

THE SCOTTISH STANDARD



Fire Insurance Company Limited.

Fire Policy.

Sum Insured.

No. 523

£ 500 : : : .

Present Premium

Future Premium

£ 1 : 10 : -

£ 1 : 10 : -

Payable at midsummer
Yearly.



Head Office: 13, Queen Street, Edinburgh.

This Policy of Insurance Witnesseth that Messrs Appel Brothers, of No. 7 and 9 Aldermanbury Avenue, London, Importers and Skin Merchants,

hereinafter called the Insured, having paid to THE SCOTTISH STANDARD FIRE INSURANCE COMPANY LIMITED, (hereinafter called the Company,) the Sum of One hundred ten shillings for Insuring against Loss or Damage by Fire, as hereinafter mentioned, the Property hereinafter described, in the several sums following, viz.: On Stock in trade, their own, in trust or on Commission for which they are responsible and on utensils, fixtures and fittings in their premises, brick built and tiled or slated and being No. 7 Aldermanbury Avenue aforesaid and more particularly described on plan and report lodged in this office. Five hundred pounds

The Company 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 above described or any part thereof, shall be destroyed or damaged by Fire at any time between the twenty-fourth day of June 1886 and the twenty-fourth day of June 1887 both inclusive, or at any time afterwards, so long as the Insured or their representatives in interest shall pay to the Company and they shall accept the sum required for the renewal of this Policy, on or before the twenty-fourth day of June in each succeeding year, the Company will out of their Capital, Stock, and Funds, for the time being, pay or make good all such Loss or Damage to an amount not exceeding in respect of the several matters above specified the sum set opposite thereto respectively and not exceeding in the whole the sum of Five hundred pounds

Provided always that in no event shall the Directors or any of them or any Shareholder of the Company be liable beyond the paid-up Capital, Stock, and Funds of the Company, for more than the unpaid portion of his or her share or shares of the Capital of the Company.

In Witness whereof, this Policy has been subscribed at Edinburgh, the twelfth day of August in the year Eighteen and eighty eight.

Examined MS

Entered MS

Indieffett
Manager

James Tod
John Brewis } Directors.

The Scottish Standard Fire Insurance Company Limited,

Head Office: 13 QUEEN STREET, EDINBURGH.

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*Incorporated under the Companies Acts 1862 to 1883.*  
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THE CONDITIONS REFERRED TO IN THE WITHIN POLICY ARE AS FOLLOWS:—

1. Any material mis-description 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 mis-statement 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 mis-description, mis-statement, 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 hereby insured or any Building or Place in which Property hereby insured is contained, or if any Property hereby insured be removed from the Building or Place in which it is herein 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 Loss or Damage to Property caused by over-heating, whilst in process of Manufacture; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in the Premises, referred to in this Policy, not forming part of any Gas Works; Loss or Damage to Property caused by Lightning shall be covered by this Policy.

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 to deliver to the Company a claim containing 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 explanations respectively shall have been given and produced, and such statutory declaration, if required, shall have been made.

6. If the claim be in any respect fraudulent, or if any statement, or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement or connivance of the Insured, or any claimant,

or if the claim be not made within three months after the Fire, 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 other 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, or others, 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 thereon, 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 the conditions of average, the Insurance on such Property under this Policy shall be subject to the conditions of 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 payable in respect of any alleged 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, and no imputation of fraud is made by the Company, 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 some person to be chosen by both parties, or of two indifferent persons, one to be chosen by the party claiming and the other by the Company; or, in the 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, and a condition precedent to the issue of this Policy.

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.

13. No Loss or Damage by Fire occasioned by Invasion, Foreign Enemy, Civil Commotion, Riot, or any Military or Usurped Power, will be paid.

THE SCOTTISH STANDARD



Fire Insurance Company
Limited.

FIRE POLICY

No. 523

Name of Insured *Ernest Appel Bros*

Annual Premium, £ 1-10/-

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

Agent *London Branch.*

L. N. Collins & Co.

