

Fire Policy.

No. 48062

Present Payment.

Being from 24<sup>th</sup> June 1885

To Midsummer 1886

£ 4:10: "

Sum Insured.

£ 1000

4/39

Future Payment.

At Midsummer Annually.

£ 4:10: "



FOUNDED 1824.

# THE PATRIOTIC ASSURANCE COMPANY OF IRELAND,

INCORPORATED UNDER THE COMPANIES ACT, 1862,

FOR THE ASSURING OF LIVES, AND ENDOWMENTS; AND FOR THE ASSURING OF HOUSES, MERCHANDISE, AND OTHER PROPERTY AGAINST LOSS OR DAMAGE BY FIRE.

CAPITAL £1,500,000.



This Policy of Insurance Witnesseth THAT Messrs Cassell and Company (Limited) of Labelle Sawage Yard, Fleet Lane & Old Bailey London hereinafter called The Insured, having paid to The Patriotic Assurance Company of Ireland, hereinafter called The Company, the sum of Seven Pounds Ten Shillings for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

On the Building marked N<sup>o</sup> 6 on plan occupied as Printing Rooms Offices, Stock and Sale Rooms, built of Brick and Stone and roofed with Slate, Lead, and Glass, situate in Fleet Lane aforesaid, One Thousand Pounds £ 1000

Insurances with other Offices allowed, the amounts to be declared in the event of loss.

The Company hereby agrees with The Insured (but subject to the conditions on 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 24<sup>th</sup> day of June 1885, and the 24<sup>th</sup> day of June 1886, both inclusive, or at any time afterwards, so long as The Insured or their Representatives in interest shall pay to The Company and it shall accept the sum required for the renewal of this Policy, on or before the 24<sup>th</sup> day of June in each succeeding year, The Company will, out of its 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 sum set opposite thereto respectively, and not exceeding in the whole the sum of One Thousand Pounds

In Witness whereof, this Policy has been Sealed with the Common Seal of the Company, in the presence of three of the Directors, who have hereunto subscribed their names this Twenty eighth day of July One Thousand Eight Hundred and Eighty five

✓ Examined J. Hill

Entered S.R.V.

Arthur H. O'Sullivan  
Manager.

John J. Hill  
Joseph J. Hill  
Edward J. Hill

Directors.

Please read your Policy and its Conditions, and see that it is in accordance with your intentions.

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 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 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 by or through Invasion, Foreign Enemy, Riot, Civil Commotion, ~~or the act of an incendiary~~; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in a Building not forming part of any Gas Works. *CHINA*

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 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 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 if 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 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, 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 licence 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 rateable 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, 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.



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FOUNDED 1824.

THE  
**Patriotic Assurance Company**  
of Ireland.

**CAPITAL, £1,500,000 (Irish).**

**FIRE POLICY.**

Please read your Policy, and if not strictly in accordance with your intentions, return it immediately for correction.