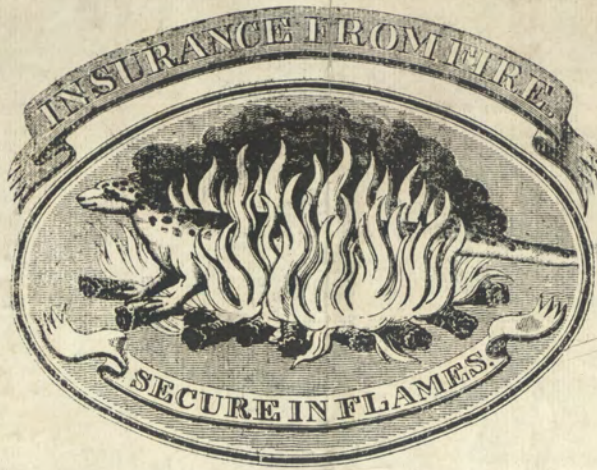


Fire-Office



Society.

No. 7685

Sum Assured £1000

Annual Premium, £ 1.0.0

Duty, £ 1.10.0

Yearly 2.10

Whereas *Charles Vizard of Dursley in the County of Gloucester Esquire is*

desirous of effecting an assurance with

The Salamander Fire-Office Society,

against Loss or Damage by Fire upon the Property, and to the Amount herein-after described and mentioned, (viz)

One house and

situate
Offices adjoining being No. 7 in a Pile of Buildings called Grosvenor place in
the parish of Westcot in the County of Somerset stone built and tiled on the
Occupation of Miss Way not exceeding One thousand pounds

and the said *Charles Vizard hath* paid to the said Society the Sum of *One pound* exclusive of Duty, as a Premium for such Assurance during a Period commencing from the *twenty fifth* Day of *December* 1822 and ending on and including the *twenty fifth* Day of *December* 1823

Now know all Men by these Presents,

That if the Property herein-before described or any part thereof shall be Destroyed or Damaged by Fire during the above mentioned Period, or during such Time as this Policy shall continue, such continuation to be from time to time effected by the payment to the said Society of the Premium of *One pound* on the *twenty fifth* Day of *December* in every Year, the Funds and Property of the said Society shall according to the Provisions of the Deed of Settlement of the said Society bearing Date the *Thirteenth* Day, of **SEPTEMBER** 1822, and Enrolled in His Majesty's High Court of Chancery, and subject to the Terms and Conditions here-upon Indorsed be subject and liable to pay, reinstate and make good to the said *Charles Vizard his* Heirs, Executors, Administrators, or Assigns, all such Loss or Damage as he or they shall suffer or sustain by such Fire, not exceeding in value in the whole, the Sum of *One thousand pounds* and not exceeding in value in any case the Sum specifically stated against each Property herein-before described.

Provided always, That nothing herein contained shall prevent the Board of Directors from determining this present Policy at any time, by refusing to accept the Premium payable for the continuation thereof.

In Witness whereof, we being three of the Directors of the said Society, have hereunto set our Hands this *twenty fifth* Day of *December* in the Year of our Lord 1822

Received at the same time for the Commissioners of }
the Stamp Duties, the Sum of £ 1.10.0 }

Wm. Bush

John William Forbury

W. Saunders

Thos. Ingham

Salamander Society -

N^o 9905 ———— 11000

Charles Hazard Esq^r

Annuaire St.

& Duty 7. 10s

Yearly 1 2s 6d

Payable at Christmas

Edw^d W^h ———— 6. 10s 6d

Second No. 8.

number 9 follows

(3)



PROPOSALS

From the SALAMANDER FIRE-OFFICE SOCIETY Established the 5th Day of July, 1790; for Insuring Houses, and other BUILDINGS, GOODS, and MERCHANDISE, from Loss or Damage by Fire.

