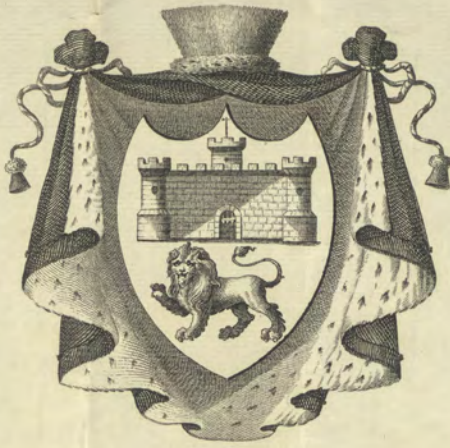


No. 15839

£ 1350



PREMIUM

DUTY

Annual Payment

£.	s.	d.
1	12	6
1	13	9
3	6	3

This Instrument or Policy Witnesseth, THAT THE NORWICH INSURANCE COMPANY,

In consideration of the Sum of one pound twelve shillings sixpences paid to them on the Day

of the Date hereof by *George Legge of Taunton in Somersetshire Gentleman*
Charles Sales of Holt in the County of Norfolk Draper and

Ann Sales his Wife
Do Covenant and agree to Insure *them* from Loss or Damage happening to *the* undermentioned Property by Fire, (not occasioned by Invasion or Foreign Enemies, or by any Military or Usurped Power, or by any Riot or Tumult whatsoever) between the Day of the Date of these Presents, and the *Twenty Ninth* Day of *September* which will be in the Year of our Lord, One Thousand, Eight Hundred and *threescore* to the Amount of *threescore hundred and fifty*

Pounds, in the following Proportions, that is to say, *Three hundred pounds* On a Dwelling house Farming Stable, Barn, Riding Stable, Lighhouse, Washhouse and large Coalhouse all adjoining together occupied by *William Wash Merchant and* *Master* One hundred pounds On a Granary, Coalhouse, Millhouse & Blacksmiths Shop all adjoining occupied by the said *William Wash & John Matthews* (One hundred pounds On a Millhouse) *Fifty pounds* On a Dwelling house formerly the White Horse occupied by *John Ham and* *Thomas Claxton* *Fifty pounds* On a Dwelling house occupied by *Doyle Scott Bayfield* *Fifty pounds* On a Dwelling house formerly the Ship occupied by *Warner Foster*; the above are situate at *Holt* in the said County of *Norfolk*

Five hundred and fifty pounds On a Dwelling house, Wash house and snowhouse all adjoining occupied by *Susanna Clavin* One hundred pounds On a Dwelling house occupied by *John Smith Attorney* *Fifty pounds* On a Barn and Stable adjoining together near occupied by *Murten and George Willenient*; the last mentioned are situate at *Holt* in the same County and all the above are brick and stone built and tiled

100 on a Cottage, Barn and Stable late George Legge

And that from the Date hereof, and so long as the said Insured shall duly pay the Sum of one pound twelve shillings sixpence yearly on the *Twenty Ninth* Day of *September* and the Directors of the said Company shall agree to accept the same, the capital Stock and Funds of the said Company shall be subject and liable to pay to the said Insured, *his* Heirs, Executors, Administrators, and Assigns, all such Damage or Loss as they shall sustain by Fire happening to the said Property, (not occasioned by any of the means before mentioned) in proportion to, and not exceeding the respective Sums Insured on each separate Part thereof, and according to the Tenor of the Conditions of Insurance hereupon indorsed.

And the said Company hereby acknowledge, that the sum of one pound thirteen shillings & 9^c hath been paid to them for the Duty on the Sum Insured, as directed by Act of Parliament.

In Witness whereof, We (three of the Directors of the said Company) have hereunto set our Hands and Seals, the *Sixteenth* Day of *November* in the Year of our Lord, One Thousand, Eight Hundred, and *Twelve*

Signed, sealed, and delivered, (being first duly stamped) in the presence of

Adam Taylor
Sup

Tho. Cook

Charles Sutton

James Webb



CONDITIONS OF INSURANCE.

