

No 90162

£ 1000



	By Day	s	d
Premium to 1874	2	11	6
Duty to ditto	1	10	-
Policy, &c.			
	£ 4-1-6		

	£	s	d
Annual Premium	2	11	6
Duty	1	10	-
	£ 4-1-6		

Payable at Lady Bay.

FIRE, LIFE, and ANNUITIES.

Whis Instrument, or Policy of Insurance, witnesseth, That *William Lawson of No 7 East Smithfield opposite the London Docks, Sea Biscuit Baker and Corn Chandler*

paid the sum of *Two Pounds Eleven Shillings and Six pence* into the Treasury of the UNION SOCIETY, for insuring *Buildings, Goods, Merchandise, and Ships, from Loss by Fire,* and *has* agreed to pay, or cause to be paid, at their Office, in London, or to some known Agent of the Society, duly appointed, the sum of *Two Pounds Eleven Shillings and Six pence* yearly, on the *twenty fifth* day of *March*, during the continuance of this Policy, for Insurance from Loss or Damage by Fire, of *Four Hundred Pounds on his dwelling House, situate as aforesaid brick built, three Hundred and Fifty Pounds on his Bath house and Warehouse over situate in a yard behind Brick and Timber Built, and Two Hundred and Fifty Pounds on a House situate No 49 Edward Street Stepney in the Occupation of J Harris Grocer Brick built*

Now know ye, That from the *25th March 1874* until the *Twenty fifth* Day of *March* One Thousand Eight hundred, and *Twenty*, and so long afterwards as the said *Lawson*, his Heirs, Executors, or Administrators, shall duly pay or cause to be paid, the said sum of *Two Pounds Eleven Shillings and Six pence* at the times and places aforesaid, and the Trustees or Directors of the said Society, for the time being, shall agree to accept the same, the Stock and Funds of the said Society shall be subject and liable to pay to the said Insured, his Heirs, Executors, or Administrators, all such Loss or Damage which the said Insured shall suffer by Fire, not exceeding the sum of *One Thousand Pounds* according to the exact tenor of the Articles hereunto subjoined, and of the Act of Parliament charging a Duty on Persons whose Property shall be insured against Loss by Fire.

Provided always, and it is hereby expressly agreed and declared, that the true intent and meaning hereof is, that the Capital Stock and Funds of the said Society shall alone be answerable to the demands thereupon, under this Policy; and that no Member of the said Society, or any Holder of a Share in the Additional Capital, shall be liable to any demands against the said Society, upon any account or pretence whatsoever, beyond his interest in, and share of, the Capital Stock or Funds of the said Society, any thing contained in this Policy to the contrary notwithstanding.

In Witness whereof, We (Three of the Trustees for the said Society) have hereunto set our Hands and Seals, this *twelfth* Day of *April* One Thousand, Eight Hundred, and *Nineteen*

Signed and Sealed (being first duly stamped, according to Act of Parliament) in the Presence of *W. R. Spence*
E. M. Shaw

W. R. Spence
E. M. Shaw
J. G. Southbridge

ARTICLE I. COMMON INSURANCES are Insurances on Buildings having the walls of brick or stone, and covered with slate, tile, or enamel, wherein no hazardous trades are carried on; and on Goods and Merchandise, not hazardous, in such Buildings.—Common Insurances are charged 2s. per Cent. per Annum.

ARTICLE II. HAZARDOUS INSURANCES are Insurances on timber or plaster Buildings, covered with slate, tile, or metal, in which no hazardous trades are carried on; and on brick or stone Buildings, covered with slate, tile, or metal, in which hazardous trades, such as cabinet and coach makers, carpenters, coopers, chemists (without laboratories), bread and biscuit bakers, (not sea-biscuit bakers) brewsters, ship and tailors chandlers, (not makers) soap makers, iron holders, molsters, stable keepers, &c. are carried on; also on hazardous goods, such as oil, spirituous liquors, hemp, rosin, wax, pitch, tar, turpentine, the stock in trade of apothecaries, &c. deposited in such buildings; also on barns, or other buildings, which have not a chimney, and which do not adjoin any building having a chimney.—Hazardous Insurances are charged 3s. per Cent. per Annum.

ARTICLE III. DOUBLY-HAZARDOUS INSURANCES are Insurances on the aforesaid hazardous trades carried on, or hazardous goods deposited in, timber or plaster buildings, covered with slate, tile, or metal, on salt-petre, glass, china, or earthenware; also on stables, Buildings, and Goods therein, (except as in the preceding Article). Doubly-Hazardous Insurances are charged 5s. per Cent. per Annum.

