

FIRE POLICY, No. 2952

AMOUNT INSURED. £ 1500

# BRISTOL UNION FIRE & LIFE INSURANCE COMPANY

INCORPORATED IN FRANCE

Strength Security

Payment received by the Company on granting this Policy, for the Insurance of the Property under-mentioned, from the 1st of January 1824 to the 31st of December 1825. Premium (less by the Allowance of 12 1/2 per Cent.) 2. 10. 0 Duty..... 1. 5. 1

£ 6-15-9

Payment conditioned to be made for the Renewal of this Policy on the 21st of January 1826 and thenceforward annually. Premium (less by the Allowance of 12 1/2 per Cent.) 2. 10. 0 Duty..... 1. 5. 1

£ 5-19-1

INSTITUTED JANUARY MDCCCXVIII.

**W**hereas *the Rev. John Paris Currier of Clifton in the County of Gloucester; Mortgagee,* hath paid to the BRISTOL UNION FIRE & LIFE INSURANCE COMPANY the Sums above stated to have been received on the grant of this Policy for Premium and Duty; and hath agreed and conditioned to pay or cause to be paid to the said Company from time to time, the Sums above stated to be in future due for the Renewal or Continuation of this Policy at the period or periods also above stated:

**Now be it hereby known,** that from the 4th of May 1825 and so long as such future Payments so conditioned to be made shall be made, and the Directors of the said Company, for the time being, shall agree to accept such Payments, the Capital Stock and Funds of the said Company, shall be subject and liable to pay and make good to the Person or Persons above mentioned, and by whom such Payment is so acknowledged to have been made, or to his, her, or their Heirs, Executors, or Administrators, all such Loss or Damage as the said Person or Persons so assured shall suffer by Fire on the Property herein after described, not exceeding in the Whole the Sum of *Two Thousand & Five Hundred Pounds Sterling,* nor exceeding in any case the Sum which shall be specifically stated against the Property herein after so described; that is to say,

*Three Hundred Pounds on a Dwelling House, in the occupation of Jonathan Shaw, Cooper - One Hundred Pounds on Workshops detached from the above used as a Coopers shop, also in the occupation of Jonathan Shaw - Five Hundred Pounds in equal proportions on five Tenements adjoining each other in the occupation of J. Davis, W. Thomas, Jacob Barrett, John Harwood & Thomas Stearns, the walls of the above tenements are situated at Butts, From Selwood, in the County of Somerset on the West Side against the Church - Five Hundred Pounds in equal proportions on eight Tenements adjoining each other in the occupation of J. Smith, L. Sisson, J. Barrell, J. Barrell, C. Dyer, J. Harbison, J. Sealed & J. Whelan, and situated on the South Side leading to Keyard at Butts, From Selwood aforesaid - Eleven Hundred Pounds in equal proportions on twenty-two Tenements adjoining each other in the occupation of W. French, J. Day, J. Seymour, Matthias, C. Elliot, C. Green, H. Judge, R. Hainforth Brown, C. Stirk, R. Bridgman, W. Jackson, W. Whittington, and J. Blakelock, J. Millard, E. Wheeler, C. Cook, H. Cox, W. Willson, J. Brown and J. Stirk, and situated in the Square on the East Side at Butts, From Selwood aforesaid - all the above mentioned are Stone and Tile built*

**Provided always** and it is hereby expressed, agreed, and declared, and the true 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 One Hundred Pounds for each Share he, she, or they may hold in the Capital Stock or Fund, 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, Instrument, or Book referring thereto, and declaring him, her, or them to be Member or Members, Partner or Partners thereof.

**And provided moreover,** that such Insurance shall at all times and under all circumstances be subject to such Conditions as are contained in the Printed Proposals issued by the said Company; a copy of which Conditions is hereunto annexed.

**In witness whereof,** we, Three of the Directors of the said Company, have hereunto set our hands, this seventh day of *May* in the Year of our Lord One Thousand Eight Hundred and *Twenty four*.

Entered *PN*

Examined *Robt. Rankin Secy*



*James George*

*J. C. Huxenboth*

*Samuel James*

# Copy of so much of the Proposals of the Bristol Union Insurance Company as relates to Insurance against Loss by Fire.

Insurers with this Company, against Loss by Fire, will derive the following important Advantages.

- A Deduction of Twelve and a Half per Cent. on the Premium of Policies for One Year, to take place immediately.  
 — Fifteen per Cent. on the Premium of Policies for Three Years.  
 — Twenty per Cent. on the Premium of Policies for Five Years.  
 — Twenty-Five per Cent. on the Premium of Policies for Seven Years.