ARTICLE I. ALL Policies issued from this office shall be signed and sealed by three Directors, by which policies may be assured, houses and other buildings, household furniture, printed books, goods, wares, merchandize, utensils and implements in trade, and also ships in harbour, their cargo, and freight, and ships building or in dock, being the property of the persons insuring; excepting all manner of writings, books of accounts, bills, bonds, tallies, and ready money.

ARTICLE II. Houses, buildings, goods in trust, and merchandize on commission, (except as aforesaid) may be assured, provided the same be so described in the policy, and no policy is to be construed to extend to the assurance of any hazardous buildings or goods, unless they are expressly mentioned in the policy, and the respective premiums for such assurances be paid.

ARTICLE III. On giving instructions for policies, all persons shall pay the premium and duty from that time for one year at the least, and shall, as long as the Directors agree to accept the same, make all future payments annually at the office of the Company, or into the hands of their agents, within fifteen days after the date of their respective policies, upon forfeiture of the benefit thereof; and no assurance will be considered as actually made until the premium be paid by the insured, his, her, or their agent or agents.

ARTICLE IV. THE SEVERAL CLASSES OF ASSURANCE. 1. Common assurances are buildings covered with slate, tile, lead, iron, or copper, and built on all sides with brick or stone, and goods and merchandize therein not hazardous, and where no hazardous trades are carried on.

2. Hazardous assurances are timber or plaster buildings, and goods and merchandize therein not hazardous; also thatched barns and out-houses (having no chimnies, nor adjoining to any building having a chimney) containing farmers' stock or implements of husbandry; or brick or stone buildings, wherein hazardous goods or trades are deposited or carried on: such as bread and biscuit bakers, brewers, carpenters, chemists, colourmen, coopers, inn-holders, victuallers, malt-houses, sail and rope makers, ship and tallow chandlers, stable-keepers, hemp, flax, pitch, tar, resin, turpentine, and apothecaries' stock.

3. Doubly hazardous assurances are all other thatched buildings, and goods and merchandize therein; timber or plaster buildings, wherein hazardous goods or trades are deposited or carried on; also tallow-melters, wax-chandlers, boat-builders, china, glass, or earthen wares.

ARTICLE V. 1. Assurances on special agreement may be made on jewels, plate, medals, watches, prints not in trade, pictures, drawings, statuary and ornamental work. Assurances will be granted to chemists, distillers, or any other assurances more than ordinarily hazardous from the nature of the trade, goods, place, or other dangerous circumstances.

2. If assurances are desired for any larger sums than are specified in the table of annual premiums, a special agreement may be made for the same; for mills and stock therein; also for mills or buildings containing any Kilo, steam-engine, stove, or oven, used in the process of any manufactory, or stock therein, or for other assurances more hazardous than those described in the 2d and 3d classes of assurances, (as sugar-bakers, distillers, varnish-makers, chemists' laboratories, cotton-spinners, and such like) by reason of the nature of the trade, the narrowness of the place, or other dangerous circumstances; which special hazard must be inserted in the policy to render the same valid and in force.

ARTICLE VI. Any number of dwelling-houses, and the out-houses contiguous to or detached therefrom, together with the goods therein, may be assured in one policy, provided the sum to be assured on each be specified.

ARTICLE VII. Though assurances are generally granted for one year, they may be taken for any number of years in advance; and persons disposed to insure for seven years, will be charged for six years only, and for any other term of years, will be allowed one shilling in the pound upon the premium of each year, except the first; and that the most unquestionable security may be given the assured, a capital of ONE HUNDRED AND SIXTY THOUSAND POUNDS is ready for

any emergency. The assured in this office are also not liable to any covenants or calls, to make good losses which may happen to themselves or others.