ARTICLE IV. SPECIAL AGREEMENTS may be made for Insurances on medals, watches, prints not in trade, pictures, drawings and statuary-work; also for Insurances on cottons, spices, and all other manufactures of raw cotton; printers, japanners, colourmen, sail and rope makers, sea-biscuit bakers, tallow cutters, or on chemical laboratories; and any other Insurances, more than ordinarily hazardous, by reason of the trade, nature of the goods, narrowness of the place, by the use of kilns or stoves in the process of any manufacture, or other dangerous circumstances.—N.B. If any Pipe-stove be used in any Dwelling-house, or other Buildings, the same must be noticed in the Policy.

ARTICLE V. TO PREVENT FRAUDS, if any Person, Insuring Property with this Society, shall at any time insure the same elsewhere, unless allowed by endorsement on the Policy, (in which case the Society will pay no more of any Loss or Damage than their respective proportion thereof, according to the several sums insured) or if the Insured shall describe his Buildings or Goods in any manner different from what they really are, so that the same be charged at a lower Premium than they otherwise would be, the Policy shall, in either of the said cases, be null and void; or if any Building shall contain any kiln, Furnace, Steam-engine, stove, or Oven, (not in the process of any manufacture, unless mention be made thereof in the Policy), and the rate for such extraordinary hazard be duly paid, the Policy shall also be null and void. And in case any alteration shall be made in or near the premises, so as to increase the hazard of the Insurance, or if the Insured shall change the nature of the Trade or Manufacture, notice thereof must immediately be given, or the Policy shall be null and void. N.B. If more than 20th weight of Gunpowder shall be at any time deposited upon the premises, where the Goods insured are kept, then no benefit or advantage, in case of loss, shall be derived from such Insurance.

ARTICLE VI. NO LOSS OR DAMAGE by Fire happening by invasion, foreign enemy, riot, civil commotion, or any military or naval power, will be made good by this Society.—Books of Accounts, all manner of Writing, Notes, Bills, Bonds, Tallies, ready Money, or Gunpowder, are in no case to be considered as insured by this Society.

ARTICLE VII. PERSONS INSURED, sustaining any loss or damage by Fire, are forthwith to give notice thereof at the Office in Cornhill, London, or to a known Agent of the Society; and, as soon as possible afterwards, 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, according to the form prescribed in the Office; and by their Books of Accounts, or such other proper vouchers as shall be reasonably required; and procure a certificate under the hands of the Minister and Churchwardens, together with some other reputable Inhabitants of the Parish, not concerned in such loss, importing that they are well 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 authority, without any fraud or evil practice, have sustained, by such Fire, a loss or damage to the value claimed by the sufferer, and which amount shall be stated in the certificate; but until such affidavit and certificate, of such (the assured's) tenor, shall be made and produced, the loss shall not be payable. And if there appear any fraud or false- swearing, such sufferer shall be excluded from all benefit of this Policy. And in case any difference arises between the Office and the Insured, touching any loss or damage, such difference shall be submitted to the judgment and determination of Arbitrators indifferently chosen, whose award, in writing, shall be conclusive and binding to all parties. When any loss is settled and adjusted, the Insured shall receive immediate satisfaction for the same, without any deduction or discount.

ARTICLE VIII. 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 Society.

ARTICLE IX. THE PREMIUM on an Annual Insurance is to be paid to the next Quarter-day, and thence for one Year; and all future payments (as long as the Directors shall agree to continue the Insurance) are to be made annually at the Office, or to a known Agent of the Society, within 15 days after the expiration of the year, or the benefit of the Policy to be forfeited.—N.B. Insurances may be made for a shorter period than a year, by special agreement.

ARTICLE X. THE INTEREST IN THE POLICY may be transferred, by endorsement made and entered at the office, if the Directors approve thereof, but not otherwise; and upon the death of any person insured at this office, the policy, and interest therein, may be assigned to the heir, executor, or administrator, respectively, to whom the right of the property shall belong, provided such heir, executor, or administrator, do procure his or her interest therein to be endorsed on the policy in this office.

N.B. Persons removing their property, may preserve the benefit of their policy, provided due notice be given at the office of such removal, and the same be allowed by endorsement on the policy.

Life Assurance effected at equitable Rates.

BY ORDER OF THE COURT.

THOMAS LEWIS, Secretary.

