

Directors.

ROBERT WILLIAMS, Esq. M. P. Chairman.
EDWARD BILKE, Esq. Deputy Chairman.

ROBERT BARRON, Esq.
JOHN BERNELL, Esq.
JOHN CAPEL, Esq.
JOHN CARD, Esq.
THOMAS COBB, Esq.
ROBERT ALMON COX, Esq.
and Alderman
JOHN FARLEY, Esq.

THOMAS HELPS, Esq.
JOHN JONES, Esq.
WILLIAM REECE, Esq.
RICHARD BETHWELL, Esq.
and Alderman
GEORGE SCHOLEY, Esq.
and Alderman
JOHN WARMINGTON, Esq.

WILLIAM BURY, Sec.

PRESENT PAYMENT.			
	£.	s.	d.
Premium from <i>Jan as 1890</i>	1	10	
to <i>Jan as 1891</i>			
Duty . . . ditto . . .			
Policy and Stamp . . .			
	£ 2 10		

FUTURE PAYMENT.			
	£.	s.	d.
Premium . . . annual . . .	1	10	
Duty . . . ditto . . .			
	Payable at <i>Jan</i> £ 2 10		

HOPE

Fire Insurance Company, London

Instituted 1807.

OFFICES — 10, LUDGATE HILL; and 325, adjoining the CIRCUS, OXFORD STREET.

Whereas *Thomas Marsden of South Place*

West Square Builder James Hedger and George Child has paid
the Sum of *One Pound* to the HOPE FIRE ASSURANCE COMPANY, London, and has
also agreed to pay the Sum of *One Pound* yearly on the *twenty fifth of December*
during the continuance of this Policy for Assuring from Loss or Damage by FIRE the Property hereafter described (not exceeding the Sum specified on each Article,) viz.

I. B.

On Eighteen Houses adjoining in Bird Street West Square being No 1 to 15
in the occupation of Riley Lyon Shaw and other Public and Private
in equal proportion One thousand Pounds.

Now be it known, by these Presents, that from the Date hereof, and so long as the said Assured shall pay, or cause to be paid the aforesaid Sum of
One Pound at the Time above-mentioned, and the Directors for the Time
being shall consent to accept the same, the 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 Heirs, Executors, Administrators, or Assigns, (provided that the Interest of this Policy be so assigned by and with the Consent of the Directors, but not otherwise)
all such Loss or Damage by FIRE which he, she, or they may sustain, not exceeding in value or amount the Sum of *One thousand*
Pounds, agreeably to the Tenor of the Conditions hereupon indorsed.

Provided always, and it is hereby expressly declared, that the CAPITAL STOCK of the said COMPANY shall alone be answerable for all Demands
thereupon by reason of FIRE; and that no Member of the Company, or Proprietor of Shares therein, shall, in any event, or under any circumstances, be responsible
or liable for, or in respect of, any Claim to be made upon the said Company, beyond the amount of his or her particular Interest in the Capital Stock thereof, at the
Time when such Claim may arise.

In witness whereof, WE, whose Names are here under-written, being Three of the Directors of the said Company, have hereunto set our Hands
the *Sixteenth* Day of *January* in the Year 1891

Entered,

W. B. Baylie

Examined,

W. B. Baylie

R. Barron

W. B. Baylie

G. Scholey

HOPE

Fire Assurance Policy.

DESCRIPTION OF RISKS.

COMMON ASSURANCES.

Are all Buildings, &c. having the external Walls built with Brick or Stone, and covered with Slate, Tile, or Metal, in which no hazardous Goods are deposited, nor any hazardous Trade carried on; also all Goods and Merchandise in a hazardous nature, being within Buildings of such description.

HAZARDOUS ASSURANCES.

Are Buildings not having the external Walls of Brick or Stone, but being partly Brick or Stone and partly Timber, or Timber and Plaster, and covered with Slate, Tile, or Metal, in which no hazardous Goods are deposited, nor hazardous Trade carried on; also Brick or Stone Buildings (as before described) in which Goods of a hazardous nature are deposited, or some hazardous Trade carried on; likewise all Thatched Buildings, having no Chimney, nor adjoining to any Building of the above described Fire-proof Nature.

