



PRESENT PAYMENT.

From 12th Decr 1821
To 25 Decr 1822

	£.	s.	d.
Premium.....	11	12	9
Duty.....	0	9	4
Policy and Stamp	0	9	0
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	£	21	1

N^o. 19691
ANNUAL PAYMENT.

Payable at Deal

	£.	s.	d.
Premium.....	11	12	3
Duty.....	0	9	4
	<hr/>		
	£	21	3



Deal

£ 300

This Policy of Insurance Witnesseth, That

Launcelot. Bedwell of Deal in

Street Gardiner and John Woodruff of the same place Scatter

have paid the Sum of Twelve Shillings and nine pence to the KENT FIRE INSURANCE COMPANY, and have agreed to pay the Sum of Twelve Shillings and three pence

yearly, on the twenty fifth day of December if the Directors for the time being shall think proper to receive the same,

for Insuring from loss or damage by Fire the Property hereinafter described, (not exceeding the Sum herein specified on each article

as the value thereof) that is to say, on a Dwelling house brick and tiled at Deal aforesaid in tenure

230
42
36
300

of the said Launcelot Bedwell Two hundred and thirty Pounds. Stable and Lodge adjoining and to the said Dwelling house thatched Forty Pounds. Barn near thatched thirty Pounds.

Now Know all Men by these Presents, that from the date hereof, and so long as the above-named Insured shall make the above yearly payment of Twelve Shillings and three pence on the day abovementioned, and the Directors for the time being of the abovenamed Company shall agree to accept the same, the Stock and Funds of the said Company shall be subject and liable to pay and make good to the said Insured, his, her, or their Executors, Administrators and Assigns, all such Loss and Damage as he, she, or they shall sustain by Fire on the Property above described, not exceeding in each case the respective Sums hereinbefore specified as the value thereof, according to the exact tenor of their Printed Proposals and Conditions hereon endorsed, and the Stock and Funds of the said Company shall alone be subject and liable to the demands under this Policy, and that no member of the said Company shall be responsible to such demands beyond his, or her share in the said Stock or Funds.

In Witness whereof, WE, (being three of the Directors or acting Members of the said Company,) have hereunto set our Hands and Seals this twenty fifth day of December in the Year of our Lord One Thousand Eight Hundred and twenty one

And received at the same time, pursuant to the Acts of Parliament in that case made, the Sum of Nine Shillings and four pence being the Duty on £ 300 Insured by this Policy.

Settled and delivered (being first duly Stamped) in the Presence of

[Handwritten signature]

W^m Charles

Thos. Atkins

Bedwell

KENT FIRE INSURANCE COMPANY.

GOVERNOR,

The Right Honorable the Earl of Romney.

TRUSTEES,

The Right Honorable Lord Viscount Sydney.

THE MOST NOBLE MARQUESS CAMDEN, K. G.
THE RIGHT HONORABLE THE EARL OF DARNLEY.

AUDITORS,

WILLIAM TWOPENY, Esq.
DEANE JOHN PARKER, Esq.
RICHARD SMITH, Esq.

BIDINGFIELD WISE, Esq.
SAMUEL BAKER Esq.

AND FORTY-EIGHT DIRECTORS.

THE great benefit resulting from Insurances against loss by Fire, and the moderate terms upon which large bodies are enabled to afford protection to individuals and to render the attainment of it easy to them, are too obvious to need any other recommendation.

PROPOSALS.

THIS COMPANY insures against Loss or Damage by Fire all descriptions of Buildings, Furniture, Goods and Merchandize, Farming Stock and Effects. Also Ships, Craft, and Goods in Dock, in Harbour, or upon Rivers or Canals. (Except Writings of any kind, Books, of Accounts, Deeds, Notes, Bills, Bonds, and other Securities, Tallies, Money, Gunpowder, and Lime Barges with their Contents.

RISKS.

COMMON.

BUILDINGS, the whole external Walls of which are Brick or Stone, and covered with Slate, Tile, or Metal, in which no hazardous Goods are deposited, nor any hazardous Trade carried on.

