

*A. Hudson*

# Fire Policy.

### PRESENT PAYMENT.

Premium from the 25 <sup>th</sup> day of March 1825		
to 25 <sup>th</sup> March 1826	2	11
Duty do	3	1
Policy and Stamp		
Total payment	£	5 12



17  
No. 9348

### FUTURE PAYMENTS.

Premium annually	2	9
Duty do	2	10
Total payable on the 25 <sup>th</sup> of March in each Year	£	5 12

# Beacon Fire Insurance Company.

No. 8, Chatham Place, No. 184, Regent Street, LONDON.  
AND No. 60, GREAT KING STREET, EDINBURGH.

**Whereas** *Justus Hudson of No. 57 Hatfield Street Blackfriars Road Gentleman* is desirous of effecting an Insurance against loss by Fire with the **Beacon Fire Insurance Company**, in the sum of *One Hundred Pounds*

and *that* accordingly paid at the Office of the said Company the sum of £ *2 9* as the Premium for such Insurance for *One* Year commencing from the *twenty-fifth* day of *March* 1825 and has agreed to pay or cause to be paid to the said Company or their accredited Agent the like sum, on the same day in every succeeding Year, for the purposes following, that is to say, for the Insurance of the sum of

Amount Insured.
100

*100 One Hundred Pounds on his Household Furniture Linen Wearing Apparel Plate and printed Books in his new Apartments in the Dwelling House of Mr. Turner only situated as aforesaid Brick Field Street*

Rate of Prem.	Amount of Premium.
2/9	2 9

**Now know all Men** by these presents, that during the term of *One Year* commencing as aforesaid, and so long as the said Assured shall pay or cause to be paid the said annual Premium at the time aforesaid, and the Directors of the said Company for the time being shall agree to accept the same payments, the Funds and Property of the said Company shall be liable to make good to the said Assured *his* Executors, Administrators or Assigns, to the extent of the sums hereinbefore mentioned to be respectively insured on the above described property, any loss or damage which may happen by Fire to the same or any part thereof.

**Provided always** and it is hereby declared, that the Funds and Property of the said Company shall alone be answerable for the claims and demands which may be made under this Policy, according to the Provisions contained in the Deed of Settlement of the said Company bearing date the Thirteenth day of January, 1823, and that no Member of the said Company shall be liable to any claim under this Policy beyond the amount of his or her share or shares in the Capital of the said Company. **Provided also**, that this Policy shall be subject to the Conditions hereupon indorsed, in the same manner as if the same were herein specially mentioned. **In Witness** whereof, We whose Names are hereunder written, being three of the Directors of the said Company, have hereunto set our Hands and Seals, this *twentieth* day of *March* in the year of our Lord, One Thousand Eight Hundred and *twenty-five*

Signed, Sealed, and Delivered in the presence of

*W. P. Gumpert*  
*Arch. Smith*  
*A. Pomeroy*

*W. P. Gumpert*  
*Arch. Smith*  
*A. Pomeroy*

4/466

# Beacon Fire Insurance Company.

## CONDITIONS REFERRED TO BY THE WITHIN POLICY.

Persons wishing to effect insurances with this Company must deliver in at the chief office in London, or to any of the nearest agents of the Company, if in the country, a specification of the description of property to be insured, including, if the material is to be affected on buildings, where they are situated, of what materials the walls and roofs are composed, whether the premises are occupied as dwellings, warehouses, manufactories, or otherwise, and also whether the same stand alone, or are divided by party walls from each other.

All buildings, the walls of which are composed of brick or stone, standing by themselves, or having party walls of the same materials, and also private erections, wherein no hazardous goods are deposited, shall be charged an annual premium at the rate of one shilling and sixpence for every hundred pounds insured. All buildings, the walls of which are composed of brick or stone, standing by themselves, or having party walls of the same materials, and used as shops, warehouses, or other manufactories, wherein no hazardous goods are deposited, shall be charged an annual premium, at the rate of one shilling and sixpence for every hundred pounds insured.

All buildings, the walls of which are composed of brick and timber, stone and timber, timber and plaster, or three sides brick or stone, and one side plaster or timber, and used as private dwellings, wherein no hazardous goods are deposited, shall be charged an annual premium, at the rate of one shilling and seven-pence for every hundred pounds insured.

All buildings, the walls of which are composed of brick and timber, stone and timber, timber and plaster, or three sides brick or stone, and one side timber or plaster, used as shops or warehouses, and all distilleries, barns and out-houses, having no chimneys, or adjoining to any buildings having a chimney, store, or other place for making a fire, and in which no hazardous goods are deposited, or hazardous trades carried on, shall be charged an annual premium of two shillings and nine-pence for every hundred pounds insured.

All household goods, except glass, china, earthenware and pictures, deposited in private dwellings, the walls of which are composed of brick or stone, shall be charged an annual premium of one shilling and sixpence for every hundred pounds insured.

