

Pooler.  
Fire Policy.



# Alliance

British & Foreign  
**LIFE & FIRE**  
Assurance Company,

LONDON,

Established by Act of Parliament,  
1824.

CAPITAL FIVE MILLIONS STERLING.

### Board of Direction.

#### PRESIDENTS.

JOHN IRVING, Esq., M. P. N. M. ROTHSCHILD, Esq.  
FRANCIS BARRING, Esq. MOSES MONTEFIORE, Esq.  
SAMUEL GURNEY, Esq.

#### DIRECTORS.

JAMES ALEXANDER, Esq., M. P. Sir R. T. FARQUHAR, Bart., M. P.  
G. H. BARNETT, Esq. EDWARD FLETCHER, Esq.  
EDWARD BLOUNT, Esq. GEORGE HARRISON, Esq.  
JOHN BLOWERS, Esq. WILLIAM HOWARD, Esq.  
T. FOWELL BENTON, Esq., M. P. JOHN IRVING, Esq.  
ARCHIBALD CAMPBELL, Esq. WILLIAM KAY, Esq.  
WILLIAM CRAWFORD, Esq. H. M. THORNTON, Esq.  
TIMOTHY A. CURTIS, Esq. THOMAS WILSON, Esq.

Auditors.—Henry A. Douglas, Esq.—Thomas Masterman, Esq.  
John South, Esq.  
Bankers.—Messrs. BARRING, HARRIS, & Co.  
Actuary.—Benjamin Gompertz, Esq., F. R. S.  
Secretary.—Andrew Hamilton, Esq.  
Physicians.—John R. Hume, M. D. Carzon Street.  
Solicitor.—John M. Pearce, Esq.  
Surgeon.—Thomas Allason, Esq.

HOME.  
No. 23809.

Payment received on granting this Policy,  
from the 20th September 1824  
to the 20th September 1824  
Premium 10.5.5  
Duty 2.5.14  
Policy £ 12.3

Payment to be made for the keeping of this Policy  
on the 25th September 1824  
and subsequently on the same day of the same month.  
Premium ... 10.5.5  
Duty ... 2.5.14  
£ 12.3

## Whereas

*M<sup>r</sup> Joseph Smith, of Lytchett Minster, in the County of Dorset, Bookbinder,*  
has paid the Sum of five shillings and eleven pence  
to the ALLIANCE BRITISH AND FOREIGN LIFE AND FIRE ASSURANCE COMPANY, as a Premium for the Assurance hereby made, and intends to pay on the twenty ninth Day of September in every Year, the Premium or Sum of five shillings and eleven pence for the continuance of this Policy, for assuring from Loss or Damage by Fire the Property hereinafter described; that is to say,

*Seventy pounds on a dwelling House & Office adjoining and communicating, that built and thatched and tiled, in his own occupation, situated at Lytchett Minster aforesaid; and fifty pounds on a dwelling House and Office adjoining and communicating, that built and thatched and tiled, in the occupation of Charles Adams, Labourer, situated adjoining to the beforementioned Buildings.*

Now this Policy witnesseth, That, from the 20th Day of September 1824, and so long as the said Assured shall cause to be paid the Sum of five shillings and eleven pence in every Year, on the twenty ninth Day of September at the Office of the said Company, or to some one of its accredited Agents, and the Board of Direction of the said Company shall accept the same, the said Company shall be subject and liable to pay unto the said Assured, his Executors or Administrators, and also to his Assigns (if the said Policy be assigned with the consent of the Board of Direction, but not otherwise), all such Loss or Damages may happen by Fire to the Property above-mentioned, amounting to no more in the whole than the Sum of one hundred twenty pounds and to no more on any of the different Properties above described than the sum at which they are respectively valued in this Policy, according to the Conditions printed on the back of this Policy.

In Witness whereof, we, Three of the Directors of the said COMPANY, have hereunto set our hands this twenty third Day of September in the Year One Thousand Eight Hundred and twenty eight.

Entered, *Murray*

Examined, *R. Robbins*

*W. H. ...*  
*J. H. ...*  
*W. ...*



# Alliance Fire Office.

POLICY N<sup>o</sup> 25809  
PAYABLE AT Michaelmas.

Be so good as examine the Policy, to see that it is filled up according to your wishes.

## CONDITIONS OF ASSURANCE.

PERSONS who have made Five successive Annual Payments on their Policy, previous to each division of the Profits, or who, by One Payment of the Premium for Five or more Years, have had their Property assured at the Office for not less than the above period, are to participate in such Profits.

No charge is made for Policies when the Sum assured amounts to £300 or upwards.

