Fire Policy.

No. 3677.

114

Sum Insured.

£ 4000.

Payment received by the Company on granting this Policy, for Insurance of the Property undermentioned,

From Michaelmas 1827,

To Michaelmas 1834,

PREMIUM .....£ 15: 6: .

DUTY .....£ 36: . . .

POLICY .....£ . : . : .

£ 81. 6 .

Payment conditioned to be made for the Renewal of this Policy at the Term of

September 29th 1834, Septennially

and thence-forward ~~annually~~ on the same Day of the same Month.

PREMIUM .....£ 15: 6: .

DUTY .....£ 30: . : .

£ 81. 6 .

Leeds and Yorkshire Assurance Company.

Whereas William Chadburn, of Sheffield, in the County of York, Optician,

has paid the Sum of Forty five pounds six shillings Sterling, to the LEEDS and YORKSHIRE ASSURANCE COMPANY, being the Premium on the Sum insured by this Policy, to Michaelmas 1834, and he having agreed to pay the ~~Annual~~ Septennial Sum of Forty five pounds six shillings as stated in the Margin, at the Term aforesaid, during the Continuance of this Policy, for Insurance from Loss or Damage by Fire, on the undermentioned Property, that is to say—

Six hundred pounds on the building of his Dwellinghouse, situate near his Works called the Nursery Steam Wheel, in Sheffield aforesaid, Three hundred pounds on his Engine house and Room over it used as a Joiner's Shop, the floor of wood, near, One thousand two hundred pounds on the Steam Engine, going gear, and other machinery and utensils therein, the Property of said William Chadburn, and on the Boilers belonging, and adjoining thereto. One hundred pounds on a Building marked No 4 in the Plan lodged with the Office, adjoining said Engine house but not communicating therewith, two stories high, used as grinding wheels, the floors flagged. One hundred pounds on Machinery and Utensils therein the Property of said William Chadburn. Four hundred and sixty pounds on a Building marked Nos 1, 2, 3 and 5 adjoining the above, two stories high, the ground floor of No 1 used as a Sawing Shop and the ground floor of Nos 2, 3 and 5 as grinding wheels, the Chambers over Nos 1 & 2 also used as grinding wheels, having flagged floors and the Chamber over Nos 3 & 5 as a room for grinding Optical Glasses, having a boarded floor. Two hundred and fifty pounds on Machinery and Utensils therein, the Property of said William Chadburn. Two hundred and thirty pounds on a Building marked Nos 6, 7, 8, 9, 10 and 11, adjoining the last mentioned, one story high, containing six rooms all used as grinding wheels, except No 8 which is used as a white metal shop. Two hundred and seventy pounds on Machinery and Utensils therein, the Property of said William Chadburn. Sixty pounds on a Building marked No 12 adjoining the last mentioned, two stories high, the ground floor used as a grinding wheel, the chamber as a glass cutting shop. Eighty pounds on Machinery and Utensils therein, the Property of said William Chadburn. Two hundred pounds on a Foundry and Forge adjoining, with rooms over said Forge, situate in the yard, near. One hundred and fifty pounds on a Stable, Gig-house and Forge, all adjoining, with rooms over them, near. All Brick, stone and slated and in the occupation of said William Chadburn and his Undertenants.

Now be it known, That from the Day of the Date of these Presents, and so long as the said Assured shall duly pay, or cause to be paid, the said ~~Annual~~ Septennial Premium of Forty five pounds six shillings as stated in the Margin, at the Term aforesaid, and the Acting Directors for the Company, for the Time being, shall agree to accept the same, the Stock and Fund of the said Company shall be subject and liable to pay the said Assured, or to his Heirs, Executors, Administrators, and Assigns, all the Damage and Loss which he shall suffer by Fire, on the Property hereinbefore described, not exceeding in amount, the respective Sums of Money hereinbefore mentioned.

Provided also, That this 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 printed on the back hereof.

In Witness whereof, We, three of the Directors of the said Company, have subscribed these Presents, at Leeds, the Thirty first Day of October in the Year of our Lord, eighteen hundred and twenty seven.

Received at the same time, for the Commissioners of the Stamp Duties, the Sum of £ 36. 0. 0. being the Duty on the said Insurance according to Act of Parliament.

Examined

Entered

John Cawood

James Dikinson

Sd Entwisle

LEEDS AND YORKSHIRE ASSURANCE COMPANY.

CONDITIONS OF INSURANCE.

I. Every person desirous of effecting an Insurance, must state his name, place of abode and occupation; he must describe the construction of the buildings to be insured, where situate, and in whose occupation, of what materials the same are respectively composed, and whether occupied as dwelling houses or otherwise; also, the nature of the goods or other property on which such insurance may be proposed, and the construction of the buildings containing such property. When an assurance on shipping or other vessels is made, the following particulars must be stated. The name or description of the vessel—where the same lies, and where and in what manner employed—a description of the goods it contains, and whether the person proposing to insure is the owner, or holds the same in trust or on commission.

II. Every Insurance attended with any particular circumstance of risk, arising from the situation or construction of the premises, or the nature of the trade carried on, or of the goods therein, is to be especially mentioned in the order for the policy, so that the risk may be fairly understood. If not so expressed, or if any misrepresentation be given, so that the insurance be effected upon a lower premium than ought to be paid—or if buildings or goods be described in the policy otherwise than as they really are, or if after an insurance shall have been effected, any alteration or addition be made in or to the building or covering of any premises insured, or the risk shall be increased by the erection of any stove, the carrying on of any hazardous operation or trade, the deposit of any hazardous goods, or the making of any hazardous communication—and the same be not duly made known at the Office—no benefit shall arise to the assured from this policy.

