

Dwelling House £5.50
 Furniture 100
 Stock 800
 Back House 58
 £1500



N^o 3043

£1500



Premium to 29 Sep 1808	£	1	13	d.
Duty to ditto		2	2	
Policy				
£. 3. 15. 11				

Annual Premium	£	1	10	d.
Duty		1	17	6
£. 3. 7. 6 Payable at Midsum				

Whereas Mr. Robert Henry of College Green Dublin Woollen Draper

has, paid the Sum of *One pound sixteen Shillings and Sixpence* to the Society of The BRITISH AND IRISH UNITED FIRE INSURANCE OFFICE, in DUBLIN, and has agreed to pay, or cause to be paid, to the said Society at their said Office, the Sum of *one pound ten shillings* on the *twenty ninth* Day of *September* in the Year One Thousand Eight Hundred and *Eight* and the like Sum Yearly during the Continuance of this Policy for Assuring from Loss or Damage by Fire the Sum of *One Thousand Five Hundred Pounds*. *On the Building of his Dwelling House at 46 College Green Dublin, Five Hundred Fifty Pounds* On his Household furniture and Linen Wearing Apparel Books Plates and Wines and Liquors in private use therein, *One Hundred Pounds*, On his Stock in Trade therein, *Eight Hundred Pounds*, On the Building of a Back House & Shed at Pear, *Fifty Pounds* — *All the aforesaid Premises are Built of Brick Stone and Plaster*

Now know all Men by these Presents, That from the *fifteenth* Day of *August* *Just* until the *twenty ninth* Day of *September* in the Year One Thousand Eight Hundred and *Eight* and so long afterwards as the said Assured shall duly pay, or cause to be paid, the Sum of *one pound ten shillings* Yearly, at the Time and Place aforesaid, and the Proprietors of the said Society for the Time being shall agree to accept the same, the Stock and Fund of the said Society shall be subject and liable to pay or make good to the said Assured *his* Executors and Administrators, all such the Damage and Loss which the said Assured shall suffer by Fire happening to the aforesaid Premises, not exceeding the Sum of *One Thousand Five Hundred Pounds*

But nevertheless it is hereby declared, that this Assurance is made and granted subject to the several Articles, Stipulations, and Conditions specified on the Back hereof, and to an Act of Parliament made in the 34th Year of the Reign of His present Majesty King GEORGE the Third, charging a Duty on Property assured against Loss by Fire, which Duty we have received to the *twenty ninth* Day of *September* One Thousand Eight Hundred and *Eight*

In Witness whereof, We (Three of the Proprietors of the said Office) have hereunto set our Hands this *Eighteenth* Day of *August* in the Year of Our Lord One Thousand Eight Hundred and *Green*

Signed in the Presence of
Dr. Campbell
Ex. M. Murray

John Richard
John Richard
John Richard

Articles, Stipulations and Conditions

Referred to in this Policy.

ARTICLE 1.

COMMON INSURANCE, at an Annual Premium of 2s. per Cent.
BUILDINGS, the whole external Walls of which are of Brick or Stone, with Coverings of Slate, Tile, or Metal; in which no Hazardous Trades are carried on, nor Hazardous Goods deposited; and Goods not Hazardous, in such Buildings.

HAZARDOUS INSURANCE, at an Annual Premium of 3s. per Cent.

BUILDINGS covered with Slate, Tile, or Metal, whether Timber, Plaster, Timber and Plaster, Brick and Timber, or Buildings not having the external Walls wholly of Brick or Stone, in which no Hazardous Trades are carried on, nor Hazardous Goods deposited; and Hazardous Goods, such as Hemp, Flax, Tallow, Pitch, Tar, Turpentine, Rosin, Oil, Spirits, Salt Petre, and Brimstone; and also such Trades as Bread and Biscuit Bakers, (not Sea Biscuit Bakers) Coopers, Confectioners, Coachmakers, (without Stoves) Hemp and Flax Dressers, Hot-pressers, Innholders, Stable-keepers, Maltsters, Cork Cutters, Pipe Makers, Rope Makers, Sail Makers, (without Stoves) Ship, Wax, and Tallow Chandlers, (not Melters) and Water Corn Mills, (without Kilns) in Brick or Stone Buildings, covered as above.—Also Ships, Vessels, Barges, and other Craft, and their Cargoes.

DOUBLY HAZARDOUS, at an Annual Premium of 5s. per Cent.

ALL Buildings mentioned in the preceding Article, however covered, in which are Hazardous Trades or Hazardous Goods; and all Thatched Buildings, in which Fire Heat is used, and Goods therein; Glass, China, Earthen Ware, Pottery, Bottles, bottled Liquors in Trade, Ornaments, Shells, Fossils, Ores, Medals, Curiosities, Oil of Vitriol, Statuary, Figures in Wax, Plaster, or Marble, Wind Mills, Water Corn Mills, (with Kilns) Leather Mills, Oil Leather Dressers, and Japanners.

