

**Fire Policy.**

No. 32900.

Premium ----- 7.9  
 Duty ----- 1.9  
 Received on granting  
 this Policy ----- 15.9

Premium ----- 7.9  
 Duty ----- 1.9  
 Annual Payment ----- 15.9



**DIRECTORS**

SIR WILLIAM RAWLINS, Chairman.  
 SIR JOHN FERRING, Barr. M. P. and Ald.  
 Deputy-Chairman.

James Brewer, Esq.	Mr. Deputy Greenaway
William Barnes, Esq.	William Heygate, Esq.
Sammel Birch, Esq. and	and Alderman
Alderman	Thomas Lane, Esq.
John Cleugh, Esq.	Richard Langford, Esq.
John Cowell, Esq.	Samuel Nash, Esq.
John Dixon, Esq.	Philip Perring, Esq.
John Duffell, Esq.	George Turner, Esq.
Anthony Gedeoncki, Esq.	Richard Whiteaves, Esq.

WILLIAM BETHIAM, Secretary.

**Eagle Insurance Company,  
 CORNHILL, London.**

**These Presents witness, THAT** *Richard Richardson*  
 of No. 21. Saint John Street, Smithfield - Bookbinder Stationer -

has this Day paid the Sum of *seven shillings* to the EAGLE INSURANCE COMPANY  
 and has agreed to pay, or cause to be paid, the Sum of *seven shillings*  
 on the *twenty fourth* Day of *June* 1814. and the like Sum annually on that Day 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, and on the Property hereinafter described,  
 in the Place or Places hereinafter particularized, and not elsewhere, unless previously allowed by Indorsement on this Policy, viz.

*Two hundred and fifty Pounds. On the Building of his dwelling  
 House situated as aforesaid brick built. — One hundred  
 Pounds. On household Goods. Linen Apparel printed Books. Hats  
 and Liquors therein*

**Now be it known,**

That we (Three of the Directors of this Company) do order, direct, and appoint, that from the *date hereof*  
 and so long as the said Assured shall pay, or cause to be paid, the said Sum, as and at the time before mentioned, and the said Company shall accept the same, the  
 Capital Stock, Funds, and Effects shall stand charged, and liable to pay to the said Assured, *his* Heirs, Executors, and Administrators, the amount  
 of any Loss or Damage, by Fire, to the Property above mentioned, not exceeding the Sum of *Three hundred and fifty Pounds*  
 together with an Allowance for Rent, pursuant to the printed Conditions annexed hereto, subject to which Conditions this Policy is hereby declared to be granted.

**Provided always,**

and it is hereby expressed, agreed, and declared, and the true intent and meaning hereof is, that the Capital Stock  
 and Funds of the said Company shall alone be answerable to the demand thereupon under this Policy; and that no Member or Members, Partner or Partners of the said  
 Company, shall be subject or liable to any Demand against the said Company, upon any account or pretence whatever, beyond the Sum of Fifty Pounds for  
 each Share he, she, or they may hold in the Capital Stock, or Funds of the said Company, and which Share or Shares appear opposite his, her, or their Signature  
 or Signatures to the Deed of Settlement establishing the said Company, or mentioned in some other Deed or Instrument referring thereto, and declaring him,  
 her, or them, to be a Member or Members, Partner or Partners thereof.

**In witness whereof,**

We have hereunto set our Hands and Seals the *Second* Day of *July*  
 in the Year of our Lord One Thousand Eight Hundred and *Thirteen*

Signed, Sealed, and Delivered  
 in the Presence of

*Worcester*

Ex<sup>a</sup>. *W.C.*

*[Signature]*  
*Perring*  
*Thos Greenaway*  
*John Dixon*

The Party insuring may transfer his Interest in this Policy, with the Approbation of the Directors of the Company for the time being.

## Capital, Two MILLIONS.

The following important Advantages are offered by this Company to the Public.