## PREMIUMS.

CLASS	Description	Rate per Cent. per Annum.
FIRST CLASS. Common.	Buildings of Brick or Stone, with party-walls, covered with Slate, Tile, or Metal, in which neither hazardous Trades are carried on, nor hazardous Goods deposited.	1s. 6d.
SECOND CLASS. Hazardous.	Farming Stock—GENERALLY; that is, in one sum on the Stock and Utensils in all the Buildings, or in all or any of the Yards or Places, of any one Farm; WITHOUT AN AVERAGE CLAUSE.	2s. 6d.
	Buildings covered with the same materials, and built of Brick or Stone, with party-walls, in which certain hazardous Trades are carried on, and Goods in a certain degree hazardous deposited.	
THIRD CLASS. Doubly Hazardous.	Buildings thatched, and not having a Chimney, nor adjoining to a Building having a Chimney; and Goods in such Buildings.	4s. 6d.
	Goods not hazardous, deposited in Buildings of Timber, or of Brick and Timber, or of Brick externally without party-walls, and covered with Slate, Tile, or Metal.	
	Ships, in Port, Harbour, or Dock, and the Cargoes of such Ships; and Ships building or repairing.	
	Barges and Vessels of all descriptions on Rivers or Canals; and the Goods on board such Vessels.	
	Buildings of Timber, or of Brick and Timber, or of Brick externally without party-walls, in which Goods are deposited, or Trades carried on, either of which are in a certain degree hazardous.	
	Buildings thatched and having a Chimney, or adjoining to any Building having a Chimney, and all Goods in such Buildings.	
	Goods in a certain degree hazardous, in Buildings of Timber, or Brick and Timber, or Brick externally without party-walls.	

In the Class of *Hazardous Risks*, are included the Stock and Goods of Coopers, Soap-Makers, Bread-Bakers, Tallow-Chandlers (not Melters), Brewers, Ship-Chandlers, Stable-Keepers, Malsters, and the Stock in Timber-Yards; also Hemp, Flax, Pitch, Tar, Turpentine, Resin, and Oil.

In the Class of *Doubly Hazardous Risks*, are included the Stock and Goods of Tallow-Melters, Rope-Makers, also China, Glass, Pottery, and Sculpture.

In the Class of *Special Risks*, are the Buildings and Stock of Sugar-Refiners, Sugar-Grinders, Sea-Biscuit Bakers, Distillers, Musical Instrument Makers, Cotton Spinners, Calico Printers, Flax Dressers, Factories worked by Steam Engines, Chemists' Laboratories, Japanners, Theatres. The Rates of Premium charged on these, and on many similar Assurances, are regulated by the peculiarities of each case.

Buildings and Goods on the banks of the Thames, between the Tower and Limehouse, and on the opposite shore, to the same extent, are subject to a small additional charge, on account of the additional risk attending those districts.

A duty of 2s. per Cent. per annum, on all Property assured from Fire, is payable to Government, under an Act of the 33th of his Majesty George III.

## CONDITIONS.

- I. It is incumbent on every person desiring Assurance from Fire, to describe clearly the construction of the building to be assured, or containing the property to be assured, according to the distinctions noted above; also, to state the nature of the goods, or other property, on which Assurance is proposed; and whether there be any Stove, Coal, Furnace, or other implement for producing fire-heat, by which the risk may be in any degree increased. After an Assurance shall have been effected, it is necessary for the Assured to communicate immediately to the Company any alteration which may subsequently be made in the building, or in the description of the goods deposited, or of the trade or process carried on in them, if any of these changes increase the risk which has been assured; and in every other respect to be perfectly explicit in his communications with the Directors, as any omission or misrepresentation violates the policy.
- II. No claim will be allowed for loss occasioned by the invasion of a foreign enemy, by civil commotion, or by any military or usurped power; and all Assurances on property in foreign countries are to be suspended during the continuance of any such invasion or civil commotion.
- III. Books of Account, written Securities, Bills, Bonds, ready Money, Tallies, and Gunpowder, are not to be held assured by any policy granted by this Company.
- IV. No description of property is to be considered assured by any policy, unless specifically mentioned in such policy.
- V. Assurances made with other Companies on property assured by this Company must be noticed, either in, or by indorsement upon, the policies granted by this Company. Persons neglecting to notify such Assurances with other Companies, will forfeit their right of recovery on this Company.
- VI. No assurance proposed to this Company is to be considered in force, until the premium and duty be paid.
- VII. If property assured by this Company should pass by death, assignment, or otherwise, into new hands, the interest in the policy may be preserved to the successor, provided such succession be allowed at the office by indorsement on the policy; and if goods assured be removed to a new situation, the Assurance may be continued, by indorsement on the policy; an extra premium will be charged, if the risk be increased by the removal.
- VIII. If any loss or damage by fire be sustained on property assured with this Company, the person assured is forthwith to give notice of such loss or damage at the Company's office; and as soon as possible after, and within three months, at the utmost, 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 assured; by the attestation or certificate of some persons who reside within the parish, or in the immediate neighbourhood of the sufferer, and who may be competent witnesses to the character of the Assured, and to the fairness of the claim, and further, by the production of such books, documents, or vouchers, as may appear necessary. If there be found to be any false swearing, fraud, collusion, or wilful mis-statement, on the part or behalf of the person assured, or if it shall appear that the fire shall have been occasioned by any wilful act or connivance on his part, the policy in such case shall be void, and the right of recovery forfeited.
- IX. In every case of loss, the Company will reserve to itself the right of reinstatement, in preference to the payment of claims, if it shall judge the former course to be most expedient.
- X. If any difference shall arise with respect to the amount of any claim for loss or damage by fire, and no fraud be suspected, such difference shall be submitted to arbitrators indifferently chosen, whose award, or that of their umpire, shall be conclusive.

A. HAMILTON, SECRETARY.