

Fire Policy,

13.



No 25357

Payment received by the Company on granting this Policy, for the Insurance of the Property under-mentioned, from the 5 January 1811 to 25 December 1811

Premium 2. 8
Duty 1. 10

£ 3. 18

Directors,

- James Pattison, Esq. Chairman.
- John Torrington, Esq. Deputy Chairman.
- Thomas Starling Benson, Esq.
- Henry Boulton, Esq. M. F.
- Henry Burmeister, Esq.
- James Burton, Esq.
- John Calvert Clarke, Esq.
- Richard Clay, Esq.
- John Davison, Esq.
- Salomon Davies, Esq.
- William Gosse, Esq.
- Gilbert Handyside, Esq.
- Matthew Harrison, Esq.
- John Kingston, Esq. M. P.
- George Leane, Esq.
- Thomas Malby, Esq.
- Joseph Most, Esq.
- Henry Pugin, Esq.
- Sir John Fisher.
- William Rayley, Esq.
- William Smith, Esq. M. P.
- The Right Honourable Joshua Tomlinson Smith, Lord Mayor.
- Thomas Smith, Esq. and Alderman.
- Daniel Richard Warington, Esq.

Warner & Phipps Secretaries

Payment conditioned to be made for the renewal of this Policy on the 25 December 1811 and thence forwards, Annually on the same day of the same month.

Premium 2. 8
Duty 1. 10

£ 3. 18

Albion

FIRE AND LIFE INSURANCE COMPANY,

NEW-BRIDGE-STREET, LONDON;

INSTITUTED 1805;—AND EMPOWERED BY ACT OF PARLIAMENT.



Whereas Dame Jane Wilson, of Charlton, in the County of Kent;

has paid to the ALBION FIRE AND LIFE INSURANCE COMPANY, of LONDON, the sums above stated to have been received, on the grant of this Policy, for Premium and Duty; and has agreed and conditioned to pay, or cause to be paid, to the said COMPANY, from time to time, at its principal office in London, the sums above stated to be in future due for the renewal or continuation of this Policy, at the period or periods also above stated; now be it hereby known, that from the 5 January 1811 and so long as such future payments, so conditioned to be made, shall be made, and the Directors of the said COMPANY, for the time being, shall agree to accept such payments, the capital stock and funds of the said COMPANY shall be subject and liable to pay and make good to the person or persons above mentioned, and by whom such payment is so acknowledged to have been made, or to his, her, or their heirs, executors, or administrators, all such loss or damage as the said person or persons, so assured, shall suffer by fire on the property hereinafter described, not exceeding, in the whole, the sum of One Thousand Two Hundred pounds sterling; and not exceeding, in any case, the sum which shall be specially stated against the property hereinafter so described; that is to say,

Six Hundred Pounds, on a House situated N^o 15 Steward Street, Old Artillery Ground in tenure of Miss Hannah Sinclair Moore, a Calendar & Not Presser, & Six hundred Pounds on Workshops, behind the above mentioned, near, Old Brick & Timber

Memorandum. It being the intention of this Company that one only of its Policies shall be in force, at any one time, in favour of the same Person or Persons, on the same Property, it is declared, in the case of any former Insurance having been granted by the Company to the Person or Persons herein named, on the Property above described, that this Policy shall not take effect until such former Insurance shall have ceased, or shall be given up. The unexpired value of former Policies may be at all times received, in aid of new Insurance.

Provided also, and it is hereby declared to be the express intent and meaning of this undertaking, that the capital stock and funds of the said COMPANY, amounting to ONE MILLION of POUNDS STERLING, shall be alone answerable for any loss or damage which may be sustained as aforesaid; and that neither the persons who are subscribers hereto, nor any other person or persons, who may be members, partners, or proprietors of, or in, the said COMPANY, shall, under any circumstances, be subject or liable for more than the amount of his, her, or their share or shares of the said capital stock; and which share or shares will be found stated against the signature or signatures of such person or persons, respectively, in the deed, or deeds, of settlement, constituting him, her, or them, members, partners, or proprietors of, or in, such COMPANY, or in some other deed referring thereto; any thing herein contained to the contrary notwithstanding.

And provided moreover, that such 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 hereunto annexed.

In Witness whereof, we, three of the Directors of the said COMPANY, have hereunto set our hands this 5th day of January in the year of our Lord one Thousand eight Hundred Eleven

Entered, James Parker

H. Burmeister

Examined, 6 February 1811
E. Nicholas

J. Davison

James Burton



Copy of so much of the Proposals of the Albion Fire and Life Insurance Company, as relates to Insurance against Fire.

DESCRIPTIONS or RISKS.

- FIRST CLASS. Buildings of Brick, or stone, with party-walls, covered with Slate, Tile or Metal, in which neither Handmade Trades are carried on, nor Handmade Goods deposited.
SECOND CLASS. Buildings covered with Slate, Tile, or Metal, and built of Timber, Brick and Timber, or of Brick externally, without party-walls, in which neither Handmade Trades are carried on, and Goods in a certain degree Handmade deposited.

Table with 2 columns: Rate per Cent. per Annum, for loss not exceeding 50000. Rates: 2s., 3s., 5s.

In the above Class of Handmade Risks, are included the Stock and Goods of Coopers, Bone-Makers, Bread-Makers, Tobacco-Chandlers (see Notice), Beavers, Ship-Chandlers, Stable-keepers, Mahogany, and others; the Stock in Tinker Yards; also Hemp, Flax, Pitch, Tar, Turpentine, Resin, Oil, and other articles.
In the Class of Goods Handmade Risks, are included the Stock and Goods of Yellow-Metals, Soap-Makers, Jewellers, and others; the China, Glass, Pottery, Engraving, and other articles, which, on account of their fragility are liable to destruction.

CONDITIONS.

- I. It is the duty of every person desiring Insurance from Fire, to describe accurately the construction of the building to be insured, or containing the property to be insured, according to the several directions above stated; also, the nature of the goods, or other property, on which Insurance is to be contracted; and to be commensurate to the value thereof.
II. The insurance proposed to this Company, is to be considered in force, until the premium and duty be actually paid.

It is not the practice of this Company to allow any marks on buildings. It is known that such marks are used only as a mode of advertisement. They continue on buildings many years after Policies have ceased; and afford no guide whatever to the Proprietors of any Company to regulate the amounts they might allow to persons who have been insured.
The Company treats that the conduct and character are sufficiently proper to insure a person, and the amount of any such advertisement, such as the Firmness of the Company are required to make the amount to be allowed to persons who have been insured, in no respect to be diminished by the date of this advertisement.