

TRUSTEES.

RIGHT HON. EARL FORTESCUE, Lord Lieutenant of Devon.
 RIGHT HON. EARL OF MORLEY.
 RIGHT HON. LORD CLIFFORD.
 SIR THOMAS DYKE ACLAND, BART. M. P.
 EDMUND POLLEXFEN BASTARD, Esq. M. P.
 SAMUEL KEKEWICH, Esq.

SEVENTY DIRECTORS.

SAMUEL KEKEWICH, Esq. PRESIDENT.

VICE-PRESIDENTS.

RIGHT HON. LORD CLIFFORD.
 SIR J. T. DUCKWORTH, BART. K. B. M. P.
 SIR STAFFORD HENRY NORTHCOTE, BART.
 SIR JOHN KENWAY, BART.



No. 18090

TOTAL INSURED £ 500

Premium,	10
Duty,	15
Present Payment,	£ 1: 5:
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Premium,	10
Duty,	15
Annual Payment,	£ 1: 5: 6

RENEWABLE AT Lady day

Whereas *Thomas Coile of the city of Bath Gentleman*

has paid the Sum of *ten shillings* to the WEST of ENGLAND INSURANCE COMPANY, and has agreed to pay to the said Company, the Sum of *ten shillings* yearly, at the time aforesaid, during the Continuance of this Policy for Insurance from Loss or Damage by Fire, not exceeding in each Case, the Sum or Sums hereinafter mentioned, on the Property hereby described, in the Place or Places hereinafter particularized, and not elsewhere, viz.

On his Dwellinghouse being at 3 Margarets Buildings Bath aforesaid in tenure of William Douglas, Bookseller Two hundred & Seventy Pounds. On his four stables behind Thirty Pounds. On three Dwellinghouses at 2, 3, 4, Milk Street Bath in tenure of one hazardous trade in equal proportions Two hundred Pounds all stone tiled.

Coile

Now be it known, That so long as the said Assured shall duly pay the said Premium to the said Company, at the time aforesaid, and the Directors of the said Company, for the Time being, 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 Assured, his, her, or their Executors, Administrators, or Assigns, (provided the Interest in this Policy be so assigned with the consent of the Directors,) all the Damage and Loss which the said Assured shall suffer by Fire on the Property herein mentioned, not exceeding in each Case respectively, the Sums hereinbefore specified, on the Property hereinbefore set forth, according to the Tenor of the Proposals and Conditions of the said Company, hereon indorsed, and in every respect subject to the Stipulations therein contained.

Provided always, and it is hereby expressly declared, that the said Capital Stock and Funds of the said Company shall alone be answerable for all Demands under this and all other Policies, and that no Director, Officer, or Member of the said Company, or Proprietor of Shares therein, shall, in any Event, upon any Account, or in any Manner be responsible or liable for, or in respect of any Demand or Claim upon the said Company, beyond the Amount of his or her particular Share or Interest in the SIX HUNDRED THOUSAND POUNDS, constituting the Capital Stock of the said Company at the Time when such Claim may arise; any thing contained in this Policy, or any Law or Statute to the contrary notwithstanding.

In witness whereof, We, (being Three Directors of the said Company) have hereunto set our Hands and Seals this *9th* Day of *April* One Thousand Eight Hundred and *eighteen*.

Sealed, Signed, and Delivered,
 in the Presence of *Chas Lewis Esq.*

Chas Gifford

John Mackintosh

D. A. Picholt

WEST OF ENGLAND

Fire and Life Insurance Company,

Established in Exeter 1807..... Empowered by Act of Parliament 1813.

The PROPOSALS and CONDITIONS within referred to.

Description of Risks and Terms of INSURANCE.

Common.

BUILDINGS.—Brick or Stone Buildings standing alone, or separated by Party-Walls of the same Materials, and covered with Slate, Tiles, Metal, or Composition, wherein no hazardous Trades are carried on, or hazardous Goods deposited.

GOODS.—Stock and Goods not hazardous, deposited in such Buildings.

WEARING APPAREL, LINEN, PLATE, PRINTED BOOKS, and LIQUORS, in private use, may be insured under the general Description of Furniture:—Watches, Jewels, and Trinkets, in private use must be separately described, but the Premium on them does not exceed the Premium on Goods not hazardous.

For Sums not exceeding £10,000, Annual Premium 2s. per Cent.

Hazardous.

