

N^o. 1170006

SUM ASSURED.

£800

PREMIUM.

From 22nd May 1884
to 29th June 1884

£0.1



Whereas

The Norwich Union Fire Insurance Society,

has paid the Sum of three shillings & one penny stg to the undersigned Howat & Company as authorized Agent & at Alexandria of the Guardian Fire and Life Assurance Company, of London, being the Premium for insuring from Loss or Damage by Fire, the Property hereby described, not exceeding the Sum specified on each Article, namely:—

£800— being part of an insurance of £5,000 granted by them under Policy N^o 878467 to Count Michel de Degeh, Alexandria.

On a stone built & cement roofed dwelling house consisting of a ground & an upper floor, standing quite detached on its own ground & surrounded by a garden, his own property, situated in the Rasetta Road, Square F. on Marchettinis plan of Alexandria, at a distance of about 8 meters in a Northaly direction from the dwelling house insured by Policy N^o 1170007. The above Building contains also cellars.

Thirty eight days
Eight hundred pounds stg

£800

Insurances in other offices allowed, same to be declared in case of loss.

Condition of Average.—It is hereby declared, that, if at the time of any Fire the value of the Property covered by this Policy shall exceed the sum insured thereon, the Insured shall then be considered his own Insurer for such excess of value, and in that character shall bear in a like proportion his share of the loss, and this condition shall apply separately to each of the within-mentioned items (if more than one).

Now be it hereby known, that the Stocks and Funds of the said Company shall be subject and liable, pursuant to the provisions of the said Company's Deed of Settlement bearing date the Seventeenth day of December 1821, and of the Guardian Assurance Company's Act 1850, and of the Guardian Assurance Company's Act 1866, to pay or make good to the said Assured, ~~his~~ Executors, Administrators, or Assigns (provided that the Interest in this Policy be assigned by and with the Consent of the Directors, or their authorized Agent, but not otherwise), all such Loss or Damage as shall happen by Fire to the Property above-mentioned, from the 22nd day of May 1884 to the 29th day of June 1884 at 6 o'Clock, p.m.; amounting in the whole to no more than the Sum of eight hundred pounds stg according to the tenor of the Terms and Conditions contained in or endorsed on this Policy, and further that this Policy may be renewed and continued in force for a further like period, and so on in succession so long as the Assured shall pay the aforesaid Premium to the said Company, or their authorized Agent, on the day herein fixed for the expiration of the same period, and the Company, or their authorized Agent, shall accept the same Premium.

Provided nevertheless, and it is hereby declared that this is a Policy granted pursuant to the provisions of the Guardian Assurance Company's Act 1850, and of the Guardian Assurance Company's Act 1866, and that the Party hereby insured shall not be entitled to participate in any of the Profits of the said Company, and that the Capital Stock and Funds of the said Company shall alone be liable as aforesaid to answer and make good all Claims and Demands whatsoever under or by virtue of this Policy, and that no Proprietor or Member of the Company shall be in anywise subject or liable to any such Claims or Demands, nor be in anywise charged by reason of this Policy or Instrument of Insurance, beyond the Amount of his or her Share or Shares of such Capital Stock or Funds, it being one of the original and fundamental Principles of the Company, that the Responsibility of the individual Members shall in all Cases be limited to their respective Shares.

In Witness whereof, we being duly authorized hereunto for and on behalf of the Guardian Assurance Company, have hereunto subscribed our Name, and affixed our Seal this twenty sixth day of May One Thousand Eight Hundred and eighty four, but hereby fully declaring ourselves in no way responsible in person or estate under this Assurance, or for any Act done in consequence thereof.

Witness Howat

For the Guardian Assurance Company,
per Power of Attorney.

GUARDIAN

Fire and Life Assurance Company,

11, LOMBARD STREET,
LONDON.

Established 1821.

SUBSCRIBED CAPITAL £2,000,000 STERLING.

Directors.

HENRY HULSE BERENS, Esq.
HENRY BONHAM-CARTER, Esq.
CHARLES WILLIAM CURTIS, Esq.
CHARLES F. DEVAS, Esq.
SIR WALTER R. FARQUHAR, BART.

