

NORWICH UNION FIRE INSURANCE SOCIETY.

Conditions of Insurance.

I. By the Constitution of the Society, the insured are entitled to three-fifths of the net savings arising upon the Society's transactions, and are to receive the same at any periods of not less than three nor more than five years, at the discretion of the Board of Directors: the party insured may receive his Dividend either at the Chief Office, or of the Agent with whom the Insurance was effected, on producing the annual receipts given by the Society; but his right to it will be forfeited if the claim be not made within twelve calendar months after such Dividend is payable.

II. The insured may make their payments either annually or for a term of years, and in either case will be entitled to receive their full proportion of the savings. Those who insure for a period of years by a single payment made at the commencement of the period, are allowed a discount proportioned to the term for which the payment is made.

III. Persons insuring will forfeit their right to the Sums secured by their Policies, unless the buildings insured, or containing the goods insured, be accurately described, the trades carried on therein specified, and the nature of the property correctly stated, so that it may be placed under proper classes, and charged at the appropriate rates of premium: and if a building contains any stove or oven, (used in the process of manufacture,) kiln, furnace, or steam-engine, or any process of fire-heat be carried on therein, other than the ordinary risk of common fires in private houses, the same must be noticed in the Policy, or it will be void in respect to such building and the goods therein.

IV. Persons insuring property of which they are not actually the owners, will forfeit their right to the sum or sums insured thereon, unless it be stated in the Policy that such property is insured in trust.

V. Loss arising on implements or goods, accidentally damaged or destroyed by the improper application of fire in the process of manufacture, is not insured against by this Policy; but loss arising from the damage or destruction of other property insured, in consequence of any such accident, will be made good.

VI. If any alteration or addition be made in or to the building or covering of any premises insured, or in which any insured property is contained, or the risk of fire to which such building is exposed, be by any means increased, or if any furniture or goods be removed into other premises, such alteration, addition, increase of risk, or removal, must be immediately notified and allowed, by indorsement on the Policy, (the indorsement being duly made and signed by one of the Society's Secretaries or Agents,) otherwise the insurance, as to such buildings or goods, will be void.

VII. If property for which a Policy has been granted by this Society be at the same time insured elsewhere, or if the party insured afterwards effects any other insurance on such property, in this or any other office, this circumstance must be noticed in the Policy, or by an indorsement duly made thereon as aforesaid, otherwise the party will not be entitled to recover in case of accident.

VIII. Every person insuring transferring his Policy, or in any manner qualifying or parting from his interest therein, except to a mortgagee or mortgagees, shall, within three calendar months at furthest after every such transfer, qualification, or change of interest, give notice at the Chief Office, or to the nearest Agent, and shall produce the Policy, that a proper memorandum may be duly indorsed thereon as aforesaid, and an entry of such memorandum made in the Society's books; and until the Policy shall be so indorsed, the insured, in case of accident, will not be entitled to recover.

IX. Whenever a fire happens the party insured must give immediate notice thereof to one of the Secretaries, or to the nearest Agent, that a view may be taken, and the nature and extent of the loss ascertained; and must also, within three months at furthest from the time the fire occurred, deliver, under his hand, an account exhibiting the particulars and amount of the claim, and specifying the various articles or buildings destroyed or injured, with the amount of the loss or damage sustained on each separate article or building, as far as it may be practicable to do so; the value of each article or building so specified, being estimated according to the state in which it was immediately before the fire happened; and such account must, if thought needful and required by the Directors, be supported by the oral testimony, and by the oaths or affirmations, in writing, of the claimant and of his domestics or servants, as well as by the exhibition of his books and vouchers; and he shall also, if required, procure certificates of the ministers, churchwardens, constables, headboroughs, and neighbouring inhabitants, not having any pecuniary interest in his recovering the amount of his claim; the import of such certificates being that the parties whose names are subscribed are well acquainted with the character and credit of the claimant, and do know, or verily believe, that he really and by accident, without any kind of fraud or evil practice, has sustained the loss by fire therein mentioned. Every loss is to be made good within sixty days after the same shall have been made out and established as aforesaid, either by payment of the sum which such loss or damage shall be estimated at, or by reinstating the goods, or repairing or rebuilding the premises destroyed or damaged, as far as the sum insured thereon will allow, at the option of the Directors. If any difference should arise in the adjustment of such loss or damage, the same shall be submitted to arbitration in the usual way, and the award (in writing) of the arbitrators or umpire, shall be conclusive upon all parties interested, unless it shall appear that there has been any wilful and fraudulent mis-statement made by the party insured in his account or claim, or that any fraud or perjury has been committed by him, or with his privy, in the evidence adduced for sustaining the same; and in any such case the claimant shall forfeit all benefit he would otherwise have been entitled to from his insurance.

X. No person insured by this Society is indemnified against losses by fire occasioned by foreign enemies, civil commotions, or by any military or usurped power, nor against losses arising from explosions of any kind. The use of gas light is allowed without prejudice to this insurance, provided the gas is not made on the premises of the party insured.

XI. Insurances take effect immediately on the payment of the premium and duty, either at the Chief Office or to any of the Agents.

XII. No person is insured by this Society against losses arising on hay, corn, or other property destroyed or damaged by its own natural heating; but losses happening to adjoining or adjacent property insured, in consequence of fire so occasioned, will be made good. And if buildings or effects insured should be actually set on fire by lightning, and burnt in consequence thereof, losses so arising will be defrayed from the Society's funds.

XIII. When fires happen and endanger effects which are partly insured with this Society, and partly uninsured or not fully insured, or insured elsewhere, the Society will always contribute towards the expenses incurred, and the damages sustained by the removal of such effects to a place of safety, in the proportion which the total value of the effects removed bears to the sum for which they are hereby insured. The Society is not liable for any loss occasioned by thefts committed at fires.

Copy

(Thompson Premises Insured Feb 28th 1831 until the 25th Dec 1831) 103^a

premium - - £ 5 3
duty - - - 0-5-9
annual payment - - - 0-10-6
total payment - - - £ 0-16-3

Copies
Sawick Union Fire
Insurance Society - }

Two hundred pounds on a dwelling situate South side of The Street on the corner with
aforesaid occupied by Th. Robson Cotton and others, One hundred pounds on a dwelling house
on the west of the above and also on the north side of The Street aforesaid occupied by
Thomas Richardson Cannon carrier Fifty pounds on a warehouse storehouse adjoining
behind also on the north side of The Street aforesaid occupied by the said
Thos Richardson and Thos Thompson ship owner All brick and on stone
and tile or slate - 3 Directors signed }
the above - - - - - }
Edw^d - J Booth
Thos - Harvey
Geo^d - more - }

Copy of
Journals for
Thompson's Purchase