BUILDINGS.—as described in the former Class, wherein any hazardous Trades are carried on, or hazardous Goods deposited—Buildings of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party-Walls, of the same Materials, wherein no hazardous Goods are deposited, or hazardous Trades carried on—Water Corn-Mills of Brick or Stone covered with Slate, Tile, or Metal, having no Kiln—all Thatched Buildings, not having a Fire-Heat, nor adjoining to a Building having a Fire-Heat.

SHIPS and VESSELS of all Descriptions, in Port, Harbour, or Dock, on Rivers or Canals, and the Goods on board such Vessels—and Ships building or repairing.

GOODS.—not hazardous, deposited in hazardous Buildings. The Stock and Goods of Tallow-Chantlers, (not Melters), Soap-Makers, Printers, Hot-Pressers, Calenderers, Coopers, Carpenters, Cabinet-Makers, Coach-Makers, (without Stoves), Bread-Bakers, Malsters, Inn-Holders, Stable-Keepers, Apothecaries, Pawnbrokers, Carriers, Viators, Rope-Makers, Sail-Makers, (without Stoves), Pipe-Makers, Ship-Chandlers, and other Trades of the like Nature; also Hemp, Flax, Pitch, Tar, Saltpetre, Turpentine, Rosin, Brimstone, Tallow, Oil, and Spirits, in Buildings not hazardous, and Stock in Timber-yards.

For Sums not exceeding £6,000, Annual Premium 3s. per Cent.

Doubly Hazardous.

BUILDINGS.—as described in the Second Class, in which any hazardous Trades are Carried on, or hazardous Goods deposited. Thatched Buildings having a Fire-Heat therein, or adjoining to a Building having a Fire-Heat. Wind-Mills, having no Kilns;—Water Corn-Mills containing a Kiln, or built with Timber.

GOODS.—Hazardous Goods as before described, deposited in hazardous Buildings;—all Goods or Stock (except as in the preceding Class,) in Thatched Buildings, as described in this Class;—China, Glass, Pottery, Sculpture, and such Articles as by their Fragility are liable to Destruction.

For Sums not exceeding £3,000, Annual Premium 5s. per Cent.

Larger Insurances on the above Description of Risks may be made at the Office, by special Agreement.

Special Hazardous.

BUILDINGS, in which Cotton, Hemp, or Flax Works, Distilleries, Sugar Refineries, Turpentine Works, or any other Manufactory or Process shall be carried on more than ordinary hazardous, and all Manufactories in which any Stove, Furnace, or other Fire-Heat, shall be used and the Goods therein, are denominated *special Risks* and may be insured by special Agreement, and Premiums will be charged adapted to the Nature of the Risk.

FARMING STOCK, comprising Hay, Corn, and all Live and Dead Stock, may be insured without specification, at 2s. per Cent. for a whole Year, and 1s. 6d. per Cent. for half a Year.

Insurances may be made for any Period less than Twelve Months.—A Duty of 5s. per Annum, is laid upon every One Hundred Pounds of Property insured from Fire, by an Act of the 55th of his Majesty Geo. 3d. which Duty is to be paid at the Office at the Time of taking out the Policy.

PERSONS MAY INSURE FOR MORE YEARS THAN ONE, not exceeding seven; and in such case, there will be an Abatement of Sixpence in the Pound per Annum, on the Premium and Duty, for every Year except the first; or in other Words 5 per Cent. on an Insurance for Three Years; 10 per Cent. on an Insurance for Five Years; and 15 per Cent. on an Insurance for Seven Years.

Conditions of Insurance.

I.—PERSONS desirous to make Insurances on Buildings, are to deliver in to the Office, or to its Agent, the following Particulars, viz. a Description of the Buildings, where situated, by whom occupied, of what Materials the Walls, Roof and Chimnies of each Building, intended to be insured, are composed; whether the same are occupied as Dwelling-Houses, or as Warehouses, Manufactories, or Workshops, or how otherwise, and whether containing any Stove, Furnace or Fire-Heat, or Utensil, by which the Risk may be increased. In the Insurance of Goods, the Nature of the Goods and of the Buildings or Place in which the same are deposited, must be faithfully described; and if any Omission or Misrepresentation take place on any of the foregoing or any other material points, the Insurance is to be of no Force; and every Insurance attended with other Circumstances of Risk, must be so specially expressed in the Policy; also in case of any Matter or Circumstance, happening after an Insurance shall be effected, so as to render the same more hazardous, the insured shall give due Notice thereof in writing, and in default of such Notice, the Insured shall derive no benefit from the Insurance.