ALBAN G. H. GIBBS, Esq.
JAMES GOODSON, Esq.
THOMSON HANKEY, Esq.
RICH. MUSGRAVE HARVEY, Esq.
The Rt. Hon. JOHN G. HUBBARD, M.P.

FREDERICK H. JANSON, Esq.
The Rt. Hon. G. J. SHAW LEFÈVRE, M.P.
BEAUMONT W. LUBBOCK, Esq.
JOHN BIDDULPH MARTIN, Esq.
S. HOPE MORLEY, Esq.

HENRY JOHN NORMAN, Esq.
DAVID POWELL, Esq.
AUGUSTUS PREVOST, Esq.
JOHN G. TALBOT, Esq., M.P.
HENRY VIGNE, Esq.

Manager of Fire Department—F. J. MARSDEN.

THE CONDITIONS

UPON WHICH THIS POLICY IS GRANTED.

1.—Every person desirous of effecting an Insurance must state his name, place of abode, and occupation; he must describe the construction of the Buildings to be insured, where situate, and in whose occupation, of what materials the same are respectively composed, and whether occupied as private dwelling-houses or how otherwise; also the nature of the goods or other property on which such Insurance is proposed, and the construction of the Buildings containing such property, and whether there be any apparatus in or by which heat is produced, other than grates in common fire-places, in any of the said Buildings, or connected therewith. Any mis-statement in the above particulars will vitiate this Policy.

2.—Every Insurance attended with particular circumstances of risk, arising from the situation, contiguity to other buildings, or construction of the premises, or the nature of the trade carried on, or goods therein, is to be specially mentioned in the order for the Policy, so that the risk may be fairly understood; if not so expressed, or if any misrepresentation be given so that the Insurance be effected upon a lower premium than would have been charged had such risk been fairly stated; or if Buildings or Goods be described in the Policy otherwise than they really are; or if, after an Insurance shall have been effected, there shall be any erection or alteration, or extension of the premises so as to increase the risk, or any erection or alteration of any apparatus for producing heat as aforesaid; or if any hazardous operation or trade shall be carried on, or any hazardous goods be deposited, or any hazardous communication be made, and the same be not respectively made known to the Company in writing; or if the Assured shall neglect or refuse to pay any further premium which may be demanded, in consequence of increase of risk, from any of the aforementioned circumstances, the Assured will not be entitled to any benefit under the Policy.

3.—No Insurance proposed to this Company is to be considered in force until the Premium, or a Deposit on account thereof, be actually paid. No Receipts are to be taken for any Premiums of Insurance, or Deposit, but such as are printed and issued from the Office, and witnessed by one of the Clerks or Agents of the Office.

4.—The Interest of any deceased person in any Policy of this Company may be continued to the Executor or Administrator, or to the person otherwise entitled to the property insured, provided the person so entitled shall procure his or her interest therein to be endorsed on the Policy, at the Office of the Company, or their Agents, but not otherwise; and if Goods insured be removed to any other situation than where the same were deposited at the time of effecting the Insurance, such removal must be also allowed by indorsement on the Policy, and a Premium paid, if the risk be increased by the removal, in proportion to such increase. In all cases where removal of goods is not regularly intimated, this Policy shall be void.

5.—Any Persons who shall have effected an Insurance on any Dwelling-houses or other Buildings, and shall change the same to other houses or buildings, may have the benefit of their original Policies, if the nature and circumstances of their risk be not altered, upon their giving due notice of such change to the Company or their Agents, and the same being allowed by indorsement to be made upon the Policy.

6.—Persons insuring Property with this Company must give notice of any other insurance made elsewhere on the same property on their behalf, and cause a minute or memorandum of such other insurance to be endorsed on their Policies, and this Company shall only be liable to the payment of a rateable proportion of any loss or damage which may be sustained. In case such other Insurance shall be subject to Average, then this Insurance, if not already so, shall be subject to Average in like manner.

7.—Insurances on Buildings and Goods in Trust or on Commission, must be so described and declared at the time of effecting such Insurances, otherwise the Policy will not extend to cover such property.

8.—82.

