, importing that they are acquainted with the character and circumstances of the insured, who they believe did really, and by misfortune, without any kind of fraud or evil practice, sustain by such fire, the loss and damage therein mentioned. And until such affidavit and certificate are produced, the loss shall not be made good. And if there appears any fraud or false swearing, or that the fire shall have happened by procurement, or by any wilful act, means, or connivance of the claimant. Or, if no claim shall be made for the space of three months, the insured shall forfeit every right to restitution of payment by virtue of his policy.

IN case any difference or dispute shall arise between the insured and the Company, touching any loss or damage, such difference shall be settled by arbitrators, whose award in writing shall be conclusive and binding to all parties. And when any loss or damage shall have been duly proved, the insured shall immediately receive satisfaction to the full amount, either by payment without any deduction whatever, or by reinstating, or rebuilding the same with others of the like kind and value, at the option of the Directors.

PREMIUMS for insurances are to be paid from the day on which the policy commences, to the quarter-day old stile then next ensuing, and from thence for one year. Persons desirous of continuing their insurances, must make their future payments annually, within fifteen days after the day limited by their policies, on forfeiture of the benefit thereof. And no insurance will be considered of force till the premium and duty is actually paid. Insurances for periods short of a year, expire at six o'clock in the evening of the day expressed in the policy, without any allowance of fifteen days grace.

Ans. Tidman



No. 1

AMERICAN FILE OFFICE

GENERAL AND SPECIAL COLLECTIONS