III. Excepting in the cases of policies granted for short periods, the charges of premium and duty on insurances made with this Company, are to be calculated from the day on which the same may be effected, until the quarter day then next ensuing, and for one year or for several years from such quarter day, as may be agreed upon; and unless the future payments for renewal of such Annual Policies be made within fifteen days of the period limited for their expiration—the insurance shall cease. Policies for short periods, expire at four o'clock in the evening of the last day of the term for which such policy is granted.

IV. No Insurance proposed to this Company, is to be considered in force, until the premium and duty be actually paid; or unless a sum has been advanced, and the Office or its Agent have given a receipt for the same. No receipts are to be taken for any premiums of insurance, but such as are printed and issued from the Office, and signed by one of the Clerks or Agents of the Company.

V. If property insured by any policy of 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 endorsement on the policy. Every assignment of a policy, except to a mortgagee or mortgagees, must be presented and left at the Office, to be inserted in the Office Books, within ninety days next after the date and execution. Also; any person who shall have effected an insurance on any dwelling houses or other buildings, and shall change the same to other houses or buildings, may have the benefit of his original policy, if the nature and circumstances of the risk be not altered, upon giving due notice, and the same be allowed by endorsement; and if goods insured be removed into a new situation, such removal must be also allowed by endorsement on the policy, and a suitable premium be paid, if the risk be encreased by such removal:—But in all cases where such endorsement is not regularly applied for, and entered in the Company's Books, the policy shall be of none effect.

VI. Persons insuring property at this Office, must give notice of any other insurance effected elsewhere on their behalf on the same, whether previous or subsequent to that made at this Office, and cause such other insurance to be endorsed on their policies; in which case each Office shall be liable only to the payment of a rateable proportion of any loss or damage which may be sustained; and unless such notice be given, the insured will not be entitled to recover, in case of loss.

VII. Persons insuring for seven years, will be charged Premium and Duty for six years only; and in proportion for any greater or less number of years.

VIII. Leaseholders, Landlords, Trustees, Mortgagees, and Reversioners, may insure their interest in buildings, provided the nature of the tenure or interest be duly specified; and goods held in trust, or on commission, must be insured as such, otherwise the policy will not extend to the insurance of such property.

IX. No person insured by this Company is indemnified against losses by fire occasioned by foreign enemies, civil commotions, or by any military or usurped power whatever; nor against losses arising from explosions of any kind. And the policy is vitiated if more than six pounds of gunpowder be kept in any house or shop, unless allowed by special agreement.

X. No person is insured by this Company against loss arising on implements or goods accidentally damaged or destroyed by the improper application of fire in the process of manufacture, nor against losses arising on hay, corn or other property destroyed or damaged by its own natural heating, but losses happening to adjoining or adjacent property insured, in consequence of fire so occasioned, will be made good. And if buildings or effects insured be actually set on fire by lightning, and burnt in consequence thereof, losses so arising will be defrayed from the Company's funds.

XI. All persons insured by this Company, sustaining any loss or damage by fire, are forthwith to give notice to the Office in Leeds, or to the Agent nearest the town or place where the damage happens; and as soon as possible after, and within three months at furthest, to deliver in as particular an account of their loss or damage, as the nature of the case will admit of; and make proof of the same by their oath or affirmation, and by their books of accounts, or other proper vouchers, as shall be reasonably required by the Company; and shall procure a certificate under the hands of some respectable Householders and Minister of the parish, to the satisfaction of the Company, importing that they are acquainted with the character and circumstances of the person or persons insured; and do know, or verily believe, that he, she, or they, really and by misfortune, without any kind of fraud or evil practice, have sustained by such fire, loss and damage to the amount therein mentioned; and until such affidavit and certificate are produced, the loss money shall not be payable; also, if any repairs shall be begun before the claim is made, or if no claim shall be made for the space of three months, or if there be proof of any fraud or false swearing, the claimant shall forfeit his claim to restitution or payment by virtue of this policy.

XII. In cases of fire, all reasonable charges will be allowed upon the removal of goods, and the insurer's loss will be paid, whether the goods be destroyed, lost or damaged by such removal. But this Company is not liable for any loss occasioned by thefts committed at fires.

XIII. If any difference shall arise with respect to the amount of any claim for loss or damage by fire, such difference shall be submitted to arbitrators, indifferently chosen, whose award shall be conclusive: But in no case shall this Company be obliged to take the risk of the sale of damaged goods on themselves. The arbitrators or valuers shall fix the original value, and the value after the fire; and this Company shall pay or make good the difference between those two sums, either by repairs or restitution, or by payment in cash, at their own option.

XIV. By the Constitution of this Society, the insured are entitled to forty-five per Cent. of the net profits and interest arising upon the Company's transactions, and are to receive the same in the period of seven years from the date of their policies, provided they continue insured at this Office during the whole of such period; the party or parties insured may receive such return either at the Chief Office in Leeds, or of the Agent with whom the insurance was effected, on producing the annual receipts given by the Society.

LEEDS: PRINTED BY ROBINSON AND HERNAMAN.