- All Losses from Fire occasioned by Lightning made good.  
 No charge made for Policies, when the Premium amounts to Six Shillings.  
 No Fees for Endorsements or Alterations.  
 No Charge for any Survey; and,  
 In case of Fire, every reasonable Expense attending the Removal of Goods will be allowed.

## TABLE OF ANNUAL PREMIUMS.

### Common Insurances.

**BUILDINGS**, covered with Slates, Tiles, or Metals, and built on all sides with Brick or Stone, and wherein no hazardous trade or manufacture is carried on, or hazardous goods deposited;  
**GOODS** in Buildings as above described, such as Household Goods, Plate, Jewels in private use, Linen, Apparel, and Printed Books; Liquors in private use, Merchandise, Stock and Utensils in Trade, not hazardous.

Property of the above description insured at 2s. per Cent. per Ann.

### Hazardous Insurances.

**BUILDINGS** of Timber or Plaster, or not wholly separated by Partition-Walls of Brick or Stone, or not covered with Slates, Tiles, or Metals; and Thatched Bars and Outhouses, having no Chimney, nor adjoining to any Building having a Chimney; and Buildings falling under the description of Common Insurances, but in which some hazardous trade or manufacture is carried on, such as Apothecaries, Brewers, Bread and Biscuit Bakers, Carpenters, Cabinet-Makers, Coach-Makers, Colourmen, Coopers, Chemists and Druggists having no Laboratories, Hot-Presses, Hemp and Flax Dressers, Inbolders, Millsters, Musical Instrument Sellers, Oil-Leather-Dressers, Poultriers, Stable-keepers, Saddle-Makers, Ship-Chandlers, Sweet-Makers, Tallow Chandlers (not Melters), Vinegar-Makers, &c. or in which hazardous goods are deposited, as the Stock and Utensils in the above trades; and also Tallow, Pitch, Tar, Resin, Hemp, Flax, Turpentine, and articles of a similar description; Apothecaries' Stock and Oil; and Wine and Spirituous Liquors as Merchandises.

Property of the above description insured at 3s. per Cent. per Ann.

### Doubly Hazardous Insurances.

**BUILDINGS**. All Thatched Buildings having Chimneys, or communicating with or adjoining to Buildings having one, although no hazardous trade shall be carried on, nor hazardous goods deposited therein; and all Hazardous Buildings, in which Hazardous Goods are deposited, or Hazardous Trades carried on.  
**GOODS**. All Hazardous Goods deposited in Hazardous Building, and in Thatched Buildings having no Chimney, nor adjoining to any building having a Chimney.  
**TRADES**, and their Stock and Utensils, such as Tallow-Merchants, Wax-Chandlers, Boot-Binders; China, Glass, and Earthenware; and Waggoners, with their Contents.

Property of the above description insured at 5s. per Cent. per Ann.

### Special Risks.

**BUILDINGS**, and the Goods therein, in which any of the following Trades are carried on: Cotton-Mills, Chemists with Laboratories, Distillers, Floor-Cloth-Painters, Hartshorn and Vitriol Works, Japaners, Lamp-Black-Makers; Mill, Steam, and all Engine-Works; Manufactories or any Buildings having therein any German or Metal Stove with Pipes, or any Furnace, Oven, Steam-Engine, or Kiln; Musical Instrument Makers; Oil, Spermaceti, Wax, and Sugar-Refiners; Oiled Silk and Linen Manufacturers; Starch-Makers, Seed-Crushers; Silk, Paper, and Corn Mills; Theatres and Places for Public Exhibitions; Varnish-Makers, and such like. And the same must be expressly mentioned in the Policy, otherwise no benefit shall arise from the Insurance, but the Policy shall be null and void in respect to the Premises so improperly described, and to the Goods therein.

Property of the above description insured by Special Agreement.

N. B. Ships and Cargoes in Harbour, Ships in Dock or Building, and Craft employed in Inland Navigation, with their Cargoes, insured at 3s. per Cent. per Annum.  
 Farming-Stock insured at 2s. per Cent. per Annum, without specification—but not answerable for Loss or Damage to Hay or Corn by natural heating.

## CONDITIONS.

I. No Policy issued by this Company shall extend to cover any Goods or Effects held in Trust or on Commission, nor any Jewels, Plate, Watches, Trinkets, Medals, Curiosities, Prints, Paintings, Drawings, and Sculpture, unless the same shall be insured and paid for as such.

II. No Losses from Fire happening by any Invasion, Foreign Enemy, Civil Commotion, or any Military or Usurped Power whatever, made good.

