

THE
FRIENDLY SOCIETIES AUXILIARY

- FIRE * AND * ACCIDENT * ASSOCIATION, -
 (LIMITED).

Rolls Chambers, Chancery Lane, London, W.C.



CAPITAL £20,000.

POLICY **№ 8087**
 ENTRANCE FEE—ONE SHILLING.

FUTURE QUARTERLY PREMIUM.

Series 1/- F.

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This Policy of Insurance Witnesseth that Mr Edwin John Hollands
 of 4 West Street, Carshalton, Surrey
 hereinafter called the Insured, having paid to the Friendly Societies Auxiliary Fire & Accident Association hereinafter called
 the Association, the sum of 1/7 for insuring against Loss or Damage by Fire as hereinafter mentioned the
 the property hereinafter described in the several sums following, namely:—

On Household Furniture, clothes linen china
Glass earthenware, clocks, watches, jewellery,
Pictures, sewing machine and effects
contained in dwelling house built & held
situate as aforesaid } £ 100.0.0.

The Association hereby agrees with the Insured but subject to the conditions endorsed hereon which are to be taken as part of this
 Policy that if the property herein described or any part thereof shall be destroyed or damaged by fire at any time while the
 Policy is in force the Association will out of its Capital Stock and Funds make good or pay for all such loss or damage to
 an amount not exceeding in respect of the several matters herein specified the sum set opposite thereunto respectively and
 not exceeding in the whole the sum of One Hundred pounds sterling.

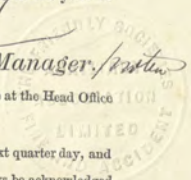
It being nevertheless hereby expressly stipulated by the said Association as a condition precedent to the creation of the Contract
 herein expressed that the production by or on behalf of the said Association their Successors or Assigns of this Instrument
 or Policy together with a receipt purporting to be signed by any Person having been or being either a *Nominee an Executor*
or an Administrator or a Relative by blood or a Connection by Marriage of the said Insured for the sum or amount hereby
 insured or made payable shall be final or conclusive evidence to all intents and purposes that such sum or amount hath been
 duly paid unto and received by the Persons or Person lawfully and rightfully entitled to the receipt thereof and that all
 claims and demands whatsoever upon or against the said Association and the Funds and Property thereof under or by virtue
 of or consequential upon the grant or execution of this instrument or Policy or the Conditions herein indorsed have been
 fully satisfied on the part of the Association

In Witness thereof the Common Seal of the said Association is affixed and attached this 9th day of February in the year of
 our Lord, One Thousand Eight Hundred and Eighty five

Edw J Hunt Manager


Any ensure in this Policy will render it absolutely void. No change or alteration whatever can be effected except by indorsement made at the Head Office
 and signed by the Manager.

The First Premium due on this Policy is 7/- which is at the rate of 2/- per week to next quarter day, and
 must be paid to the Agent on his delivering Policy to Insured NO separate receipt is required for the First Premium but renewals must always be acknowledged
 by the Agent on the official numbered receipt forms. If the Agent of the Association does not collect the Premium of this policy on the same becoming due the
 Policy must be renewed by the premium being remitted direct to Head Office and the number of policy must be quoted when so remitting.



Sydney House

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CONDITIONS.

The statements contained in the proposal form signed by the Insured shall be the basis of the Contract between him and the Association and any misrepresentation misstatement or omission of any material fact in the proposal shall render this Policy null and void.

In the event of a Fire occurring to the property insured notice of the time, place, and nature of the Fire shall be sent to the Head Office of the Association within three days and this notice shall be sent by registered post.

All claims as regards Fire shall be payable immediately on production of satisfactory proof but the Directors reserve the right of delaying payment of any claim for one month in order to investigate such claim if dissatisfied with the certificates declarations or vouchers produced in support of same.

Unless expressly stated to and expressly insured by the Association no single article shall be deemed of greater value than £100 and no single picture of greater value than £200. Such insurance will be made by the Association when reasonably applied for before the issue of the Policy and will not be valid unless indorsed thereon and signed by the Manager.