**THE RENT** of Premises insured at this Office, and rendered untenable by Fire, will be paid until restored, without increase of Premium. (*See Conditions.*)

**No Charge** made for Policies, where the Premium received shall amount to 6s.

**No fees** taken for Endorsements or Alterations.

**No Charge** made for any Survey deemed necessary.

**A Commission of 5l. per cent.** allowed on Shipping Insurance.

**No Fees** taken by the Messengers of this Company.

**Abatements** are made on Country Insurances, upon the Premium, from 10 to 25l. per cent.

**Abatements** also are allowed upon Country Insurances, upon the Duty, from 2½ to 15l. per cent.

**In case of Fire**, every reasonable charge will be paid for removal of Goods insured with this Company.

**A body of able Firemen**, powerful Engines, and other Instruments, are in constant readiness in case of Fire; also Porters to render assistance in the removal of Goods.

**Agents** are appointed in all the principal Cities and Towns in the United Kingdom.

## Description of Insurance.

## COMMON INSURANCE.

All Goods and Merchandise not hazardous, and all Buildings having party-walls and the external walls built with brick or stone, and buildings not exceeding one-eighth timber, and covered with slate, tile, or metal, in which no hazardous goods are deposited, nor hazardous trades carried on.

## HAZARDOUS INSURANCE.

All Buildings covered with slate, tile, or metal, whether timber, plaster, timber and plaster, brick and timber, or buildings not having the external walls wholly of brick and stone, in which neither hazardous trades are carried on, nor hazardous goods deposited; and all thatched buildings not having a chimney, and not adjoining any building having a chimney.

In this class are included the stock and goods of coopers, soap makers, bakers, tallow chandlers, (or bellers) brewers, ship-chandlers, stable-keepers, masons, also ships, barges, and all in any manner of water-craft, and the cargo on board them: the stock in timber yards; also hemp, flax, pitch, tar, turpentine, rosin, oil, and other articles of the like description.

## DOUBLY-HAZARDOUS INSURANCE.

All thatched Buildings, whether of brick and timber, where fire is used; timber or plaster buildings, in which are deposited hazardous goods or hazardous trades carried on. Buildings are deemed brick and timber, which are not separated by party-walls, as prescribed by Act of Parliament.

In this class are included the stock and goods of tallow-melters, rope makers, joiners, and others; also chimneys, glass, pottery, sculpture, and other articles, which, on account of their fragility, are liable to destruction.

## ANNUAL RATES OF INSURANCE.

	£	s.
Common Insurance, not exceeding 10,000l. . . . .	2	0 per Cent
Hazardous ditto, not exceeding 6,000l. . . . .	3	0
Doubly-Hazardous, not exceeding 3,000l. . . . .	5	0
Ditto above 3,000, and not exceeding 4,000l. . . . .	6	0
Ditto above 4,000, and not exceeding 5,000l. . . . .	7	6

## Farming Stock

(without Average Clause) for three months. . . . .	1	6
for six months. . . . .	2	0
for any longer period, not exceeding twelve months. . . . .	3	6

The buildings and stock of sugar-refiners, sugar-grinders, sea-biscuit-bakers, distillers, musical instrument makers, cotton spinners, calico printers, and dressers, and other extraordinary risks, may be insured by special agreement.

**No Policy** issued by this Company, shall extend to cover any goods or effects held in trust, or on commission, unless the same shall be insured as such.

**Office-hours** from 10 to 4 o'clock in general, and until 6 o'clock for 15 days after each quarter-day.

**Share-holders** are bound to insure to the amount of £50 upon each share they hold, or by a sum adequate thereto.

**N.B.** Any buildings or goods insured with this Company, being within the water-side district, must pay an additional premium of 6d. per cent. on account of the risk attending such insurances.

## CONDITIONS.

The Company reserves to itself the right either to pay the amount of any loss or reimbursement, by fire, in any property insured thereby, or to make use of any law or enactment.

If any Premises demised to Common, Hazardous, or Doubly-Hazardous Risks, and insured with this Company as such, shall be destroyed or rendered untenable by Fire, this Company will allow as such Rent (not exceeding six months) as the insured may lawfully receive therefor, or be obliged to pay for the same until the Premises are repaired, or rebuilt by this Company, provided the same are insured therewith to the full amount; but, in either case, there shall be no proportion on the insurance held to the actual value thereof; such rent to be ascertained from the Book of Pass's of the value of the above premises the day before the destruction thereof; but, if the Insured be a tenant, or if the Company shall not rebuild or restore the same, then, then the value of the above premises the day before the destruction thereof, shall be such (not exceeding six months) as shall be accepted in re-building or restoring the same, in one of any dispute with the Company, or in the amount of any loss or damage sustained by Fire, the same shall be submitted, in the usual way, to Arbitrators, constituted by the Insured, and the Company, if necessary whose award shall be binding and conclusive.