All household furniture or stock in trade, not deemed hazardous, deposited in buildings, the walls of which are composed of brick or stone, and used as shops or warehouses, and all farming stock out of doors or in barns, or other buildings having no chimneys, shall pay an annual premium of one shilling and nine-pence for every hundred pounds insured.

All household furniture, except glass, china, earthenware, and pictures, deposited in private dwellings, the walls of which are composed of brick or stone, timber and stone, timber and plaster, or three sides brick or stone, and one side plaster or timber, shall be charged an annual premium at the rate of two shillings and seven-pence for every hundred pounds insured.

All household furniture, or stock in trade, not deemed hazardous, deposited in buildings, the walls of which are composed of brick and timber, stone and timber, timber and plaster, or three sides brick or stone, and one side timber or plaster, and used as shops or warehouses, shall be charged an annual premium, at the rate of two shillings and nine-pence for every hundred pounds insured.

All goods deposited by the Directors hazardous, which shall be deposited in buildings composed of brick, stone, either standing alone or separated by party walls composed of the same materials, shall be charged an annual premium of two shillings and nine-pence for every hundred pounds insured.

All goods deposited by the Directors hazardous, which shall be deposited in buildings, the walls of which shall be composed of brick and timber, stone and timber, timber and plaster, or three sides stone or brick, and one side timber or plaster, shall be charged an annual premium, at the rate of four shillings and nine-pence for every hundred pounds insured.

No rent shall be payable by the Company, on any policy effected by them, unless the premises insured are not damaged by fire to be repaired or reinstated. The Directors may, in the event of premises being damaged or destroyed by fire, either rebuild the same, or pay the estimated amount of loss on the policy, as they shall think fit.

In all cases in which rent is payable by this Company for premises damaged or destroyed by fire, in case the Directors shall order the same to be repaired or rebuilt, the rent shall be paid until the expiration of one calendar month from the rebuilding of the premises.

Rent payable by this Company, for premises damaged or destroyed by fire, where the amount of the sum insured on the premises shall be paid by the Directors, shall still continue to be satisfied until the expiration of one calendar month after the premises are rebuilt, provided that time shall not exceed twelve calendar months from the date of the fire.

On premises being damaged or destroyed by fire, the rent of which has been insured with this Company, the Directors shall discharge at the ensuing rent-day after the fire, the amount which shall have become due from the preceding rent-day. If persons insuring a weekly allowance have the premises insured, their business was carried on, also insured with this Company, the Directors in the event of ordering the repair or rebuilding of the same, will pay the amount weekly allowance from the date of the fire until the end of one calendar month after the expiration of the repairs or re-erection of the buildings; provided the persons so insuring shall not prior to such period, have commenced their former or some new occupation, in either of which cases the allowance as aforesaid shall cease from such date.

If persons, insuring a weekly allowance, have the premises where they are carried on their business insured by any other Company, or by this Company, and the Directors should prefer paying the amount of the policy to the repairing or rebuilding the same, the weekly allowance shall be paid until the date of the fire, and be paid until the expiration of one calendar month after the premises have been repaired or rebuilt, provided that time shall not exceed twelve calendar months from the date of the fire, and the insured shall not have commenced their former or some new occupation.

Every person, claiming a weekly allowance, shall produce a certificate, signed by the Minister and Churchwardens of the parish wherein the claimant resided at the time of the fire, certifying that the party applying is of good character, and that they, the Minister and Churchwardens, believe him to be wholly deprived of the means of obtaining a livelihood by his or her usual avocations; in addition to which, it shall be lawful for the Directors to require all persons, previous to their receiving a weekly allowance, to make a solemn affidavit, that the amount claimed will not exceed one-half of the averaged profit per week, which they derive from their business within the twelve months immediately preceding the date of the fire, and if the Directors shall think proper, it shall also be lawful for them to require an affidavit to be made by the insured, once in every month during the receipt of such allowance, that they have not been employed, or received any aid from business or work done during such period. But if it shall be stated by the party, at the time of claiming the allowance, that, instead of making any profit as aforesaid, they had been sustaining loss from their business, the same shall be paid, without any reservation, for three calendar months, and no longer.

If a person receiving the weekly allowance shall make a comparison with his creditors, or become a bankrupt, unless the insolvency of the party shall

have been stated in writing at the time of making the claim; or if he or she, after having made the claim, shall be convicted of any crime, the allowance shall immediately cease from such time, except in those cases where the allowance shall be payable for three calendar months, and no longer.

On any person or persons insured with this Company sustaining damage or loss by fire, the Board of Directors shall cause 3 per cent on the amount of the estimated loss to be paid within one week after a certificate shall have been obtained, on the party, so entitled to claim, presenting a receipt at the office of the Company, or to one of their agents in the country, signed by the Minister and Churchwardens, or by the Churchwardens and two respectable householders of the parish wherein the party resided, certifying to the good character of the insured.