FARMING STOCK, such as Hays and Corn, in Barns or Stacks, and Farming Live and Dead Stock of all descriptions, (exclusive of Stock and Utensils in such Buildings as have Kilns or Fires used therein or are adjoining to or communicating with any building having a fire place or chimney used therein), the number of Acres of the Farm to be specified.

BUILDINGS, the whole external Walls of which are Brick or Stone, and covered with Slate, Tile, or Metal, in which hazardous Goods are kept, nor any hazardous Trade carried on.

BUILDINGS, the whole external Walls of which are Brick or Stone, and covered with Slate, Tile, or Metal, in which hazardous Goods are kept, or any hazardous Trade carried on.

BUILDINGS, the whole external Walls of which are Brick or Stone, and covered with Slate, Tile, or Metal, in which hazardous Goods are kept, or any hazardous Trade carried on.

GOODS and STOCK, of Bakers, Brewers, Calenderers, Cabinet-Makers, Carpenters, Coach-Makers, Colourmen, Coopers, Hemp and Flax Dressers, Hot-presses, Inholders, Oil and Leather Dressers, Millers, Printers (not having Stoves), Sail-Makers

Ship-Chandlers, Soap-Makers, Stable-keepers, Tallow-Chandlers, (not Melters) in Buildings not hazardous.

SHIPS, CRAFT, and GOODS therein, (not hazardous) in Dock, in Harbour, or upon Rivers or Canals, (Lime Barges and their contents excepted).

DOUBLE HAZARDOUS.

HAZARDOUS BUILDINGS, in which hazardous Goods are deposited, or Hazardous Trade carried on.

HATCHED BUILDINGS, having any fire place or chimney, or adjoining to or communicating with any Building having a fire place or chimney.

HAZARDOUS GOODS deposited in Hazardous Buildings, or in thatched Buildings not having a fire place or chimney, nor adjoining to or communicating with any Building having a fire place or chimney:

CHINA, GLASS, EARTHENWARE, Pottery, Bottles, bottled Liquors in Trade. Oil of Vitriol, or Cork, in any Building.

SPECIAL.

SPECIAL AGREEMENTS may be made for Mills, and Stock and Utensils therein; also for Mills or Buildings, containing any Kiln, Steam Engine, Stove, or Oven used in the process of any Manufacture, and the Stock therein; or for other Insurances more hazardous than those described in the 2nd and 3rd Heads of Insurances, such as Sugar and Sea-Biscuit Bakers, Distillers, Varnish-Makers, Chemists, Laboratories, Theaters, Manufactories of any commodity deemed hazardous, Coach-makers, Painters, Varnishers, Musical Instrument-Makers, Umbrella Manufacturers, and Refiners of Salt Petre, Sulphuric Acid, Cotton-Flax and Lint Spinners, with all the operations attending the manufacturing of those materials from the raw state into the thread for the weaver; Ornaments, Shells, Ores, Metals, Curiosities, Statuary and Figures in Wax, Plaster, or Marble; and such other Risks as by reason of the nature of the trade, the narrowness of the place, or other dangerous circumstances may increase the hazard thereof, all which Special Hazards must be inserted in the Policy to render the same valid and in force.

Sums exceeding £5000 in one Risk, and any Risks not provided for may be insured by Special Agreement, being so stated in the Policy.

In charging the Premium on the respective Classes of Insurance above stated, the Directors will not in any instance exceed those made in similar cases by respectable Offices in London, and regard will be had to the situation of risk on Insurances in the Country.

Policies gratis to all Insurers for £100 and upwards (except for periods less than a year.)

N.B.—By an Act of the 53 Geo. III. a Duty of 2s. per Centum is levied on every hundred pounds of property insured against Fire.

CONDITIONS.

I. Any Person desiring effecting Insurances upon Buildings or Goods must furnish the Office with a Certificate of it, with a particular description thereof, and of the process of Manufacture carried on therein; and if there be any omission or misrepresentation in describing the Building or process of Manufacture, whereof the same may be subject to a less rate of Premium than they otherwise would be, this Office will not be responsible in case of any loss or damage; and if any alteration be made in the state of any Building or process of Manufacture after such Insurance shall have been effected, then the Insured shall give due notice thereof in writing to the Office or its Agents, that the same may be allowed by endorsement on the Policy and a suitable Premium for any increased risk shall be paid, otherwise the Insurance shall become void.

