

GLOUCESTERSHIRE *Worcestershire, Herefordshire and Monmouthshire* Fire and Life Assurance Company.

No. 1033

Sum Assured....£ 5200



Present Payment.

Premium, from 29th Sept 1826 }
to 29th Sept 1827 } £ 5. 15. 6
Duty ditto } 7. 16. 0
Policy } £ 13. 11. 6

Future Payment.

Annual Premium.....£ 5. 15. 6
Ditto Duty.....7. 16. 0
£ 13. 11. 6

Payable at Michaelmas Annually

Whereas

The Reverend J. T. Coxwell and Captain Edward Coxwell
Trustees of *brepswell Esquire of Pinkney Park Wilshire*

have proposed to effect an Assurance with the GLOUCESTERSHIRE FIRE AND LIFE ASSURANCE COMPANY, against Loss or Damage by FIRE, to the extent of the Sum or Sums hereinafter mentioned, on the Property hereby described, in the Place or Places hereinafter particularized, and not elsewhere, unless previously allowed by Indorsement on this Policy, viz.

On a Mansion, Brick and tile situate in Pinkney Park, Wilshire. Two Thousand Pounds. On a board House and gabling adjoining, near, Brick and tile. Two Hundred Pounds. On the Grapery and pinery near Three Hundred Pounds. On the Horses, Carriages and Harness in the said Coach House and gabling Five Hundred Pounds. On the Household goods, Printed Books, Linen, Wearing Apparel, Hats, Wine, and Liquors in private use in the said Mansion Fifteen Hundred Pounds. On the Watches, Jewels, Trinkets, Medals and Curiousities, Musical Instruments, China, Glass and Looking Glasses in the said Mansion Two Hundred Pounds. On the Paintings, Prints, Drawings and Sculptures therein (not exceeding £5 on any one Article) Five Hundred Pounds.

And whereas the said *Reverend J. T. Coxwell and Captain Edward Coxwell* have this day paid to the said Company, the Sum of *thirteen pounds eleven shillings and six pence* above stated as the Premium and Duty for such Assurance, the Receipt whereof is hereby acknowledged, and have agreed to pay or cause to be paid to the said Company the Sum of *thirteen pounds eleven shillings and six pence* for such Premium and Duty Yearly on the *Twenty Ninth* Day of *September* during the continuance of this Policy.

Now be it known, That from the date of these presents, until the Day above mentioned, and so long afterwards as the said Assured shall duly pay, or cause to be paid, the said Premium and Duty to the said Company at the time aforesaid, and the Directors of the said Company for the time being shall agree to accept the same, the Capital Funds and Securities of the said Company shall, according to the provisions of the Deed or Deeds of Settlement of the said Company, and subject to the Conditions and Regulations hereunder mentioned, be subject and liable to pay to the said Assured, *their* Executors and Administrators, or to reinstate or make good all the Damage and Loss which the said Assured shall suffer by Fire on the Property herein mentioned, not exceeding in each case respectively the Sums hereinbefore specified, or the Property hereinbefore described.

Provided always, and it is hereby expressly declared and agreed, that the subscribed Capital and other the Stocks, Funds, and Securities and Property of the said Company, which, at the time of any demand made, shall remain unapplied and undisposed of, in pursuance of the trusts, powers, and authorities contained in the said Deed or Deeds of Settlement, shall alone be liable to answer and make good all Claims and Demands whatsoever, under or by virtue of this Policy; and that no Director, Member, or other Proprietor of the said Company, shall, upon any account or pretence whatsoever, be subject or liable to such Demands, beyond his Share of the subscribed Capital Stock of the said Company; and which Share is set opposite to his Signature to the Deed of Settlement establishing the said Company, or mentioned in some other Deed referring thereunto, and declaring him to be a Member thereof, any thing contained in this Policy to the contrary notwithstanding.

In Witness whereof, We, (being Three of the Directors of the said Company,) have hereunto set our Hands, this *Eighth* Day of *January* in the Year of our Lord *One thousand Eight Hundred and twenty seven*

Examined *H*

Entered *H*

W. Marshall
W. Marshall
W. Marshall

CONDITIONS OF ASSURANCE.

