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Messrs F. L. H. Collins & Co



The Starr-Bowkett & General Insurance Company, Limited.

Order No. 4112
Entered for

CHIEF OFFICE:

1, FINSBURY SQUARE, LONDON, E.C.

DIRECTORS.

R. B. STARR, Esq., Founder of the Starr-Bowkett Building Societies, 66, Coleman Street, E.C. (Chairman).
ALFRED J. READ, Esq. (Director, London Trading Bank, Limited), 9, Moselle Terrace, High Road, Tottenham, N. (Deputy Chairman).
EDWIN RICHMOND, Esq., 40, Spital Hill, and Harleston Villa, Ellesmere Road, Sheffield.

THOMAS MORETON, Esq., Barrister-at-Law, 2, The Cloisters, Temple, E.C.
H. HYSLOP, Esq., 44, Nicoll Road, Willenden (Manager, United Kingdom Assurance Corporation, Finsbury Square, E.C.)
WILLIAM JEFFERYS GODDEN, Esq., 4, Queen Street Place, Cannon Street, E.C., and at Ramsgate.
GEORGE W. LOCK, Esq., 13, Chapel Street, E.C., and East Dulwich, S.E.

G. RIDSDALE BLAKE, Esq., Lanley House, Mount Pleasant, Crewkerne.
E. GORDON WICKS, Esq., 39, Sandwich Street, Burton Crescent, W.C.
GEORGE F. TURTLE, Esq., 79, Gaisford Street, Kentish Town, N.W.

MANAGER.

A. T. CARTER, Esq.

Fire Policy No. 11313

Premium to Michaelmas 1888

£ 3 : 14 : -

Sum Insured

£ 1000

FUTURE ANNUAL PAYMENT

Payable at Michaelmas £ 3 : 5 : -

This Policy of Insurance Witnesseth that Messrs Pawson & Co Limited of Saint Paul's Churchyard London & Co Warehousemen hereinafter called the Insured, having paid to The Starr-Bowkett and General Insurance Company, Limited, hereinafter called the Company, the sum of Three Pounds Seventeen Shillings for Insuring against Loss or Damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:-

PAWSON & COMPANY (Limited),

Of St. Paul's Churchyard, London, Warehousemen.

£ 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.

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 thirty first day of July 1888, and the twenty ninth day of September 1888, both inclusive, or at any time afterwards, so long as the Insured, or the Representatives in interest of the Insured shall pay to the Company, and it shall accept the sum required for the renewal of this Policy, on or before the twenty ninth day of September in each succeeding year, the Company will, out of its CAPITAL, STOCK, AND FUNDS, pay or make good all such loss or damage, to any 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 above-mentioned.

In Witness whereof the Common Seal of the said Company has been affixed hereto by order of the Board of Directors of the Company, and we have hereunto set our hands the twenty ninth day of August One Thousand Eight Hundred and Eighty Three

Examined by

[Signature] Manager.

[Signature] Director.

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Miss F. L. H. Collins



The Starr-Bowkett & General Insurance Company, Limited.

Order No. 4114
Entered fo

CHIEF

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GEORGE F. TURTLE, Esq., 79, Galsford Street, Kentish Town, N.W.

MANAGER.

A. T. CARTEK, Esq.

Fire Policy No. 11313

Premium to Michaelmas 1887

£ 3 : 14 : -

Sum Insured

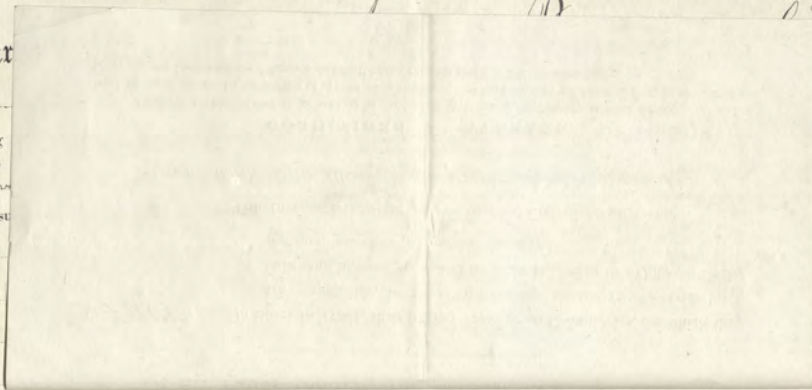
£ 1000

FUTURE ANNUAL PAYMENT

Payable at Michaelmas £ 3 : 5 : -

This Policy of Insurance

of Three Parcels hereinafter described, in the several



Limited of Saint

hereinafter called the Company, the sum as hereinafter mentioned, the property

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 thirty first day of July 1883, and the twenty ninth day of September 1887, both inclusive, or at any time afterwards, so long as the Insured, or the Representatives in interest of the Insured shall pay to the Company, and it shall accept the sum required for the renewal of this Policy, on or before the twenty ninth day of September 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 above-mentioned.

In Witness whereof the Common Seal of the said Company has been affixed hereto by order of the Board of Directors of the Company, and we have hereunto set our hands the thirtieth day of August One Thousand Eight Hundred and Eighty Three

Examined by:

[Signature] Manager.

[Signature] Director.

CONDITIONS ON WHICH THE WITHIN POLICY IS GRANTED.

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 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 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 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 authorized Officers 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 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 questions, 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.