

THOMAS REID, Esq. CHAIRMAN.  
ABM. WATSON RUTHERFORD, Esq.  
DEPUTY CHAIRMAN.

The Right Hon. JAMES SHAW, Lord-Mayer,  
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GEORGE BROWN,  
STEPHEN CATTLEY,  
HENRY DAVIDSON,  
SAMUEL DEWEY,  
THOMAS GOWLAND,  
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ESSENER MAITLAND,  
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THOMAS PLUMMER,  
SIR CHARLES PRICE, Bart. M. P.  
HENRY SMITH,  
C. W. THELUSSON, M. P.  
JOHN H. TRITTON,  
RICHARD TWINING, Esqrs.  
Directors.



Sketch Proposed for the Flag of the I. I. Co. the 3rd of Nov. 1807.

Premium to 25 <sup>th</sup> March 1807	£	s.	d.
Duty to Ditto	1	10	
Policy and Stamp			
	£	1	10

  

Annual Premium	£	s.	d.
Duty	1	10	
Payable at Lady Day			
	£	1	10

RECEIVED the above,

*Wm Watson*

N<sup>o</sup>. 17985



Whereas *Jonathan Scott of Liverpool Collector of the Excise* has paid the Sum of *Eighteen Hundred* to the Imperial Insurance Company, and hath agreed to pay, or cause to be paid, to the said Company, at their principal Office in London, the Sum of *Eighteen Hundred* on the *Twenty fifth Day of March 1807* and the like Sum yearly on the Day aforesaid, during the Continuance of this Policy for Insurance from Loss or Damage by Fire, — not exceeding, in each Case, the Sum or Sums herein aftermentioned, on the Property hereby described in the Place or Places herein after particularized, and not elsewhere (unless previously allowed by Indorsement on this Policy,) viz. on

*This new Dwelling House brick built & slated situate in Crane Street in Liverpool C.*

*Six hundred Pounds*

*Household Goods, plate, linen wearing Apparel &c.*

*Two hundred Pounds*

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 Premium to the said Company, at the Time aforesaid, and the acting Directors of the said Company (for the Time being) shall agree to accept the same, the Capital Stock or Funds of the said Company shall be subject and liable to pay to the said ASSURED, *his* Heirs, Executors, and Administrators, all the Damage and Loss which *he* shall suffer by Fire, on the Property herein mentioned, not exceeding the Sum of *Eight hundred Pounds* according to the Tenor of their printed Proposals accompanying this Policy.

PROVIDED ALWAYS, and it is hereby expressly agreed and declared, and the true Intent and Meaning hereof is, that the Capital Stock and Funds of the said Company shall alone be answerable to the Demands thereupon, under this Policy; — and that no Member of the said Company shall be subject or liable to any Demands against the said Company, upon any Account or Pretence whatsoever, beyond his Share of the Capital Stock or Funds of the said Company, and which Share is set opposite his Signature to the Deed of Settlement establishing the said Company, or mentioned in some other Deed referring thereto, and declaring him to be a Member thereof, any Thing contained in this Policy to the contrary notwithstanding.

In Witness whereof WE, (being three of the Directors of the said Company,) have hereunto set our Hands and Seals, this *Twenty ninth* Day of *April* in the Year of our Lord 1806

RECEIVED at the same Time, the Sum of *One Pound* for Stamp Duty on this Policy, for the Commissioners of the Stamp Duties, according to the Acts of Parliament imposing those Duties.

Printed Receipts for future Payments on this Policy will be given at the Company's principal Office in London, except in Cases where the Premium is authorized to be received by their Public Agents in the Country.

Esq.

Signed, Sealed, and Delivered, (being first duly Stamped,) in the Presence of *Lewis*

*Wm Rutherford*  
*D. W. M. M. M.*  
*J. H. Tritton*





# PROPOSALS

O F

## The Imperial Insurance Company,

For INSURING Houses, and other Buildings, Goods, Wares, and Merchandizes, and Manufacturing Stock, and Ships, Barges, and other Vessels, in Port or in Dock, and Goods on-board the same; also, Ships and other Vessels Building or Repairing; also, Barges and other Vessels on Navigable Rivers, Canals, and other Inland Navigations, and Goods on-board thereof, from Loss or Damage by Fire.

