

THE NORTH YORKSHIRE

Agricultural Fire Insurance Company,
LIMITED.

*£100
guar.*

Policy.

No. 1628

PRESENT PREMIUM.

£ : 4 : 7

To *March 1886*

This Policy of Insurance witnesseth that

George William Appleyard of Châlet

Swiss, Braxton Road Selby, Auctioneer, Valuer

hereinafter called the Insured, having paid to The North Yorkshire Agricultural Fire Insurance Company, Limited, hereinafter called the Company, the Sum stated to be the present Premium on this Policy for Insuring against Loss or Damage by Fire, as hereinafter mentioned, the Property hereinafter described, in the Sums following, namely:—

Sum Insured.

£200:0:0

FUTURE PREMIUMS.

£ : 4 :

*Payable
March 25th*

Yearly.



On *His* Household Goods and Furniture including Linen, Wearing Apparel, Printed Books, Plate, Wines and Liquors in private use, in *this* dwelling-house aforesaid. and on

*china, glass, mirrors, clocks, prints, paintings, drawings, musical and mathematical instruments, not more than £10 recoverable in case of loss, on any one print or picture the sum of
Two Hundred Pounds*

The North Yorkshire Agricultural Fire Insurance Company, LIMITED.

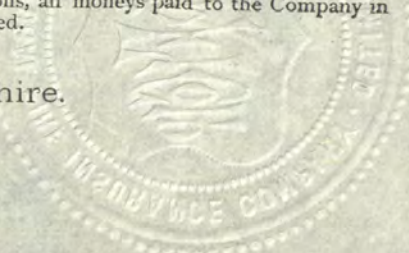
(Registered under the Companies' Acts, 1862, 1867, and 1877.)

THE CONDITIONS WITHIN REFERRED TO ARE AS FOLLOWS:—

- 1.—Any material misdescription of any of the property proposed to be hereby insured, or of any building or place in which property to be so insured is contained, or any misstatement of or omission to state any fact material to be known for estimating the risk, renders this Policy void as to the property affected by such misdescription, misstatement, or omission, respectively.
- 2.—If after the risk has been undertaken by the Company, anything whereby the risk is increased be done to property hereby insured, or to, upon, or in any building or place in which it is hereby described as being contained, without in each and every of such cases the assent or sanction of the Company, signified by endorsement hereon, the insurance as to the property affected thereby ceases to attach.
- 3.—This Policy does not cover property held in trust or on commission, unless expressly described as such, nor china, glass, looking-glasses, jewels, clocks, watches, trinkets, medals, curiosities, manuscripts, government stamps, prints, paintings, drawings, sculptures, musical, mathematical, or philosophical instruments, patterns, models, or moulds, unless specially mentioned in the Policy; nor deeds, bonds, bills of exchange, promissory notes, money, securities for money, or books of account; nor gunpowder, nor loss or damage by fire to property occasioned by or happening through its own spontaneous fermentation or heating, or by or through invasion, foreign enemy, riot, or civil commotion; nor loss or damage by explosion, except loss or damage by explosion of gas in a building not forming part of any gasworks.
- 4.—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 law, unless notice thereof be given to the Company, and the subsistence of the insurance in favour of such other person be declared by a memorandum endorsed hereon by or on behalf of the Company.
- 5.—On the happening of any loss or damage by fire to any of the property hereby insured, the insured is forthwith to give notice in writing thereof to the Company, and within fifteen days, at latest, deliver to the Company as particular an account as may be reasonably practicable of the several articles or matters damaged or destroyed by fire, with the estimated value of each of them respectively, having regard to their several values at the time of the fire, and in support thereof to 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 thereof, no claim in respect of such loss or damage shall be payable, until such notice, account, proofs, and explanation respectively are given and produced, and such statutory declaration if required is made.
- 6.—If the claim be in any respect fraudulent, or if any false statutory declaration be made in support thereof, or the fire was occasioned by or through the procurement or connivance of the insured, all benefit under this Policy is forfeited.
- 7.—The Company may, if it think fit, reinstate or replace property damaged or destroyed, instead of paying the amount of the loss or damage, and may join with any Company or insurers in so doing, in cases where the property is also insured elsewhere.
- 8.—On the happening of any loss or damage by fire to any property, in respect of which a claim is or may be made under this Policy, the Company, without being deemed a wrong-doer, may, by its authorised officer and servants, 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 which is contained therein, for all reasonable purposes relating to or in connection with the insurance hereby effected, and this Policy shall be evidence of leave and license for that purpose.
- 9.—If at the time of any loss or damage by fire happening to any property hereby insured, there be any other subsisting insurance or insurances, whether effected by the insured or by any other person, covering the same property, this Company shall not be liable to pay or contribute more than its ratable proportion of such loss or damage.
- 10.—In all cases where any other subsisting insurance or insurances, whether effected by the insured or by any other person, 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.
- 11.—If any difference shall at any time arise between the Company and the insured, or any claimant under this Policy, as to the amount of any loss or damage by fire, or as to the fulfilment or non-fulfilment of any of the conditions herein set forth, or as to any question, matter, or thing concerning or arising out of this insurance, every such difference, *except in the case where fraud is alleged by the Company*, as and when the same arises, shall be referred to the arbitration and decision of two indifferent persons, one to be chosen by the party claiming, and the other by the Company; or in case of disagreement between them, then of an umpire to be chosen by the arbitrators before entering on the reference, and the costs of the reference shall be in the discretion of the arbitrators or umpire, as the case may be, who shall award by whom and in what manner the same shall be paid, and the decision of the arbitrators or umpire, as the case may be, shall be final and binding on all parties, and this condition shall be deemed and taken to be an agreement to refer as aforesaid.
- 12.—In all cases where this Policy is void, or has ceased to be in force under any of the foregoing conditions, all moneys paid to the Company in respect thereof will be forfeited.

Registered Office:—NORTHALLERTON, Yorkshire.

Policy-holders in this Co. are free from liability.



LOSSES BY LIGHTNING WILL BE MADE GOOD.

The Company hereby agrees with the Insured, but subject to the conditions on the back hereof, which are to be taken as part of this Policy, that if the property above described, or any part thereof, shall be destroyed or damaged by fire at any time between the day of the date hereof and the day above stated for the first payment of Premium, both inclusive, or at any time afterwards, so long as the Insured or his representatives in interest shall pay to the Company, and they shall accept the sum required for the renewal of this Policy, as above mentioned, the Company will, out of their capital, stock, and funds, pay or make good all such loss or damage to an amount not exceeding, in respect of the several matters above specified, the sums above mentioned, and not exceeding in the whole the sum of

Two
Hundred Pounds

Provided that the Directors signing this Policy of Insurance shall not incur any personal liability thereby.

In Witness whereof these presents have been sealed with the common seal, and signed by two Directors of the Company, this *twenty eighth* day of *January* 188*5*

Examined *E.M.*

Entered *E.M.*

Geo H. Harland
John S. Atkinson

} Directors.



The North Yorkshire Agricultural
Fire Insurance Company,
LIMITED.

5458

POLICY.

No. 1628

Chas Lewis, Pringle Row

Household Goods & Furniture, &c.

Policy holder *Mr Geo W Appleby*

Present Premium }
to *March 25th* } £ : 4 : 7
1886 }
Yearly Premium } £ : 4 :

Agent

Mr Geo W Appleby

N.B.—Please examine your Policy, and if you find any error, return it immediately to be rectified.