ARTICLE 2. No Insurance can be made, but by Special Agreement, on Buildings in which shall be carried on any of the following Trades, or which shall be made use of for any of the following Purposes; and Goods insured in such Buildings shall be also subject to such Special Agreement, viz: the Cotton Trade, in all its various Branches; Mill, Steam, and all Engine Works; Manufactories, or any Building having therein any German or Metal Stove with Pipes, or any Furnace, Oven, Coakel, Steam Engine, or Kiln; Distilleries; Breweries; Hartshorn and Vitriol Works; Silk and Paper Mills; Theatres or Places for Public Exhibitions; Oil, Spermaceti, Wax, and Sugar Refiners; Sugar Grinders; Vinegar and Sweet Makers; Floor-cloth Painters; Cork Burners; Cart-grease Makers; Varnish Makers; Flambeau Makers; Oiled Silk, and Linen Manufactories; Seed Crushers; Lamp-black Makers; Musical Instrument Makers; Starch Makers; Sea Biscuit Bakers; Tallow Melters; Gauze, Silk, and Velvet Dressers; Chemists, with Laboratories; Grocers, with Coakels or Stoves; Ship, Barge, or Boat Builders; and Tobacco Manufacturers; and the same must be expressly mentioned in the Policy, otherwise no Benefit shall arise from the Insurance, but the Policy shall be null and void in respect to the Premises so improperly described, and to the Goods therein.

ARTICLE 3. Jewels, Plate, Watches, Trinkets, Medals, and other Curiosities; Prints, (not in Trade) Paintings, Drawings, and Sculptures; and Goods in Trust or on Commission, are not included in any Insurance, unless they are specified in the Policy.—But Books of Account, Deeds, Notes, Bills, Bonds, and other written Securities, Stamps, Tallies, Money, and Gunpowder, cannot be insured upon any Terms.

Hay, Corn, and all other Agricultural Stock, (including Cattle and Implements of Husbandry) will be insured at 2s. 6d. per Cent.—The Office will not be accountable for any Loss that may arise on such Hay or Corn as shall be destroyed or damaged by its own natural Heating, but they will pay the Loss which happens to any other Part of the Stock insured, destroyed or damaged in consequence of Fire so occasioned; and if Buildings or Goods insured should be actually set on Fire by Lightning, and burnt in consequence thereof, the Office will hold itself liable to make good the Loss.

CONDITIONS OF INSURANCE.

I. EVERY Policy shall contain an exact Description of the Property insured thereby, and a true Account of the Materials of which the Buildings are built and covered, whether the same are used as Dwellings, Warehouses, Manufactories, or otherwise, and any particular Circumstance of Risk arising from the Nature of the Trade carried on, or Goods in, or Situation of the Premises, or of the Process in Manufacture, or by reason of any Utensil used therein, so that the Risk may be fairly understood.—If not so expressed, or if any Misrepresentation is given, whereby the Insurance is effected upon a lower Premium than ought to be paid; or, if Buildings or Goods shall be described in the Policy otherwise than as they really are, no Benefit shall arise to the Insured from the Insurance.

II. PERSONS insuring Property with this Office, must give Notice of any Alteration either in the Building or of the Trade or Goods in the Premises insured, or of any Removal, and cause such Alteration or Removal to be indorsed on their Policies, and if the Risk shall be increased thereby, pay any further Premium which the same may occasion, otherwise they will not be entitled to recover in case of Loss: And if any other Insurance is made on the Buildings or Goods, the Policy will be void, unless the same is allowed by Indorsement, in which case the Office will pay its Proportion of any Loss subsequently arising, according to the several Sums insured.

III. No Loss or Damage by Fire happening by Invasion, Foreign Enemy, Riot, Tumult, Civil Commotion, or any Military or usurped Power, will be made good.

IV. IN case of any Loss or Damage by Fire, Notice must be forthwith given to the Office in Dublin, or to an Agent in the Country; and as soon after as possible, an Account shall be delivered in, stating the Particulars of such Loss, upon the Oath or Affirmation of the Claimant, who shall prove the same by his Books, or such other Documents and Vouchers as shall be reasonably required; and all Losses will be paid without Deduction, immediately upon the same being satisfactorily ascertained, or the Office will cause every Building to be repaired, reinstated, or rebuilt, or the Goods

replaced with others of the like Kind and of equal Value and Goodness with those destroyed or damaged, at the Option of the Society. But if any Doubt arises upon the Claim, the same shall be settled by Arbitrators, whose Award shall bind all Parties.—And until the Production of such Affidavit, Books, Documents, or Vouchers, no Loss shall be made good. And the Claim shall be wholly invalidated, if there shall appear any Fraud or False Swearing to support such Claim, or that the Fire shall have happened by Procurement, or by any wilful Act, Means, or Connivance of the Claimant; or, if any Repairs shall be begun before the Claim is made: And if no Claim shall be made for the Space of Three Months, the Insured shall forfeit every Right to Restitution or Payment, by Virtue of his Policy.

V. No Receipts are to be taken for Premiums of Insurance but those printed and issued from the Office, and witnessed by one of the Clerks or Agents, as no other will be allowed; and every Person shall take such Receipt on Payment of the Premium.

VI. This Policy is not to be of any force, if assigned, unless such Assignment shall be allowed by an Entry thereof in the Office Books; and in case of Death, Policies may be continued to legal Representatives, after the Expiration of the existing Term, having their Interest therein declared by Indorsement.

VII. PREMIUMS are to be paid for Insurance to the Quarter-Day next ensuing the Payment, and from thence for One Year. And all Persons desirous to continue their Insurance, shall, as long as the Proprietors of the Office agree thereto, make their future Payments annually at the Office, (within Fifteen Days after the Expiration of the Year) or forfeit the Benefit of the Policy. And no Insurance is to take place till the Premium be actually paid.—Insurances for Periods short of a Year, expire at Six o'Clock in the Evening of the Day expressed in the Policy, as conclusive of the Risk, without any Allowance of Fifteen Days grace.

JOHN CAMPBELL, Secretary for the Irish Department,

DUBLIN.

