

TRUSTEES.

THE RIGHT HON. EARL CRAVEN  
 THE RIGHT HON. EARL BERKELEY  
 LORD SALTOUN  
 SIR GEORGE ARMYTAGE, Bart.  
 SIR JOSEPH SCOTT, Bart.  
 SIR ROBT. BURNETT, Kn.  
 J. H. LOFT, Esq. M. P.  
 STARLING DAY, Jun. Esq.  
 HENRY BIRLEY, Esq.  
 HEN. HOSTE HENLEY, Esq.  
 EDWARD W. MARTIN, Esq.  
 FRANCIS RIDSDALE, Esq.



No. 26,698.

£ 300. — . —

PREMIUM, . . . 9/-  
 DUTY, . . . . 7/6  
 Annual Payment, - 16/6



UNION FIRE INSURANCE OFFICE,

ESTABLISHED AT NORWICH, 1797.

**Whereas** *Mrs Elizabeth and Charlotte Deane of Reading* <sup>are</sup> is desirous of effecting an Insurance (against Loss by Fire) on the undermentioned Property, with this Office, upon the Terms prescribed by the Constitution thereof; and <sup>has</sup> accordingly paid to the Secretary, or to an Agent duly authorized to receive the same, the Premium for such Insurance, as above stated. NOW THEREFORE, be it known, that, from and after the Day of these Presents, and for so long as the said Assured shall, yearly and every Year, on the *Twenty ninth* Day of *September* - continue to pay the said Premium, and the Directors of the said Office shall agree to accept the same, the Capital Stock and Funds of the said Office shall be subject and liable to make good to the Assured, <sup>his</sup> Heirs, Executors, or Administrators, all such Loss as shall or may happen from the Destruction or Damage, by Fire, of the Property intended to be hereby assured, and which is hereinafter described and set forth; not exceeding, in each Case, the Sum or Sums hereinafter mentioned; (that is to say),

*Three Hundred Pounds on a dwelling House in Peirar Street, Parish of St. Lawrence Reading, in the occupation of M<sup>r</sup>. Chase, Brick Timber, Plaster, and Tile.*

**In Witness** whereof, We, three of the Directors of the said Office, have hereunto set our Hands and Seals, the *Eighth* Day of *October* in the Year of our Lord One Thousand Eight Hundred and *Eleven*

RECEIVED, at the same Time, for the Commissioners of the Stamp Duties, the Sum of £ *7/6* being the Duty on the said Insurance, according to Act of Parliament.

Signed and sealed (being first duly stamped) in the Presence of  
*John Bignold*

Esq. J.P.

*Wm. Bacon*

*James Roper*

*J. Moverie*



UNION FIRE INSURANCE OFFICE



UNION FIRE OFFICE.

CONDITIONS OF INSURANCE.

- I. At the end of seven years next after the granting of any Policy, a proportionable dividend of the premiums, and of the profits and savings in the mean time made of the same (after deduction of losses and incidental charges only), shall be returned and paid to the person to whom such property shall belong. The re-payment may be received at the Office, or of the respective Agents with whom the Insurances were effected; but will be forfeited to the general Fund, unless claimed within twelve calendar months after becoming due.
- II. Persons insuring will forfeit their right to the sums secured by their Policies, unless the buildings insured, or containing the goods insured, be accurately described, the trades carried on therein specified, and the nature of the property correctly stated, so that it may be placed under proper classes, and charged at the appropriate rates of premium: And if a building contain any stove or oven (used in the process of a manufactory), kiln, furnace, or steam-engine, the same must be noticed in the Policy, or it will be void in respect to such building and the goods therein.
- III. If alterations be made in the building or covering of any premises insured, or in which any insured property is contained, or if any furniture or goods be removed into other premises, such alterations or removal must be immediately notified to the Office, and allowed, by indorsement, on the Policy; or the Insurance, as to such buildings or goods, will be void.
- IV. When property, for which a Policy has been granted by this Institution, is also insured with other Offices, such Insurances must be noticed, by indorsement, on the Policy, signed by the Secretary, or by an Agent; otherwise the party will not be entitled to recover, in case of accident.
- V. Every insurer transferring his Policy, and the executors and administrators of every insurer dying, shall, within three calendar months at furthest, give notice thereof at the Office, or to the nearest Agent; and shall produce the Policy, that such transfer or death may be indorsed thereon, and entered in the books; and, in default thereof, the benefit of such Insurance shall be lost.
- VI. Whenever losses happen, the parties must give immediate notice thereof to the Secretary, or to the nearest Agent, that a view may be taken, and the damage estimated; and must also deliver, under their

- hands, the particulars and amount of their claim on the Office; and must make out the same by the oaths or affirmations of themselves, or by their domestics or servants, books or vouchers, or by the certificates of the ministers, churchwardens, constables, headboroughs, or neighbouring inhabitants, not interested in such loss, or by such other method as the Directors may reasonably require. The loss or damage sustained to be made good within sixty days after the same happens (or as soon as the amount can be properly ascertained), either by payment of the sum insured, or by repairing or rebuilding the premises destroyed or damaged, as far as the sum insured will allow, at the option of the Directors; and if any difference should arise in the adjustment of such loss or damage, the same shall be submitted to arbitration in the usual way, and the award (in writing) of the arbitrators or umpire shall be conclusive upon all parties interested: But if it shall appear that there has been any fraud or perjury, the claimant shall forfeit all benefit he would otherwise have been entitled to from his Insurance.
- VII. The Office will not make good any losses by Fire occasioned by foreign enemies, civil commotions, or by any military or usurped power.
- VIII. The insured may make their payments either annually or septennially, and in either case shall receive their full proportion of the returns; but those who insure for a period of seven years, and pay their premium for the whole term at its commencement, shall only be charged for six years. Persons insuring for any number of years less than seven, shall be allowed a discount, both upon the premium and duty.
- IX. Insurances shall take effect immediately on the payment of the premium and duty, either at the Office, or to any of the Agents.

\*. Any person setting Fire, through carelessness or negligence, to any house, outhouse, barn, stable, stacks, or other property, is, by Act of Parliament, to suffer eighteen months imprisonment, or pay a penalty of one hundred pounds; and if convicted of wilfully setting Fire to the same, the punishment, by Law, is death.