III. Persons desiring to effect Insurances with this Company on Buildings, Goods, &c. shall furnish a particular Description thereof, together with their nature, quality, and hazard, specifying if any Kiln, Stove, Oven, or Furnace is used, or any implement for producing heat, or any hazardous or dangerous process carried on, in, or about the same; and in the Insurance of Goods must also furnish a particular Description as aforesaid of the Building or Place wherein the same are deposited. And if there be any Omission or Misrepresentation in describing the Building or Goods, so that the same be insured at a lower Rate of Premium than they otherwise would be, the Policy shall in either of these cases become void. And in case of any Alteration after such Insurance shall have been effected, to render the same more hazardous, or requiring an additional Premium, then the Insured shall give due Notice hereof in writing at the Company's Office, previous to the commencement of such Risk, and pay such additional Premium as may in such case be required for the same; or, in default of such notice, or any omission or misrepresentation, or if there shall be at any one time more than Twenty Pounds weight of Gunpowder in the Premises insured, or wherein any Goods are insured (unless specially endorsed on the Policy), in any or either of the said cases, such Insurance shall become void, and no benefit be derived therefrom.

IV. All Policies are to be signed by Three of the Directors; and no Insurance is to be considered as effected until the Premium and Duty is actually paid, or a Deposit made to secure the same; and no Receipt is to be issued for the renewal of Policies but such as is signed by the Secretary of the Company.

V. Persons removing their Goods, or changing their Habitation, are to give Notice thereof to the Office prior to such removal or change, that the same may be allowed by Endorsement on the Policy, or a suitable Premium paid, if the nature of the Risk be altered. In case of Death, Assignment, or otherwise, the Policy may be continued by the legal Representative, provided the same be properly endorsed within Three Calendar-Months after such Death, Assignment, &c.

VI. Persons insured by this Office shall receive no benefit from their Policies, if the same Houses or Goods, &c. are insured in any other Office, unless such Insurance, and the amount thereof, be first specified and allowed by Endorsement on the Policy; in which case this Office will pay its Rateable Proportion on any Loss or Damage.

VII. No Policies granted by this Company shall extend in any case to insure Money, Securities for Money, Bonds, Bills, Notes, Account-Books, Deeds, or Gunpowder, except as is expressed in the 3d Article.

VIII. Policies for shorter periods than a Year may be effected on equitable Terms, and will pay only a proportionable Part of the Duty.

IX. If any Loss or Damage by Fire be sustained on Property insured with this Company, the Person insured is forthwith to give Notice of such Loss or Damage at the Company's Office; and, as soon as possible after, to deliver in to the Company as exact an Account of the Particulars and Amount of such Loss or Damage as the nature of the case may admit. If it be required, such Account shall be supported by the Oath or Affirmation of the Party insured, by the Attestation or Certificate of some Person who may reside and be within the Parish or immediate Neighbourhood of the Sufferer, and who may be a competent evidence to his or her character, and to the fairness of the claim; and also by the Production of such Books, Documents, or Vouchers as may appear necessary. If there be the fairest of the claim; and also by the Production of such Books, Documents, or Vouchers as may appear necessary. If there be the fairest of the claim; and also by the Production of such Books, Documents, or Vouchers as may appear necessary. If there be the fairest of the claim; and also by the Production of such Books, Documents, or Vouchers as may appear necessary. If there be the fairest of the claim; and also by the Production of such Books, Documents, or Vouchers as may appear necessary.

X. In case of any Dispute with the Company, as to the Amount of any loss or Damage sustained by Fire, the same shall be submitted in the usual way to Arbitrators indifferently chosen (and an Empire if necessary) whose Award shall be conclusive.

XI. Insurances granted for a Year or any longer term may be renewed within Fifteen days after the Expiration thereof. Policies for any period less than a Year will terminate at Six o'Clock on the Evening mentioned therein.

XII. Persons insuring between the Quarter-Days shall pay the Premium from the day on which the Policy commences, to the Quarter-Day then next ensuing, and from thence for One Year more at least.

XIII. Losses sustained by Persons insuring with this Company, and admitted by the Directors, shall be made good instantly, either by Payment to the full Amount, without deduction or abatement (without being liable to any covenants, or calls for contribution to make good losses), or by repairing or rebuilding the Premises destroyed or damaged, as far as the amount insured requires, at the option of the Directors.

ROBERT RANKIN, Secretary.

29.52

£2.500

Col J. H. Dixon - Mortgage of Farm

Remitted 24 June

No. 17-

