

FIRE POLICY.



Atlas

FIRE AND LIFE

Assurance Company

N^o. 11245

Payment received by the Company on granting this Policy for the Assurance of the Property under-mentioned, from the *twentieth* of *October* 18*11* to the *twenty ninth* of *September* 18*12*.

Premium.....	£. s. d.
Duty.....	4. 11. -
	5. 17. 5
	£. 10. 11. 5

OF

LONDON,

INSTITUTED 1808.

PRESIDENT,
Sir CHRISTOPHER BAYNES, Bart.

DIRECTORS.

WILLIAM GORDON, Esq. M.P. CHAIRMAN.
SIMON COCK, Esq. DEPUTY CHAIRMAN.

Colonel J. A. Bannerman.	Lewis Loyd, Esq.
Charles Campbell, Esq.	Moses Mocatta, Esq.
John Carrick, Esq.	Emanuel Pacifico, Esq.
John Green, Esq.	W. W. Prescott, Esq.
John Higgin, Esq.	Joseph Pulley, Esq.
J. D. Hume, Esq.	C. Smith, Esq. Alderman.
William Laforest, Esq.	Sir T. Turton, Bart. M.P.
George Longman, Esq. M.P.	John Woolley, Esq.

HENRY DESBOROUGH, JUN:
SECRETARY.

Payment to be made for the renewal of this Policy on the *twenty ninth* of *September* 18*12*.

Premium.....	£. s. d.
Duty.....	4. 11. -
	5. 17. 5
	£. 10. 11. 5

Whereas Lord Robert Seymour of Portland Place

is desirous to effect an Assurance with the ATLAS ASSURANCE COMPANY against Loss by Fire for a period, commencing from the *twentieth* day of *October* One Thousand eight hundred and *eleven* and ending on the *twenty ninth* day of *September* One Thousand eight hundred and *twelve* and renewable from time to time, if the Directors of the said Company shall think proper to renew the same, viz. on the following Conditions

- ✓ 200 In a House situate No. 2 in Milium Street Churchchurch Lane in tenure of James Paddy a Butcher Brick Two Hundred Pounds.
- ✓ 300 In a House situate in same Street in tenure of Mr. Davison a Kniveshop Brick Three Hundred Pounds. In a House situate in same Street in tenure of Miss. Perry a Bookshop private Three Hundred Pounds. In the High Gate in the House No. 15 in same Street in tenure of Mrs. Miter Brick Two Hundred Pounds. In four Houses Nos. 2, 19, 20, and 21 in this last Street near in tenure of Mrs. God, Dovey, and Co. Brick and private in equal proportion Eight Hundred Pounds. In five Houses Nos. 7, 14, 23, 24, and 25 in York Street near in tenure of Messrs. Lovell, Cadby, Wright, and Co. of Mr. Laperous trades Brick in equal proportion Two Thousand Pounds. In a House situate No. 19 Charlotte Street near in tenure of Mr. Puffell Brick and private Five Hundred Pounds.

£5700

And whereas the said Lord Robert Seymour hath accordingly paid at the said Company's Office in Cheapside the Sum of *four thousand seven hundred and sixteen shillings* (exclusive of Duty) being the Premium for such Assurance.

Now we, The three Directors of the said Company, whose hands are hereunto subscribed, DO hereby agree with the said Assured, that WE the said Directors will in case, during the continuance of this Policy, the Property hereinbefore described, or any part thereof shall be burnt, destroyed, or damaged by Fire, pay or re-instate and make good to the said Assured, his Heirs, Executors, Administrators, or Assigns, out of the Funds or Property of the said Company, all such Loss or Damage as the said Assured shall suffer or sustain by such Fire, not exceeding in the whole the Sum of *four thousand seven hundred Pounds* and not exceeding in any case the Sum specifically stated against each Property hereinbefore described.

Provided always, That the Funds or Property of the said Company for the time being shall alone be answerable to the demands thereupon under this Policy; and that neither the Persons who are Subscribers hereto, nor any other Member of the said Company, shall upon any account be subject or liable to any demands, for any Loss of Property assured under this Policy beyond his or her share or interest in the Capital Stock or Funds of the said Company; and which share is set opposite to his or her signature to the Deed of Settlement establishing the said Company, or mentioned in some other Deed referring thereto, and declaring him or her to be a Member thereof; any thing contained in this Policy to the contrary notwithstanding.

Provided also, That this Policy, and the Assurance hereby effected shall, at all times, and under all circumstances, be subject to such Conditions and Stipulations as are contained in the printed Proposals endorsed thereon, in the same manner as if the same were here actually repeated.

In witness whereof, We have hereunto set our hands, the *thirty first* Day of *October* in the Year of our Lord One Thousand eight hundred and *eleven*.

RECEIVED at the same time, the sum of *two hundred and sixteen shillings and six pence* for the Commissioners of the Stamp Duties, according to the Acts of Parliament imposing the same.

£. s. d. 2.

Chris Smith
J. Pulley
Thos. Turton

Entered.

PROPOSALS for FIRE ASSURANCE referred to in this POLICY.

