NORWICH UNION FIRE INSURANCE SOCIETY.

Patrons.

THE MOST NOBLE THE DUKE OF BEAUFORT
THE MOST NOBLE THE DUKE OF ARGYLE
THE RIGHT HON. EARL CRAYEN
THE RIGHT HON. THE EARL OF ROSEBERY
THE RIGHT HON. THE EARL OF ROSEBERY
THE RIGHT HON. LORD SALTOUN LORD VISCOUNT BARNARD
SIR GEORGE ARMYTAGE, Bart.
SIR JOSEPH SCOTT, Bart.
SIR G. JERNINGHAM, Bart.
SIR G. JERNINGHAM, Bart. THE MOST NOBLE THE DUKE OF

Trustees.

Trustees.

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Directors.

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JOHN S, PATTESON, Esq. Alderman
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J. W. ROBBERDS, Esq. Alderman
WILLIAM BIMPSON, Esq.
SAMUEL STONE, Esq.
SAMUEL STONE, Esq.

Secretaries.

A. TAYLOR, Esq. S. BIGNOLD, Esq.

Annual Payment . £ 3. 040

Anthony Morresp, Eng. of Gouldon, Hilly. being desirous to effect an Insurance against Loss by Fire upon the under-mentioned Property, and having accordingly paid to the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society, the Sum of £ 2, 226 advantage of the Norwica Union Fire Insurance Society (Norwica Union Fire Insurance Society). Premium for insuring the Sum of 2 150. on the same Property, from the Day of the Date of these Presents until the 14 1. Day of Sting 1824: 130th therefore be it known, that from the Day of the Date of these Presents, to the said III Day of IIII 1821, and for so many Years from and after the said III Day of IIII 1821, as the

said Anthy Horrey shall pay to the said Society, with the consent of the Directors thereof, the Annual Premium of £ 2. 1. (at the commencement of each Year, the Capital Stock and Funds of the Society shall, according to the Deed of Settlement thereof, bearing Date the SIXTH Day of AUGUST, 1821, and involled in His Majesty's High Court of Chancery, and subject to the Conditions hereupon endorsed, be liable to make good to the said In It Herrely his Heirs, Executors, or Administrators, all such Loss as shall or may happen

from the Destruction or Damage by Fire of the Property intended to be hereby insured, and which is hereinafter described and set forth: not exceeding in any Case, the Sum or respective Sums hereinafter mentioned; (that is to say,)

Thus hundredo pounds on the Building office lound bern millo, three stories high brick built, working two pair of stones, without Kith inhis own occupation night work sins there in. Two hundred frounds on the Stanting Hoing Sear, mell Hinrs , Dressing Machines and higed Whosils therein One humbred fromts intern and Hour therein. Our himdred pounds madranary detached inhis own occupation thatched One hundred and fifty ounts inform & Hon thorn. Mushtrake of Foulden afor !

In Claitness whereof, we, three of the Directors of the said Society, have hereunto set our Hands, the 15th Day of hugust in the Year of our Lord 1020 -

Received at the same time, for the Commissioners of the Stamp Duties, the Sum of £ / 5.6. being the Duty on the said Insurance according to Act of Parliament.

Tho's Day

NORWICH UNION FIRE INSURANCE SOCIETY.

Conditions of Insurance.

- 1. 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 Baard 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 forficited if the claim be not made within twelve calendar months after such Dividend is payable.
- 11. The laured 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 axings. Those who insure for a period of years by a single payment made at the commescement of the period, are allowed a discount proportioned to the term for which the payment is made.
- TII. Persons insuring will furfeit their right to the Sums secured by their Policies, unless the buildings immerd, 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 planed under proper classes, and charged at the appropriate rates of premiums and if a building contain any stove or oven, (used in the process of manufacture), kilin, formace, 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.
- 1V. 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 inforcement on the Policy, (the inforcement 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 chewhere, or if the pury insured afterwards effects any other insurance on such property, in this or any other office, this circumstance must be routed in the Policy, or by an informment duly made thereon as aforesaid, otherwise the party will not be entitled to recover in case of accident.
- VIII. Every person insured transferring his Policy, or in any manner qualifying or parting from his interest therein, except to a mortagare or mortageres, 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 indured thereon as adversals, 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 entiled 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 lajured, 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, 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 mimediately before the fire happened; and such account must, if thought needful and required by the Directors, he supported by the oral testimany, and by the oaths or affirmations, in writing, of the claimant and of his donestics or servants, as well as by the exhibition of his books and vouchers; and be shall also, if required, procure certificates of the ministers, chardwardens, constables, heathboroughs, and set; closers; and the particles 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 frand or evil practice, has sustained the loss by the treatment mentioned. Every loss is to be made good within sixty days after the same shall have been med out and established as necessal, 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 issured thereon will allow, at the option of Directors. If any difference should arise in the adjustment of such loss or damage, the same shall be up at the party instruction to the usua way, and the award (in writing) of the arbitraters or unpire, shall be concluive upon all
- X. No person insured by this Society is indemnified against losses by fire occasioned by foreign enemies, civil commotions, or by any military or surped power, nor against losses arising from explosions of any kind. The use of gas light is allowed without prejodice 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 may 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 loses 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 entirered or not infully immered, or insured clewbere, the Society will always contribute towards the expense incurred, and the damages sustained by the renoval of such effects to a place of aftery, in the prespiration 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.

Burks and Kinnebrook, Printers, Cockey-lane, Norwich.

(Thompson Bemises Insureix Heles " 1891 untille The 25 Dec 1831) mium - - 2-5- 9 ty - -- 0-10-0 Two Landred pour ds on a Douelling Streets North Side of The Street can known the mal poyent 16.-3 afresaid Oriupied by The Polan Cotten and others, One himdore I pounds on a Dwellinghouse Copies . in the west of the above and also on the worth Side of the Threet aforesaid Orinfried by Thomas brilhar Du Common Carrier Fifty hounds on a Nave house Stone house adjoining Insurance Societis. behind also on the worth side & of John Street a poresaid O cipied by the said The Richardson and the Shampson this owner All Brick and on Stone and lile on State - 3 Director Signed, Edw - I Dooth Morrey } Sersurana for Showpin's Runing