Premises whose property is insured by this Company, containing any loss or damage by fire, shall give notice thereof forthwith, in writing, to the Office in Casualty; and, as a condition precedent to the recovery of any sum by way of the Loss or Damage or reimbursement, shall submit a bill of, and give proof thereof, by Oath, Affirmation, Production of Books of Account, or other Vouchers, as the Directors may reasonably require; and shall also produce the Minister, Churchwardens, and some other respectable Householders of the Parish (not concerned or interested in such Loss), under their respective hands, that they are satisfied with the character and circumstances of the insured, and that, to the best of their knowledge and belief, such Loss is caused by fire, and truly stated, and not recovered from any other cause, without any kind of fraud or evil practice; and so soon as such Affidavit (or Affirmation) and Certificate, and other satisfaction, shall be obtained, the insured shall make immediate payment to the amount of their loss; but, if there shall appear any Fraud, or misrepresentation, or if the Policy of Assurance shall be void, and the Claim approved of all right to restitution or payment.

Policies granted by this Company, shall extend, in any case, to insure money, securities for money, bonds, bills, notes, account books, letters, deeds, or promissory notes, or any other valuable effects, for a year, or any longer term, they may be renewed within Fifteen Days after the expiration thereof, or any period less than a year, with terminate at 6 o'clock in the evening of the day mentioned therein.

BY ORDER OF THE DIRECTORS,

W. BEETHAM, Secretary.

**ANY** person desiring to effect insurances upon buildings or goods, must furnish the Company with a particular description thereof, together with their nature, kind, quality, and value, specifying therein if any Mills, cove, oven or furnace is used, or any hazardous or dangerous machinery, or any other circumstances, and if there be any omission or misrepresentation, in describing the Building or Goods, so that the same may be charged to a loss or destruction, that they otherwise would be, the Policy shall, in either of these cases, become void; and in case of any misnomer or error, the secretary or underwriter, happening after such insurance shall have been effected, shall be at liberty to amend the same, more, less, or more, or requiring an additional Premium, than the insured shall give due notice thereof in writing, at the company's Office, previous to the commencement of such hazardous risk, and pay such additional Premium, as the company may in such and the like cases require for the same; or in default of such notice, or any misnomer or misrepresentation, such insurance shall become void, and no benefit be derived therefrom.

All Policies are to be signed by Three of the Directors; and no insurance to be considered as effected, until the premium and duty be actually paid, or a deposit made to secure the same; and no Receipt to be issued for the same, until the same be so paid, or such as are signed by one of the Clerks or Agents of the Company.

Premises requiring their Goods, or changing their Habitations, are to give notice thereof to the Office, prior to such removal or change, that the same may be altered by endorsement to the Policy, and a suitable premium paid, if the nature of the risk be altered. In case of death, the Policy may be continued to the legal representative, provided the same be properly endorsed within three calendar months after such decease.

Policies for short periods, or less than a year, may be effected at considerably reduced Premiums, and will pay a proportionable part on destruction.

The Government Duty of 6s. 6d. per cent. is to be paid on all annual and open-ended insurances, and in the proportion for any period less than a year.

Government Duty will be allowed to the Company to Premium insuring for seven years, in a class of Effects, unless specifically mentioned in the Policy, shall be considered as cooling within the insurance granted by this Company.

If Buildings or Goods are insured by this Company, and the same be insured elsewhere, notice thereof must be given within 15 days, and an endorsement made to that effect upon the Policy granted by this Company; or in default thereof, the said Policy shall be void.

This Company will make good to the insured any loss or damage sustained by Lighthouses, but no claim will be allowed for any loss or damage sustained by Lighthouses, River, Civil Commission, Foreign Embassy, or any Military or Clerical Officer whatever.