ALL Persons are required to be explicit in the description of the buildings or goods on which they propose to effect assurance, so that the proper rate of premium may be charged: and particularly to state whether there be used in the building to which the assurance is meant to apply, any stove, coakel, furnace, or other fire-heat, whereby the risk may be considered to be increased. If after an assurance has been granted, any such implement shall be erected or used, or the quality of the risk by any reason increased, the assurance will become void, unless due notice of the same be given, and the appropriate increase of premium paid.

Persons desirous of assurance on BUILDINGS, are required to state the following particulars, viz.

Of what materials the walls and roof consist.—Whether occupied as private dwellings, or how otherwise.—Where situated, and the name or names of the present occupiers.

If two or more buildings, which adjoin but do not communicate, are intended to be assured, the value of each must be specified.

When assurance on GOODS is desired, the following particulars must be stated, viz.

The situation and description of the building or place in which the same are deposited.—The name of the person proposing the assurance, and whether the goods are his or her own, or held in trust, or on commission.—Whether the goods are of the first, second, third, fourth, or fifth class.—If deposited in more than one place or building (and not to be included in a general policy with an average clause) the value in each place or building must be specified.

When consisting of musical instruments and books, trinkets, paintings, china, glass, &c. or of goods lying in yards or open places, the same must be distinguished and valued.

When assurance on SHIPPING OR CRAFT in harbour, &c. or on goods on board the same, is required, the following particulars must be stated, viz.

Name and description of the vessel.—Where the same lies, or where and in what manner employed.—Description of the goods—whether the Person proposing to assure is the owner, or holds the same in trust or on commission.

When assurance deemed SPECIAL RISKS are proposed, the most particular specification of the property, and all circumstances attending the same, will be required.

NO loss or damage by fire occasioned by invasion, foreign enemy, civil commotion, riot, or any military or usurped power whatever, will be paid. Nor will the Company be liable for any loss or damage of hay or corn occasioned by its own natural heating; but the loss of any other property in consequence of fire arising from such cause will be made good.

Losses occasioned by lightning will be paid.

Rent of buildings for a period not exceeding six months, at the rate of five per cent. per annum on the sum assured at this Office will be paid, when the assured shall have suffered the loss thereof by fire; and a reasonable charge for the removal of goods will be allowed.

Persons effecting assurance, must give notice of all other assurances applying to the same property, whether at this or any other Office, and cause the same to be inserted in, or endorsed on the policy; after which this Office, in case of loss, will pay a rateable proportion: if such notice be not given the policy will be void.

Upon the death of any person assured by this Company the policy may be continued to the legal representatives, or be transferred to the person succeeding to the property assured thereby; provided such representatives or other persons procure their interest therein to be endorsed on the policy at the Company's Office. And persons changing their dwelling houses or warehouses, or altering or removing the property assured, may preserve the benefit of their policies, if the nature of the assurance be not altered; provided notice be given to the Office, and such removal or alteration be allowed by endorsement on the policy.

No policy shall be of any force if assigned, unless such assignment shall be allowed by an entry of it in the Office books.

No charge will be made for policies, or for endorsements thereon.

For the encouragement of persons making assurance for seven years by one payment, a deduction of one-seventh part of the premium and duty will be made; and if at the end of that period a further assurance for seven years be effected on the same property, a deduction of one-fifth part of the premium will be made; and so on for every succeeding seven years.

Premiums are to be calculated from the day on which the assurance commences to the quarter-day next ensuing; and from thence for one year more; and if intended to be further continued, the renewed premium must be paid annually within fifteen days after the expiration of such year, or the same will be void.

On assurances for a less period than a year, the premium will be as moderate as possible; but in these cases the assurances will terminate at six o'clock in the evening of the day specified in the policy, without any allowance of fifteen days.

No receipts for the amount of premiums are to be taken, except such as are on printed forms and issued from the Office, and witnessed by one of the Company's clerks or agents.

Proposed assurances not to be considered in force until a deposit, or the premium and duty, be actually paid. The Company reserves to itself the option, either to pay the amount of loss occasioned by fire, or to make good the same by reinstatement.

Persons sustaining loss or damage, are required forthwith to give notice thereof in writing to the Office, or known agent to the Company; and within three months to deliver a particular account thereof, accompanied with satisfactory proofs, when the amount will be paid.

Fraud, or wilfully setting the place on fire, will vitiate the policy.

RATES OF ASSURANCE PER ANNUM.

Risks.	Quality.	Per Cent.		On Sums not exceeding—
		s.	d.	
First	Not Hazardous	2	0	} 5,000 } 3,000 } 5,000 Unless by Special Agreement.
Second	Hazardous	3	0	
Third	Doubly Hazardous	5	0	
Fourth	Farming Stock	2	0	
Fifth	Risks, to which none of the above rates will apply—These may be assured by Special Agreement, on Terms as moderate as the nature of them will permit.			

London, 12th September, 1811.

By ORDER OF THE DIRECTORS,
HENRY DESBOROUGH, JUN:

SECRETARY.