The Insuring from Loss and Damage by Fire has been found by Experience absolutely necessary for the Preservation of the Fortunes and Credit of Individuals; the Proprietors of the SALAMANDER FIRE-OFFICE SOCIETY have established a FUND of TWO HUNDRED and FORTY THOUSAND POUNDS, for making good, and undertake to be answerable for, any Loss or Losses which shall happen in any One Year to any Person or Persons insured by their Society, as far as that Sum will extend.

INSURANCES MAY BE HAD ON THE FOLLOWING TERMS AND CONDITIONS:

I. ALL Policies shall be signed by three or more Directors of this Society; by which may be insured Houses and other Buildings, Household Furniture, Goods, Printed Books, Wearing-Apparel, Wares, Merchandise, Utensils, and Implements in Trade, being the Property of the Person insuring, except all manner of Writings, Books of Accounts, Bills, Bonds, Tallies, Ready Money, Jewels, and Gunpowder.

II. Houses, Buildings, and Goods in Trust, and Merchandise on Commission (except as aforesaid) may be insured, provided the same are declared in the Policy to be in Trust or on Commission, but not otherwise.

III. On bespeaking Policies, all Persons are to pay the Premium to the next Quarter Day, and from thence for One Year; and shall, as long as the Directors agree to accept the same, make all future payments annually to the Society's Agents, within Fifteen Days after the Day limited by their respective Policies, upon Forfeiture of the Benefit thereof; and no Insurance is to take place until the Premium be actually paid by the Assured or his Agent.

IV. THE SEVERAL HEADS OF INSURANCES, VIZ.

FIRST.—Common Insurances are, Buildings covered with Slate, Tile, Copper, or Lead, and built on all sides with Brick or Stone, and Goods and Merchandise therein, not hazardous, and where no hazardous Trades are carried on.

SECOND.—Hazardous Insurances are, Timber or Plaster Buildings; and Goods and Merchandise therein not hazardous, or Brick or Stone Buildings wherein hazardous Goods or Trades are deposited or carried on.

THIRD.—Doubtly Hazardous Insurances are, Timber or Plaster Buildings wherein hazardous Goods or Trades are deposited or carried on; also Tatched Buildings, and Goods therein, China, Glass or Earthenware

☞ *Thatched Barns, Stables, Granaries, and Outhouses, and adjoining to any Building with a Chimney or Kilo, as also all kinds of Farming Stock, pay a Premium of 2s. per Cent, only. — Hay, Corn, and all sorts of Farming Utensils, with the Live Stock on the Farm, may be insured in One Risk without any particular Specification thereof; and all Buildings belonging to each Farm, whether adjoining, together, or detached, may also be insured in One Risk.*

V. Any number of Houses, Outhouses, Household Furniture, Stock in Trade, and Goods in Trust or on Commission, may be insured in one Policy, provided the Sum insured on each is particularly specified; and, if Insurances are desired on Pictures or Paintings or for any other Insurances particularly hazardous, by reason of the Nature of the Trade or Goods, Narrowness of the Place or other dangerous Circumstances, special Agreement may be made for the same.

☞ *Household Goods, Linen, Printed Books, Wearing Apparel, and Plate, are insured under the general denomination of Household Furniture.*

VI. To prevent Frauds, Persons insured by this Society shall receive no Benefit from their Policies, if the same Houses or Goods, &c. are insured with any other Society or Office, unless such Insurance be first specified and allowed by an Indorsement on the back of the Policy, in which Case this Society will pay their rateable Proportion on any Loss or Damage. And if any Person or Persons shall insure his, her, or their Houses, Goods, Wares, or Merchandise, and shall cause the same to be described in the Policy otherwise than as they really are, such Insurance shall be of no force, nor the Person insuring receive any Benefit by such Policy, in Case of any Loss or Damage.