I.—If any fraudulent Omission or Misrepresentation be made in the Proposal for Insurance; or if, after an Insurance is effected, the Risk be increased by any addition to or alteration of the Premises, or the Implements, &c. used therein; or by the carrying on of any hazardous Business, or the deposit of any hazardous Goods; or by any hazardous Communication, not mentioned in the Proposal for Insurance, and due Notice in writing be not given thereof to the Company, the Policy to be void.

II.—No Insurance to be in force until a Deposit or the Premium and Duty be actually paid; and no Receipt to be valid but those printed and issued by the Company, and signed by a Director, Clerk, or Agent, or by the Secretary.

III.—If Property insured pass by representation, assignment, or otherwise, into other hands, the Interest in the Policy may be preserved to the Successor, on the succession being allowed by the Company's Indorsement on the Policy. And if Goods insured be removed, such Removal must also be allowed by a similar Indorsement; but no additional Premium will be required, unless the Risk be increased.

IV.—Notice to be given by Persons insuring with this Company, of Insurances on the same Property effected or afterwards to be effected with any other Office; and this Society to be answerable only for a rateable Proportion of Loss or Damage with such other Office or Offices. Policy to be void in default of such Notice.

V.—Persons insuring for Seven Years, to be charged for Six Years only; and for any number of Years more than Three, a proportionate Discount to be allowed both on the Premium and Duty.

VI.—No Loss or Damage to be made good which may happen from Fire occasioned by Invasion, Foreign Enemy, Civil Commotion, Riot, or any military or usurped Power; nor for any Loss or Damage by Fire to Hay, Corn, Seed, or other Property, arising from natural heating, or in consequence thereof.

VII.—Persons insured who sustain any Loss or Damage by Fire, must forthwith give Notice thereof, in writing, to the Company, and, within Three Months, deliver a particular Account thereof, and substantiate the same by Oath, Affirmation, production of Books or Vouchers, or by such other reasonable means as the Directors may require. And until such Proof be made, or if any Fraud shall appear in the Claim, or any false Statement be made, the amount of such Loss or Damage shall not be recoverable.

VIII.—On such satisfactory Proof being made, the Insured to receive the Indemnity, without any Deduction or Discount; but the Company reserve the option either to pay the amount, or make good the Property by re-insurance.

IX.—Disputed Claims (where no Fraud is suspected) to be submitted to Arbitrators indifferently chosen; and their Award, or that of their Umpire, to be conclusive.

X.—Money, Securities for Money, Bonds, Bills, Notes, Account Books, Tallies, Deeds, or Gunpowder, cannot be insured.

XI.—Printed Books, Jewels, Plate, Trinkets, Wearing Apparel, Watches, China, and Glass; Medals and other Curiousities; Paintings, Drawings, and Sculpture, are not included in any Insurance unless specified in the Policy.

XII.—Leaseholders, Trustees, Mortgagees, and Reversioners, may insure, provided their Tenure or Interest be specified.

XIII.—Policies for less than a Year to expire at Six o'clock in the Evening of the Day of the Termination thereof, without the allowance of any extra Days; but Insurances for a Year, or any longer Term, may be renewed within Fifteen Days after the Expiration thereof.

The following Statement of the Capital, will shew the unquestionable Security of this Company.

A Capital of more than £500,000 Sterling has been already subscribed; and the Subscriptions may be extended to a Million, if the Directors shall think fit.

A Fund of £100,000 is, by the provisions of the Company's Deed of Settlement, to be invested in the Names of Trustees, and from time to time to be kept good, as a Guarantee Fund, before the Subscribers are to be entitled to any Share of Profits.

The Capital provided by the Company being thus ample, and provision being made for its Increase, at the discretion of the Directors, the Company stipulate, as declared in their Policies, that no Member shall ever be liable for, or be called upon to pay, a larger Sum than the amount of his Subscription, upon any account or pretence whatsoever.

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More than Five Hundred Committed
STONESTREET