

Policy No. *19303*

Sum Insured—£ *1000*



Payment received on issuing this Policy

From the *26th March 1883*

to the *26th March 1884*

Payments to be made for the Renewal of

Policy Annually at *Lady-day*

Premium—£ *3:5:0*

Premium—£ *3:5:0*



ESTABLISHED BY ACT OF PARLIAMENT,
1837.

This Policy of Insurance Witnesseth THAT *Messieurs Pawson*
and Company *of Saint Pauls Churchyard, London, Warehousemen*

hereinafter called the Insured, having paid to the Shropshire and North Wales Assurance Company, (hereinafter called the Company,) the sum of *Three pounds and five shillings* for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following namely:—

On their Stock in Trade only, as Warehousemen, in their warehouses communicating, lettered A. and B. on plan of their premises, lodged with this office, situate in Saint Pauls Churchyard and Carter Lane, London aforesaid, Brick built and slated, or covered with Lead and Skylights, subject to the conditions of average printed on the back hereof— *One thousand pounds*

See endorsement on back

N.B.—No Pipe Stoves or Furnaces in the above named Premises unless herein mentioned. No Stone or Pipe thereof is allowed to be fixed inside any Building more than fourteen inches to any timber or combustible material whatsoever; and all Pipe Stoves must stand on an iron plate or stone slab. No hazardous trade to be carried on unless herein specified and provided for. Further Insurances (if any) to be declared in case of loss.

The Company hereby agrees with the Insured (but subject to the Conditions endorsed on the face and back of this Policy, and which are to be taken as part thereof) that if the Property above described, or any part thereof, shall be destroyed or damaged by Fire at any time between the *Twenty fifth* day of *March* 1883, and the *Twenty fifth* day of *March* 1884, 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 *Twenty fifth* day of *March* 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 We (Three of the Directors of the said Company) have hereunto set our hands and seals, this day of *April* 1883

Signed, Sealed, and Delivered }

in the presence of

T. Tomlin

Entered P. B. No. *14* Fol. *368*

Examined

Fifth
Spiffith Davies
George
Richard Taylor

Shropshire and North Wales Assurance Company,

SHREWSBURY.

The Conditions within referred to 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, or of 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 Goods held in Trust or on Commission unless expressly described as such ; nor China, Glass, Looking Glasses, Jewels, Clocks, Watches, Trifles, Models, 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 Invasions, 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 Gas Works.

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 favor of such other person be declared by a memorandum endorsed hereon by, or on behalf of, the Company, and no receipt will be valid which is not on the printed Form issued from the Office.

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 fraud or the procurement or connivance of the Insured, all benefit under this Policy is forfeited.

When an Insurance is declared to be subject to the Conditions of Average, the following Conditions also apply :—

CONDITIONS OF AVERAGE.

1.—Whenever a sum Insured is declared to be Subject to Average, if the Property covered thereby shall, at the breaking out of any Fire be collectively of greater value than such sum Insured, then the Assured shall be considered as being his own Insurer for the difference and shall bear a rateable share of the loss accordingly.

2.—But if any of the Property included in such Average shall, at the breaking out of any Fire, be also covered by any other more Specific Insurance, i.e., by an Insurance which at the time of such Fire applies to part only of the Property actually at risk and protected by this Insurance and to no other Property whatsoever, then this Policy shall not insure the same except only as regards any excess of value beyond the amount of such more Specific Insurance or Insurances, which said excess is declared to be under the protection of this Policy and subject to Average as aforesaid.

In the Insurance of Premises which contain any Steam Engine, Kils, Stove, Coake, Oven, or other Implements, in, or by which heat is produced (common Fire Places excepted) the construction and circumstances of the same must be particularly described at the time of effecting the Insurance,—or if subsequently introduced, due notice must be given to the Company, and the same be allowed by them, otherwise the Policy will be void.

In the Insurance of GOODS, WARES, or MERCHANDISE, the Building or Place in which the same are deposited, is to be described—the Quality and Description of such Goods—also, whether any Hazardous Trades are carried on or any Hazardous Articles are deposited therein.