DOUBLY HAZARDOUS ASSURANCES.

Are all Thatched Buildings (whether built of Brick, Stone, or Timber), wherein Fire is used, or which adjoin to any Building or Place wherein Fire is used; also all Timber or Plaster Buildings in which are deposited hazardous Goods, or in which is carried on any hazardous Trade.

SPECIAL ASSURANCES.

Buildings or Property of a more than ordinary hazardous nature, whether from proximity of situation, or the nature of the Trade or Business, such as Printing, Linn and Dry, Glass, Steam Engines, Sugar Houses, Distilleries, Turpentine Works, Places for Raising of Salt Pans, and other Mills, Manufactories, and Businesses, which, from the danger or risk of process, are deemed peculiarly susceptible of Fire, can be assured only by special Agreement.

TERMS OF ASSURANCE.

Upon COMMON ASSURANCES an Annual Premium of 2s. per Cent. will be charged.

Upon HAZARDOUS ASSURANCES, 3s. per Cent. — And upon DOUBLY HAZARDOUS ASSURANCES, 5s. per Cent.

CONDITIONS OF ASSURANCE.

I. PERSONS desiring to make Assurance on BUILDINGS, are to deliver in to this Office, or to its Agent, the following Particulars, viz.—Of what Materials the Walls and Roof of each Building intended to be assured—Whether the same are occupied as private Dwellings, or for other purposes—Where situated, also the Name or Names of the present Occupier.

HOUSES not duly separated by Party-Walls, are deemed Brick and Timber.

All Manufactories, and other Buildings, which contain Furnaces, Kilns, Stoves, Cooks, Ovens, or other Fire-Heats of extra Risk, must be charged with an additional Rate, and Notice thereof, together with a particular Description of the Nature of such extra Risk, must be given at the time of effecting the Assurance; or, if introduced afterwards, previous to the introduction of the same, or the Policy will be void.

In the Assurance of Goods in WAREHOUSES, or MERCANTILE STALLS, the Building or Place in which the same are deposited, is to be described—also, whether such Goods are of the kind denominated Hazardous, and whether any Manufacture is carried on in the Premises, and of what nature or kind.

II. GOODS held in Trust, or on Commission, are to be assured as such, otherwise the Policy will not extend to cover such Property.

III. NO LOSS shall be made good, which shall happen by Fire, in consequence of Riot, Civil Commotion or Tumult, or any Military or Armed Power, or by the Invasions of the Enemy, and shall the Company be answerable for any Loss or Damage by Fire that may happen to any Hay, Cans, Bees, or other Property, by natural heating, or in consequence thereof.

IV. BOOKS of Accounts, Written Securities, Bills, Bonds, Tallies, and Ready Money, are not assured.

V. PRECIOUS Stones, Jewels, Plate, Trinkets, China and Glass, Metals or other Curiosities, Paintings, Drawings, Sculptures, and Working Apparatus, are not included in any Assurance, unless such Articles are specified in the Policy.

VI. PERSONS insuring Property at this Office must give Notice of any other Assurance made by, or on their Behalf on the same Property, whether such other Assurance shall be made previous, or subsequent to that which is made at this Office; and such other Assurance is to be endorsed on the Policy subscribed on Behalf of this Company, and entered at their Office; otherwise this Company will not hold themselves liable to pay in case of Loss; and after such Endorsement is made, this Company will pay their equitable Proportion of any Loss or Damage by Fire subsequently sustained.

VII. LANDHOLDERS, Tenants, Mortgagees, and Rent-receivers, as well as Landlords, may assure their Interests in Buildings, provided the Nature of the Tenure or Interest be duly specified, and the Office will fully re-estimate all Damages to Buildings so assured, or pay the Amount.

VIII. PREMIUMS are to be paid from the Day on which the Policy commences to the Quarter-Day then next ensuing, and from thence for One Year more at least, on Order for Assurance will be of any Force unless the Premium and Duty is paid to the Office, or its Agent, or unless a Sum has been advanced and the Office, or its Agent, has delivered a Receipt for the same; and all Persons desiring to continue their Assurances, must make their future Payments annually within Fifteen Days after the Day limited by their respective Policies, or the same will be void.