THE following Statement of the Capital will be sufficient to satisfy the Public of the undoubted Responsibility of the Company:

A Capital of ONE MILLION, TWO HUNDRED THOUSAND POUNDS Sterling, has been subscribed in Shares of £500 each, and no Member is a Subscriber for more than £5,000. Each Member has deposited £10 per Cent. on the Amount of his Subscription, amounting in the whole to £120,000, which Sum is invested, and is to accumulate for five Years, without any Dividends being made to the Members of the Company.

In Case the current Premiums on Insurances, with the Deposit of £120,000, and all the Accumulations thereon, respectively, shall prove inadequate to satisfy the Losses which may arise, the Members of the Company are, from Time to Time, to be called upon to pay further Sums, in Proportion to their Subscriptions, and to the full Extent thereof, if the Demands upon the Company shall require the same.

If the current Premiums shall be more than sufficient to answer Losses, and the Expenses of Management, the Surplus is, from Time to Time, to be invested; but such Profits are in no Event to be divided, but are to go in Augmentation of the capital Stock; and the Dividends and Interest of the Profits only, are to be divided, after the Expiration of five Years; so that, if the Company makes a Profit by insuring, its Capital and Responsibility will annually increase. The Capital provided by the Company being so abundantly ample, and Provision being made for its gradual Increase, in the Manner before stated, the Company stipulate, (as is declared in their Policies,) that no Member thereof shall ever be liable for, or called upon, to pay a larger Sum than the Amount of his Subscription, upon any Accretion or Pretence whatsoever.

TABLE OF ANNUAL PREMIUMS TO BE PAID FOR INSURANCE.

No. I.	No. II.	No. III.
<b>COMMON INSURANCE.</b>	<b>HAZARDOUS INSURANCES.</b>	<b>DOUBLE HAZARDOUS INSURANCES.</b>
<b>BUILDINGS.</b> —Brick or Stone Buildings, standing alone or separated by Partition Walls, and covered with Slate, Tiles, Copper, Lead, or Iron, with Brick Chimneys, wherein no hazardous Trades are carried on, or hazardous Goods deposited.	<b>BUILDINGS.</b> —Timber or Plaster Buildings; Brick and Timber or Brick and Stone Buildings, not having Party Walls of Brick or Stone, wherein no hazardous Trades are carried on, or hazardous Goods deposited; Brick or Stone Buildings, in which hazardous Trades are carried on; and Brick or Stone Water Corn-Mills, having no Kilns; likewise all Shops and Warehouses which have German or Metal Stoves with Pipes.	<b>BUILDINGS.</b> —All Thatched Buildings having Fire Heat therein; also Timber, or Brick and Timber Buildings, in which hazardous Goods are deposited, or hazardous Trades carried on.
<b>GOODS.</b> —Household Goods in private Dwellings, Merchandize and Stock, not hazardous in Brick or Stone Buildings, as above described, and in which no hazardous Trades are carried on, or hazardous Goods deposited.	<b>GOODS.</b> —The Stock and Goods of Tallow Chandlers, (not Melters), Oil Leather Dressers, Soap-Makers, Brewers, Vinegar, and Sweet Makers, Printers, Hot-Pressers, and Callenderers, Coopers, Carpenters, Cabinet and Coach-makers, Bread-Bakers, Malsters, Inn-Holders, Stable-Keepers, and Ship-Chandlers; also, Hemp, Flax, Ricks, Tary, Sulphur, Turpentine, Rosin, Tallow, and Oil, in Brick Buildings; the Stock in Timber-Yards, Hay and Corn in Stacks, and other Farming Stock.	<b>GOODS.</b> —All Goods or Stock in Thatched Dwellings, Tallow Melters, Spermaceti and Wax Refiners and Wax Chandlers, Seed Crushers, China, Glass, and Pottery, Rope-Makers, Lamp-Black and Cart-Grease Makers; also Corn Mills, which contain a Kiln or Kilns.
1000l. or under, . . . . . 3s. per Cent. per Annum.	1000l. or under, . . . . . 3s. per Cent. per Annum.	1000l. or under, . . . . . 5s. per Cent. per Annum.
<i>Larger Insurances on the above Descriptions of Risks, may be made by special Agreement.</i>		
<i>N. B. Farming Stock insured, without Specification, at 2s. 6d. per Cent.</i>		

Also, Buildings and Stock of Sugar Refiners, Sugar Grinders, Sea Biscuit-Bakers, Distillers, Musical Instrument-Makers, Cotton Spinners, Callico Printers, Flax Dressers, Manufactories worked by Steam Engines, Chemist's Laboratories, Japanners, Turpentine Works, Theatres, and other extraordinary Risks, may be insured by special Agreement.