This Office will not be subject to any Loss on Hay, Clover, Corn Seeds, or other Property occasioned by its own natural heating ; nor for any Goods or Utensils which may be damaged or destroyed while undergoing any process in which the application of Fire heat is necessary ; but the Loss of any other Property, in consequence of such Fire, will be made good, as will losses by Fire caused by Lightning.

Persons Insuring Property with this Company must give notice of any other Insurance made by them or on their behalf of the same, and must cause such other Insurance to be endorsed on their Policies.

No receipts must be taken for any Premium of Insurance but such as are Printed and issued from the Office, and signed by the Managing Director, or one of the Clerks or Agents of the Company. Renewal Premiums must be paid annually, within fifteen days of the expiration of each year, or the Insurance will be void.

All reasonable Expenses attending the Removal of goods insured in this Office in time of Danger will be allowed, but the Company will not make good losses by theft.

No charge is now made by this Company for Policies, however small the amount insured.

The liability of the Company for Short-period Insurances, or Insurances expiring at any other date than one of the Quarter days, will absolutely cease at Four o'clock in the Afternoon of the day specified in the Policy.

The Company's liability commences when the premium for the accepted proposal has been received.

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 authorized 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 affected, 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 or persons on his behalf, 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, effected by the Insured or by any other person or persons on his behalf, 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 fulfillment or non-fulfillment 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 monies paid to the Company in respect thereof will be forfeited.

13.—**FARMING STOCK INSURANCES.**—If the sum Insured on Agricultural Produce, either separately or in one amount with other Property, shall at the breaking out of a Fire, be less than THREE-FOURTHS of the value of all the Property insured in that amount, then the Insured shall be considered as being his own Insurer for the difference between the sum Insured and the full value of the property insured at the time of the Fire, and shall bear a rateable share of the loss accordingly.

Shropshire and North Wales Assurance Company.

ESTABLISHED BY ACT OF PARLIAMENT, 1837.

HEAD OFFICE - - SHREWSBURY.

TRUSTEES.

THE RIGHT HON. THE EARL OF POWIS,
COLONEL EDWARD CORBETT,
SIR VINCENT R. CORBET, BART.

GENERAL DIRECTORS.

SIR VINCENT R. CORBET, Bart.	HENRY JOHN OLDROYD, ESQ.
JOHN BAGNALL, ESQ., J.P.	EDWARD RODEN, ESQ., J.P.
JOHN HEIGHWAY, ESQ.	FOLLIOTT SANDFORD, ESQ.
T. M. HOWELLS, ESQ.	THOMAS SOUTHAM, ESQ.
GEORGE EDWARD LEAKE, ESQ.	RICHARD TAYLOR, ESQ.
WALTER MINOR, ESQ.	REV. JOHN COOPER WOOD.

GRIFFITH DAVIES,

Managing Director.

NOTICE.—You are particularly requested to read over the within Policy to see if the nature of your Insurance is accurately described, and if not, return it immediately for alteration; otherwise should it be incorrect, you will forfeit all claim to restitution in case of Loss or Damage by Fire.

See Conditions on the back of the Policy.

Policy No. 19303

Name Messrs Pawson & Co

Sum Insured, £ 1000

Present Premium £ 3 „ 5 „ 0

Future Annual Premium..... £ 3 „ 5 „ 0

Expiring Lady-day

Agency F. L. H. Collins & Co.



Memorandum — It is hereby declared and agreed that the Sum of one thousand pounds insured by this Policy is now discontinued thereon and will henceforth stand as follows

£ 1000 — On Stock in Trade, their own in Trust or on Commission, for which they are responsible, in their Warehouses situate as aforesaid, brick built, and lettered **A** and **B** on Plan lodged in this Office, whereby the same are more particularly described.

This Insurance is subject to the annexed Conditions of Average.

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

CONDITIONS OF AVERAGE.

Whenever a sum insured is declared to be Subject to Average, if the Property covered thereby shall at the breaking out of any fire be collectively of greater value than such sum insured, then the Assured, shall be considered as being his own Insurer for the difference and shall bear a rateable share of the loss accordingly.

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Entered in the Office Books this
Nineteenth day of May 1883

Griffith Davitt
Managing Director