If at the time of loss or damage happening to any property insured by this policy there be any other insurance or insurances covering the same property, this Association shall not be liable to pay or contribute in respect of such loss or damage more than such proportion of its liability as its liability separately ascertained shall bear to the aggregate liability upon all the insurances covering such property separately ascertained in like manner according to their respective terms and conditions irrespective in each case of this or any similar condition as to contribution and where any other subsisting insurance or insurances covering any property hereby insured, either exclusively or together with any other property in and subject to the same risk only shall be subject to average the insurance on such property under this policy shall be subject to average in like manner and in ascertaining the separate liability of this Association as provided in the last preceding condition this condition as to average shall be taken into account.

If at the time of loss or damage by fire happening to any property insured by this Policy there be contained in the premises herein specified property of a greater aggregate value than the total sum for which insurance against fire is effected then the sum payable by the Association as compensation for such loss or damage shall bear the same proportion to the amount of such loss or damage as the total sum for which such insurance is effected bears to the aggregate value of such above mentioned property.

If after the risk has been undertaken by the Association anything calculated to increase the risk be done to property hereby insured on any premises wherein the same may be placed or if any property hereby insured be removed from the building mentioned in the proposal or any change occur in the occupation of Insured calculated to increase the liability to fire without the consent of the Association signified by endorsement on this policy and the payment of the extra premium required to cover such extra risk this policy thereby becomes null and void.

This Policy ceases to be in force as to any property hereby insured which shall pass from the Insured to any other person otherwise than by will or operation of the law unless notice thereof be given to the Association and the subsistence of the insurance in favour of such other person be declared by a memorandum indorsed herein by the Association.

In the event of any loss or damage by fire to the property herein insured the Insured shall furnish and deliver to the Association within ten days as particular an account as practicable of such loss or damage and of the estimated amount thereof and in support thereof shall give all such vouchers proofs and explanations as may be reasonably required together with if required a statutory declaration of the truth of the account and in default of such account and declaration being so furnished and delivered no claim in respect of such loss or damage shall be payable by the Association.

This policy does not cover property held in trust or on Commission jewels watches clocks trinkets medals curiosities manuscripts prints paintings sculptures medical mathematical or philosophical implements unless mentioned in this policy and does not cover patterns moulds or models Deeds Bonds Bills of Exchange promissory notes or securities for money gunpowder or other explosive substances loss or damage occasioned by spontaneous heating or fermentation or caused by or happening through invasion foreign enemy riot or civil commotion or by gas explosion.

On the happening of loss or damage by fire to property covered by this policy the Association by its authorised Agents servants or officers may enter into the building or place in which such loss or damage has happened and for a reasonable time remain in possession thereof and of any property hereby insured contained thereon for all reasonable purposes relating to or in connection with the insurance hereby effected without being deemed wrong doers and this policy shall be evidence of leave and licence for that purpose.

The Association reserves the right of replacing goods alleged to have been destroyed instead of paying the amount claimed.

This Policy protects the Insured until the quarter day next following its date or last renewal. The quarter days are March 25th June 24th September 29th December 25th. The renewal premiums of this Policy fall due on each quarter day and the numbered official receipts will alone be recognised as valid. The renewal premium of this Policy will be accepted if paid within fifteen days of the quarter day on which it becomes due provided that no cause for claim has arisen between such quarter day and the date of payment.

If the claim be in any respect fraudulent or any false statutory declaration be made in support thereof or the fire was occasioned by the procurement or connivance of the Insured all benefit under this Policy is forfeited.

Any dispute as to the meaning or application of these conditions shall be referred to the Board of Directors whose decision shall be binding and final.

The Insured shall render every reasonable assistance and facility to the duly authorised officer of the Association appointed to investigate the claim.

In all cases where the Policy is void or has ceased to be in force under any of the conditions herein or herein indorsed all monies paid to the Association in respect thereof shall be forfeited to the Association.

The Association may determine this Policy by giving six months' notice to the Insured.