N. B. Buildings and Goods on the Banks of the TAMESIS, and on both Sides of the River, are, (on Account of the additional Hazard in these Parts,) charged with a small additional Premium.—A Duty of 2s. 6d. per Annum is laid upon every Hundred Pounds Property insured from Fire, which Duty is to be paid at the Office, at the taking out of the Policy.

### CONDITIONS upon which this COMPANY make INSURANCES.

- I. PERSONS desirous to make Insurance on Buildings, are to deliver to the Office, the following Particulars, viz. a Description of the Buildings,—where situated,—by whom occupied,—of what Materials the Walls and Roof of each Building intended to be insured are composed,—whether the same are occupied as Dwelling-Houses, or as Warehouses, Manufactories, Work-Shops, or how otherwise.
- All Manufactories which contain Furnaces, Kilns, Stoves, Cooks, Ovens, or otherwise use Fire-Heat, are chargeable at additional Rates.
- II. In the Insurance of GOODS, WARES, or MERCHANDIZES, the Buildings, or Place in which the same are deposited, is to be described; it must also be stated, whether such Goods are of the Kinds denominated hazardous, and whether any Manufacture is carried on in the Premises. And if any Person or Persons shall insure his or their Buildings or Goods, and shall cause the same to be described in the Policy, otherwise than as they really are, so as the same be charged at a lower Premium than is herein specified, as applicable thereto, such Insurance shall be void; or if any Building shall contain any Kiln, Furnace, Steam-Engine, Stove, or Oven, used in the Process of any Manufacture, unless mention be made thereof in the Policy, it shall also be void in Respect to such Building, and the Goods therein.
- III. That no Loss or Damage by Fire, occasioned by Invasion, foreign Enemy, civil Commotion, or any military or usurped Power, will be paid or made good, or considered as insured by this Company.
- IV. Persons insuring Property at this Office, must give Notice of any other Insurance made by, or on their Behalf, on the same Property, whether such other Insurances shall be made previous, or subsequent to that which is made at this Office; and since this Company will not hold themselves liable to pay in Case of Loss; and after such Indorsement is made, this Company will pay their ratable Proportion of any Loss or Damage by Fire subsequently sustained.
- V. Leaseholders, Trustees, Mortgagees, and Persons entitled to Houses and Buildings in Reversion, may insure their respective Interests in Buildings, provided the Nature of their Tenure or Interest therein be duly specified; and this Office will fully reimburse all Damages to Buildings insured, or pay the Amount, not exceeding the Sum insured.
- VI. Upon the Death of any Person insured at this Office, the Policy, and interest therein, may be continued to the Heir,

- Executor, or Administrator respectively, or be transferred to the Person who shall, upon such Death, be entitled to the Property insured, provided such Heir, Executor, or Administrator, or other Person so entitled, do procure his or her Interest thereon, to be endorsed on the Policy, at the Office of this Company.
- That Persons changing their Dwelling-Houses, Shops, or Warehouses, may preserve the Benefit of their Policies, if the Nature and Circumstances of the Risk insured be not altered; but, in all such Cases, the Policy is not to be considered as re-assuming, without Awaits, in Writing, shall be conclusive and binding to all Parties. And when any Loss or Damage shall have been duly proved and ascertained, the Insured shall immediately receive Satisfaction to the full Amount of the same, WITHOUT ANY DISCOUNT or other Deduction whatever.
- IX.—SEPTENNIAL INSURANCES.—Persons desiring to insure for seven Years, will be charged for six Years only; also, for any Number of Years, less than seven, will be allowed a reasonable Discount, both upon the Premium and Duty.
- X. Insurances may be made for any Period less than twelve Months.
- XI. No Receipts are to be taken for any Premiums of Insurances, but such as are printed and issued from the Office, and witnessed by one of the Clerks, or Agents of the Office.
- XII. All Expenses attending the Removal of Goods insured in this Office, out of any House or Premises on Fire, or out of any House or Premises adjoining or contiguous to any Building on Fire, will be cheerfully repaid.