ARTICLE VIII. To prevent frauds, persons assured by this office shall receive no benefit from their policies, if the same houses or goods, &c. are assured in any other office, unless such assurance be first specified and allowed by an indorsement on the back of the policy, in which case this office will pay its rateable proportion on any loss or damage; and if any person or persons shall assure his, her, or their mills, buildings, manufactories, or houses, utensils, stock in trade, goods, wares, or merchandize, and shall cause the same to be described otherwise than as they really are, so as the same be assured at a lower premium than the special hazards (under article 5) may require, or at a lower rate than proposed in the table of premiums, such assurances shall be of no force, nor shall the person assuring receive any benefit by such policy in case of any loss or damage.

ARTICLE IX. No loss or damage to be paid on fire happening by any invasion, foreign enemy, civil commotion, or any military or usurped power whatsoever; nor will the office be answerable for any loss or damage arising to hay or corn from its natural heating.

ARTICLE X. Persons changing their habitations or warehouses may preserve the benefit of their policies, if the nature and circumstance of such policy is not altered; but such assurance will be of no force till such removal or alteration is allowed at the office by indorsement on the policy. Assurances on buildings and goods are deemed distinct and separate risks; so that the premium on goods is not advanced by reason of the amount of the assurance on the building, wherein the goods are kept, nor the premium on the buildings by reason of the amount of the assurance on the goods.

ARTICLE XI. All persons assured by this Company are, upon any loss or damage by fire, to give immediate notice thereof to the Office at Norwich, or to the agents of the said Company, and are, within 15 days after such fire, to 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 their oath or affirmation, and that of their domestics or servants, or such other proper vouchers as may be required; and also to procure a certificate under the hands of the minister and churchwardens, or some respectable inhabitants of the parish where such fire shall have happened, or its neighbourhood, not interested in the loss, importing that they knew the character and circumstances of the assured, and believe that they have by misfortune, without any kind of fraud or evil practice, really sustained a loss to the amount claimed; and until such vouchers shall be produced, no loss or damage shall be allowed; and if there appear any fraud or false swearing, such sufferers shall be excluded all benefit from their policies.

ARTICLE XII. In all cases of difference arising between the office and the assured, such difference shall be submitted to the judgment and determination of Arbitrators, chosen by the respective parties, whose award, in writing, shall be conclusive and binding; and as soon as any loss or damage is settled and adjusted, the assured are to receive immediate satisfaction, without any deduction whatsoever.

ARTICLE XIII. The Norwich Insurance Company will, in cases of fire, allow all reasonable charges attending the removal of goods and pay the sufferer's loss, whether the goods be destroyed, lost, or damaged by such removal; but in adjusting such loss, be it understood, that no plate is to be valued at more than 6s. per ounce, or wainscot, sculpture, or carved work, at more than 5s. per yard, except by special agreement; and that no picture shall be valued at more than 10l. unless a larger sum be expressly insured upon it.

ARTICLE XIV. No receipts are to be taken for any premiums of assurance, but such as are printed and issued from the office, and signed by the secretary or one of the agents of the office.

ARTICLE XV. Each policy may be assigned over to a mortgagee without applying to or entering the same at this office.

HAY & CORN STACKS, & ALL LIVE & DEAD FARMING STOCK ARE INSURED AT THE REDUCED PREMIUM of 2s. per CENT.

TABLE OF ANNUAL PREMIUMS TO BE PAID FOR ASSURANCE.

For Sums Assured.	No. 1.	No. 2.	No. 3.
For Assurances on one risk, not exceeding 3000l.	Upon Common Assurance.	Upon Hazards of the 2d Class	Upon Hazards of the 3d Class.
Ditto, from that sum to 6000l.	2s. 0d. } 2s. 6d. }	3s. 0d. } 4s. 0d. }	5s. 0d. } 6s. 0d. }
	per cent. per ann.	per cent. per ann.	per cent. per ann.

By Acts of the 22d, 37th, and 44th GEORGE III, a duty of 2s. 6d. per Cent. per ann. is laid upon all property assured against fire.

Handley 1812
Insurance Pl^y

Know all men by these presents that I, the said

Handley, do hereby certify and

declare that the said

Handley, do hereby certify and

to the effect of

the said

Handley, do hereby certify and

to the effect of the said

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