II. On suspending Policies all Persons shall pay the Premium to the next Quarter-day and from thence for one year more at least, or shall make a deposit for the same, and shall, as long as the Directors agree to accept the same, make all future payments annually to the Office, within fifteen days after the day limited by their respective Policies, upon forfeiture of the benefit thereof; and any Policy for a period less than a year shall expire at the hour of six in the evening of the day specified for its termination.

III. No Receipt for any Premium shall be available, unless it be printed and signed officially at the Office, or by an authorized Agent of the Company; and no proposed Insurance shall be considered in force, unless a Deposit or the Premium be paid.

IV. Dwelling houses and Out-houses and other Buildings, Goods, Wares and Merchandize may be insured in one Policy provided a specific sum on each be particularly stated therein.

V. This Company will not be accountable for any loss or damage to Hay or Corn arising from its natural heat, but will make good any loss or damage to any other Stock or Building by reason thereof.

VI. Leaseholders, Trustees, Mortgagees, and Persons entitled to Houses and Buildings in reversion, may insure their respective Interests therein, provided the nature of their Tenure or Interest be duly specified.

VII. Persons insuring for seven years will be allowed one year's Premium and Stamp Duty.

VIII. If Buildings, Goods, or other things insured by this Company are or shall be insured elsewhere, notice thereof must be immediately given to the Office and endorsed on the Policy, otherwise such Insurance in this Office shall become void.

IX. Persons insured intending to remove their Goods, shall give previous notice thereof at the Office, that the same may be allowed by endorsement on the Policy, and a suitable Premium for any increased risk shall be paid, otherwise the Insurance shall become void.

upon the death of any Person insured, or the assignment or transfer of any Property insured, the benefit of the Policy may be continued to his or her legal representative, or to the person to whom the same is assigned or transferred provided it be done by endorsement thereon.

X. No loss or damage will be paid on Fire happening by any invasion or foreign enemy, or by any riot, tumult, civil commotion, or any military or usurped power whatsoever.

XI. No loss or damage in respect of Plate will be paid, unless it be expressly mentioned in the Policy; and in adjusting such loss or damage, the same shall not be valued at more than 6s. per ounce.

XII. Any loss or damage occasioned by Fire from Lightning will be paid by this Company; as also all reasonable charges or any losses attending the removal of goods, provided the danger shall appear to have been such as to justify the removal; but no claim shall be allowed for any loss or damage occasioned by the explosion of Gunpowder.

XIII. All Persons insured by this Company, sustaining any loss or damage by Fire, shall forthwith give notice thereof to the Director or Secretary of this Company at their Office in MADSTON ST., and within fifteen days after such Fire, deliver in as particular an account of their loss or damage as the nature of the case will admit of, and make proof of the same by his, her, or their oath or affirmation, by their books or accounts, and by such other proper vouchers as shall be reasonably required, and shall also procure a certificate, under the hands of the minister and churchwardens, and of some reputable householders 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 or damage to the amount therein mentioned; but until such affidavits, vouchers, and certificates are procured, the loss shall not be payable. In case any difference or dispute shall arise between the Insured and the Company, touching any loss or damage, such difference shall be submitted to the judgment and determination of two indifferent persons as Arbitrators, of whom one to be chosen by this Company and the other by the Insured, whose award in writing shall be conclusive and binding upon all parties; but with power for such Arbitrators, in case of their not agreeing in an award, to choose some other indifferent third person as umpire between them, and in which case the award in writing of such umpire shall be conclusive and binding on all parties; and if any fraud or false swearing shall appear, the party insured shall forfeit all claim under the Policy. When any loss or damage is settled and adjusted, the Insured will receive immediate payment without any deduction or discount; but in the case of Buildings, the Company reserves to itself the right of repairing or rebuilding, at the election of the Director; and the Insured will not in any instance be liable to covenants or calls for contribution to make good other losses.