8.—Books of Account, Deeds, Notes, Bills, Bonds, and written Securities, Stamps, Money, and Gunpowder; cannot be insured upon any terms. Watches, Trinkets, Medals, Coins, Sculptures, Curiosities, Jewels, Pictures, Prints, Drawings, Manuscripts, Missals, or other curious or rare Books, Musical, Mathematical, and Philosophical Instruments, China, Glass, Earthenware, and Looking Glasses, are not included in any Insurance, unless they are specified in the Policy. No more than £10 sterling will be allowed on any one Picture or other article having an artistic or fancy value, unless each such article be specified, and the value stated in the Policy, or in a separate catalogue deposited with and allowed by the Company or their Agents.

9.—Losses arising from fires caused by Lightning will be made good by this Company. No allowance will be made for any Hay, Corn, Agricultural Produce, or other property which may be destroyed or damaged by its own natural heating, nor for any Goods which may be destroyed or damaged while undergoing any process in or by which the application of fire-heat is necessary; neither will the Company be responsible for loss or damage by explosion except for such loss or damage as arise from explosion by common Gas, nor for such loss or damage as may arise from Bush Fires, or the burning of Forests. The Company neither will be answerable for any loss or damage occurring on premises where Gun or Blasting Powder, Lucifer or other Matches, Petroleum, or other Mineral Oils are kept in stock, unless the quantities are specified in the Policy and allowed by the Company.

10.—No loss or damage will be paid on fire happening by any invasion, foreign enemy, civil commotion or riot, or any military or usurped power whatever; nor for any damage done by fire occasioned by earthquakes, hurricanes, or volcanic eruptions. The Company neither will be answerable for any loss or damage arising from the use of Fires in Buildings unprovided with good and substantial stone or brick chimneys, or in consequence of neglect of or deviation from the Laws or Regulations of Police, made to prevent accidents from Fire, in places where Laws and Regulations on this subject exist.

11.—All persons insured by this Company sustaining any loss or damage by fire are immediately to give notice to the Company, or their Agents, and within fourteen days after such loss or damage has occurred, are to deliver in as particular an account of their loss or damage as the nature of the case will admit of, and make proof of the same by their declaration or affirmation, and produce such other evidence as the Directors of this Company may reasonably require; and until such declaration or affirmation, account, and evidence are produced, the amount of such loss, or any part thereof, shall not be payable or recoverable; and if there should be fraud in the claim made for such loss, or false declaring or affirming in support thereof, the claimant shall forfeit all benefit under this Policy; and any other Policies granted to the Assured by this Company on any other property will be also null and void. If no claim be made within three months after the fire, or, if a claim having been made and rejected, be not judicially insisted on within three months after such rejection, the Claimant shall forfeit all rights under this Policy.

12.—Persons insured by this Company, and who may suffer loss, will receive their indemnity without deduction or discount; but in no case whatever shall profit of any kind be included in such claim, and where property insured is only partially damaged, no abandonment of the same will be allowed unless by consent of the Company. In case it shall be expedient to remove property to escape conflagration, the Company will contribute ratably with the Assured and other Companies interested to the expenses of such removal, and the damage the property may sustain in consequence thereof. In every case of loss the Company reserves to itself the right of reinstatement, in preference to the payment of claims, if it shall judge the former course to be most expedient.

13.—If any difference shall arise with respect to the amount of any claim for loss or damage by fire, and no fraud be suspected, such difference shall be submitted to arbitrators, indifferently chosen, whose award, or that of their umpire, shall be conclusive.

870407

GUARDIAN
ASSURANCE COMPANY,
LONDON.

No. 1170026

The Norwich Union Assurance Co

Sum Assured . . . £800

Premium £0.3.1

Expires 29th June 1884

Memorandum. — This policy is a Reinsurance & is hereby declared to be subject to the conditions of the original policy of the Norwich Union Fire Insurance Society upon settlement, in case of loss, will be binding on this office; it being understood & agreed that the said Norwich Union Fire Insurance Society shall retain for its own account upon the identical property not less than the amount hereby reinsured. Loss, if any, payable upon production of the receipt of the insured under the original policy.

Wm. J. Agents.