VII. No Loss or Damage to be paid on Fire happening from the natural Heating of Hay, Corn, Straw, or Pulse from the Military, or from any Invasion, Foreign Enemy, Rebellion, or any Usurped Power whatsoever; or by Riot, Mob, or Civil Commotion,

VIII. When any Person dies, the Policy and Interest therein shall continue to the Heir, Executor, or Administrator, respectively, to whom the Right of the Property insured shall belong; provided such Heir, Executor, or Administrator notify his, her, or their Right, to any of the Society's Agents at the Time of the First New Payment after such Right accrues, and such Right be indorsed by the Agent or Clerk on the Policy.

IX. The Insured shall be permitted to assign their Policies and Interest therein, provided such Assignment be notified to any of the Society's Agents, and Indorsed on the Policy by the Agent or Secretary within Three Months after such Assignment shall be made, except Assignments of the Policies on Houses and Buildings mortgaged, or to be mortgaged, which the Insured are at liberty to make to Mortgagees; but Notice thereof must be given in writing to the Society within Twenty Days after any Loss or Damage, in Order for the Mortgagee to derive the Benefit of such Assignment.

X. Persons changing their Habitations or Warehouses may preserve the Benefit of their Policies, if the Nature and Circumstances of such Policy are not altered; but such Insurance will be of no Force until such Removal or Alteration is allowed at One of the Society's Offices by Indorsement on the Policy.

XI. Persons insured, sustaining any Loss or Damage by Fire, are forthwith to give Notice thereof to some or one of the Secretaries or known Agents of the Society and as soon as possible afterwards deliver in as particular Account of their Loss and 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, and procure a Certificate within Four Months after such Loss, under the Hands of the Ministers of the Churchwardens together with some other reputable Inhabitants of the Parish not concerned in such Loss, importing that they are well 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 Fraud or evil Practice, hath or have sustained by such Fire the Loss or Damage as his, her, or their Loss, to the value therein mentioned; but till such Affidavit & Certificate of such the Insured's Loss shall be made and produced, the Money shall not be paid or payable; and if there appears any Fraud or False Swearing, such Sufferers shall be excluded from all Benefit of their Policies, and in Case any Difference shall arise between the Insured and the Insurer, concerning any Loss or Damages, such Difference shall be submitted to the Judgment and Determination of Arbitrators, indifferently chosen, whose Award in Writing shall be binding and conclusive to all Parties. And when any Loss or Damage is settled and adjusted, the insured are to receive immediate Satisfaction for the same without any Deduction whatsoever.

XII. No Receipts are to be taken for Premium of Insurance, but such as are signed by the Secretaries of his Society, or One of them, and witnessed by the Agent out of whose Office the same Receipts are issued.

XIII. The Insurance of all Houses and Buildings, and all Goods Stock, and other Property therein, to be void, in Case there shall be erected, placed, or used in, or in Premises occupied by the Insured contiguous to such Houses or Buildings, any Machinery not described in the Policy.

XIV. The Directors who sign any Policy of Assurance granted by this Society, are personally liable only for the application of the Funds and Property of the Society, and the Proprietors at large of the Society, are only answerable as to so much of their respective Shares not subject to prior Claims, and Demands in the Capital of the Society consisting of the sum of £20,000 as may for the time being remain due from them respectively, and no claim upon any Policy can be enforced against any of the Directors beyond the extent of the Funds and Property of the Society at the time of recovering upon the same.

☞ *Assurances on Factories, Stock therein, and on Machinery, will be made at as low a Rate as the Construction of the Buildings, and the Nature of the Trade carried on therein will permit.*

To encourage the Removal of Goods in Case of Fire, this Society will allow the reasonable Charges attending the same and make good the Sufferer's Loss, whether destroyed, lost or damaged by such Removal; will pay Loss occasioned by Lightning.

THE PRINCIPAL OFFICES ARE KEPT BY

{ Mr. NATHANIEL BARTON, WARMINSTER;
{ Mr. THOMAS TIMBRELL, TROWBRIDGE.

SECRETARIES.

{ Mr. JAMES ANTHONY WICKHAM, FROME;
{ Mr. JOHN BUSH, BRADFORD.

[YOCKNEY, FIBERT, WARMINSTER.]