II.—No Loss or Damage by Fire, occasioned by Invasion, foreign Enemy, Riot, civil Commotion, or Tumult, or any military or usurped Powers, will be made good. Books of Account, written Securities, Bills, Bonds, ready Money, and Gunpowder, are not, under any Circumstances, insured. Goods held in Trust, or on Commission, must be insured as such, otherwise the Policy will not extend to cover such Property. The Company will not be responsible for any Loss arising on Hay or Corn destroyed or damaged by its own natural Heating, but will pay the Loss which may happen to any other Part of the Stock insured, destroyed or damaged in consequence of Fire so occasioned. If more than 20lb. Weight of Gunpowder shall be deposited upon the Premises, when any Loss by Fire happens, such Loss will not be made good.

III.—Persons insuring Property at this Office must give Notice of any other Insurance made on the same Property, and such other Insurance must be stated, either in, or by Indorsement on, the Policies granted by the Company, otherwise such Persons will not be entitled to recover; and after such other Insurance is notified, this Company will pay their rateable Proportion only of any subsequent Loss. Notice must be given of any Alteration in a Building insured, of any Fire-Heat being introduced, or of any Trade being carried on, or Goods deposited therein, which can in any degree affect the Risk. The Notice to be given previous to such Alteration being made, and such Alteration must be indorsed on the Policy, and any further Premium which the same may occasion must be paid, otherwise no benefit will arise to the Insured in Case of Loss. Upon the Death of any Person having Property insured in this Office, the Policy and interest therein may be continued to the Heir, Executor, or Administrator, respectively, or be transferred to the Person who shall, upon such Death, be entitled to the Property insured, provided such Heir, Executor, Administrator, or other Person, so entitled, do procure his or her Interest therein, to be indorsed on the Policy at the Office of this Company. The Interest in Policies may be assigned by the consent of the Court of Directors, and not otherwise. If Goods be removed to a new Situation, such Removal must be allowed by Indorsement on the Policy, and a suitable Premium paid, if the Risk be thereby increased.

IV.—Leaseholders, Trustees, and Persons entitled to Houses and other Buildings, in Reversion, may insure their Interests in such Buildings, provided the nature of the Tenure or Interest be duly specified.

V.—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 on; and, unless the future Payments of Renewal for such Policies be made within fifteen Days of the Period limited for their Expiration, the Insurance shall cease.—Policies for periods less than a Year will expire at Six o'Clock in the Evening of the Day of the Termination thereof, without the Allowance of any extra Days.

VI.—All Persons assured by this Company, sustaining any Loss or Damage by Fire, are forthwith to give Notice to the Company, at their Office in Exeter, 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 their Oath or Affirmation, and by their Books of Accounts or other proper Vouchers, as shall be reasonably required; and shall procure a Certificate under the hands of the Minister and Churchwardens, and some reputable Householdors of the Parish, not concerned in such Loss, 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 Certificates are produced, the Loss Money shall not be payable; also, if there appears any Fraud, Collusion, False-swearing, or wilful Misstatement, the Claimant shall forfeit his Claim to Restitution, or Payment, by virtue of his Policy.

VII.—Losses, when admitted by the Directors, will be made good, 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 Election of the Directors. In case any Difference or Dispute shall arise between the Assured and the Company touching the Amount of any Loss or Damage, such Difference shall be submitted to the Judgement and Determination of Arbitrators indifferently chosen, whose Award in Writing shall be conclusive and binding to all Parties; and satisfaction shall be made, without Allowance of Discount, or any other Deduction whatever.

* * No Receipts are to be taken but such as are printed and issued from the Office, and signed by the Secretary, or one of the Clerks or Agents. All reasonable Expences attending the Removal of Goods in Time of Danger, will be readily repaid.

EXETER,
JANUARY 31, 1817.

CHARLES LEWIS, *Secretary.*

The Second Specification in this Policy to
be Discontinued, and the First Specification
to be Increased to the Sum of Three Hundred
Pounds. Entered in the Office Books
October 3rd 1821 Tho Howell Agent

Received 16th January 1832 of the
Directors of the West of England Insurance
Company the sum of three hundred pounds
being the amount of my subscription by me
under the first ~~second~~ specification of
the within Policy in consideration whereof
the same is hereby recommended

Witness my hand & seal
Thos Howell

No 18090
M: T. Conte