All policies of insurance effected with this Company, on property already insured with any other Company, or which shall afterwards be insured with or by any other parties, shall become void, unless at the time of effecting the policy, the Company, or within one month after another insurance shall have been effected with any other Company, or parties, the same shall be notified, and allowed by endorsement on the policy, in which case the Company, in the event of loss by fire, will pay the amount of the damage sustained, and all policies effected by persons on property not their own, unless the insured shall be made under trust, and so specified in the policy, shall be null and void, and all sums insured, and premiums paid thereon, become forfeited.

All insurances effected with this Company on property fully described in the specification, so that the same may be charged at a lower rate of premium than would otherwise have been charged by the regulation of this Company, shall be void, and all sums insured thereon, with the premium paid, be forfeited to the Company.

If buildings of any description, insured with this Company, shall at any time after such insurance be made use of, either by the person or persons effecting the insurance, or by any other person or persons, to store or warehouse any hazardous goods, or to exercise or carry on any hazardous trades therein; unless the same is allowed by endorsement on the policy, and payment of a premium for such additional risk, the sum insured on the policy, and the premium paid thereon, shall become forfeited to the Company.

Policies of insurance effected with this Company may be assigned provided the same shall be submitted by endorsement within three months after such assignment; but if more than three months shall have elapsed before the same is applied for, and loss by fire shall be sustained, the sum insured on such policy, and all premiums paid thereon, shall become forfeited to the Company.

Executors, administrators, or heirs to persons insured with this Company, may continue the policy, provided the same is presented at the chief office in London, or to one of the Company's Agents in the country, to be endorsed, previously to any loss being sustained by fire.

If persons insured with this Company removing their property from one place to another, will be indemnified under the same policy from loss by fire; provided, first, that due notice is given to the Company of such removal; secondly, that the risk is not increased; and, thirdly, that the removal is sanctioned by an endorsement on the policy.

In respect to all insurances effected with this Company, the Board of Directors shall have full power to accept or refuse to insure the same, and charge such rate of premium as they, at the time, may think proper.

All loss or damage occasioned by lightning shall be paid by the Company. All persons effecting insurances with this Company shall be allowed fifteen days from the expiration of the date of the policy, to pay the renewal premium, which shall be charged by the Directors.

If the premium, upon any insurance effected with this Company, shall remain unpaid for fifteen days after they are due, the sum insured on such policy, and the premium paid thereon, shall become void. No loss sustained from hay or corn taking fire on their own heat shall be made good by the Company.

No loss or damage by fire, occasioned by riot or civil commotion, or by any military or usurped power, whether foreign or domestic, shall be made good by this Company.

If a fire shall happen from the explosion of gunpowder on the premises, or that 10 lb. of gunpowder shall be on any premises insured by this Company, at the time of any fire taking place, no loss or damage sustained will be made good by this Company.

All persons insured with this Company, who shall sustain any loss by fire, shall give notice thereof as soon as possible, at the chief office of the Company in London, or to the Agent residing the nearest to the insured, if in the country.

Persons sustaining loss of a sum insured previously to the claim being notified, must deliver at the chief office of the Company in London, or to one of their Agents in the country, a statement of the loss and amount claimed thereon, together with the names of which they may make an affidavit or affirmation; and, if required, produce a certificate, signed by the Churchwardens and two respectable householders, or the Minister and Churchwardens of the parish wherein they resided, testifying to the good character of the insured.

If required by the Directors, all persons making claim for loss by fire must produce specific accounts and ledgers, if not burnt, to be examined by the Directors, or such other persons as they may appoint.

Should any difference of opinion arise between the Company and the insured, respecting the value of the whole or any portion of the property burnt, the same shall be referred to the arbitration of three impartial persons; one to be named by the insured, one by the Company, and the third shall be chosen by a Barrister, selected by the two arbitrators aforesaid. That previous to the nomination of arbitrators, the Company and the insured shall enter into a bond to abide by the decision of the arbitrators.

To prevent fraud, it shall be lawful for the Directors, if it shall appear to them expedient, either for the protection of the Company or the cause of justice, previously to the payment of the sum insured on any policy, to cause a Committee to be formed of twelve respectable householders residing in the parish wherein the fire occurred, to investigate and report their opinion respecting the nature of the claim.

In all cases where a Committee of twelve persons are constituted, as aforesaid, the Directors shall be guided, either in retaining or remitting or paying the amount to be awarded by arbitrators chosen as herebefore described. That the party insured shall be furnished with a list of the names of the Committee two days before they are appointed to meet; and if any good ground of objection shall be added against any of the persons so nominated, fresh names shall be selected to fill their place.

All persons insuring property with our Company shall sustain loss by fire, shall receive the amount thereof within thirty days after due proof of the loss shall have been admitted by the Directors.

If reasonable charges and damages attending the removal of goods in time of danger will be repaid and made good. No charge will be made for the Policy when the sum insured amounts to £200 or upwards.