IX. 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.

X. UPON the Death of any Person named at this Office, the Policy and Interest therein may be continued to the Heir, Executor, or Administrator respectively, in whom the Right of the Premises or Property shall be vested; provided that such Heir, Executor, or Administrator, do produce to the Office, before the Day limited by the Policy, in the said Office, and confirm the same; or, in case of His Majesty's Heirs, or Administrators, may preserve the Heirship of their Estates, if the Nature and Circumstances of such Policy be not altered; but in all such Cases, the Policy will be of no Force, unless the Notice of the Heirship Alteration be given at the Office, and the same be allowed by Endorsement on the Policy.

XI. ALL Persons named by this Company are provided to give an accurate and particular Description of the Property to be assured, that the proper Premium may be charged; and if a false or defective Description, or any misrepresentation be made with respect to Premises or Property insured, whereby the Assurance is made at a more Premium than it lawfully could be paid, the Policy will be void.

XII. ALL Persons named by this Company, insuring any Loss or Damage by Fire, are forthwith to give Notice to the Company, at their Office in Leaden Hill, London, or at the Office of One of their Agents in any County or other place, as near as possible thereto, as aforesaid, in or by their Books of Accounts, or other proper Vouchers, as shall be required, and make Proof thereof by their Oath or Affirmation, or the Oath or Affirmation of the Minister and Church-Wardens, and of other reputable Household-ers of the Parish, not concerned in such Loss, impugning that they are acquainted with the Character and Circumstances of the Person or Persons named, and the Nature of the Property, that he, she, or they, really and truly believe, that such Loss or Damage, was sustained by such Person, and that the same was occasioned by Fire, and that the same was not occasioned by Lightning, or other Cause, and that the same was not occasioned by any Fraud or false swearing; that the Claimant shall produce to him his Receipt, or Payment, by virtue of this Policy.

XIII. NO Claim will be allowed for any Loss or Damage on, or to, any Utensil or Implement, to the use of which Fire Heat is necessary, or by any Loss or Damage on, or to, any Goods or Effects placed in, or upon, or to, or connected with, any such Utensil or Implement,—if in any such case, such Loss or Damage occur during the use of such Utensil or Implement, and be actually occasioned by the Fire Heat employed in such case;—and the Company will hold themselves answerable for any other Loss or Damage by Fire, occasioned by any accident so originating, subject to the several other Conditions herein contained.

XIV. LOSSES sustained by Persons insuring with this Company, and admitted by the Directors, shall be made good—If Buildings, either by payment of the Sum assured, or by repairing or rebuilding the Premises destroyed or damaged;—if Stock in Trade, Goods, or Chattels, either by payment of the Sum assured, or by substituting others of equal Quality and Value, so far as the Sum assured will allow, at the Election of the Directors; and in case of any difference relative to the amount of such Loss or Damage, the same shall be submitted to Arbitration in the usual way, and the award of the Arbitrator or Umpire shall be conclusive upon all Parties interested.

XV. ACCESS may be brought against the Chairman and any Two of the Trustees of the Company, or against the subscribing Directors to the Policy, for Losses sustained by the Assured.

XVI. POLICIES when expired shall be delivered up to the Company, if required.

XVII. NO Abatement shall be made in the payment of Sums assured with this Company, but the full Amount of the Loss sustained by the Assured shall be paid without deduction.

XVIII. If any Alteration be made or be begun to be made in the style or manner of any Building or Premises assured, or in which any assured Property is contained, or if Goods or Property be intended to be removed after the same shall have been assured, notice thereof previous to such Alteration or Removal must be given at the Office of the Company, or the Policy will be void.

XIX. THE Interest in Policies may be assigned by Consent of the Directors, but not otherwise.

XX. NO Receipts are to be taken for any Premium of Assurance, or Deposit, but such as are printed and issued from the Office, and signed by one of the Clerks or Agents of the Company.