#### GOVERNMENT'S NEW COMPENSATION SCHEME.

The Government having agreed that owners of insurable property in the United Kingdom of an aggregate value exceeding £500 will be compensated up to that amount without payment of premium provided that all value in excess of £500 is insured under the Government Insurance Scheme, the sum Insured under this policy now stands at £ 300.

jtem -- - heing reduced by each item being reduced proportionately.

> The Premium is now as follows:-£ X = : 6 : = 50% dis.

Date 10/8/ 19 18 LLA with gotter or Junion AIRCRAFT ONLY.

## Insurance

IT SCHEME.

less discount PREMIUM £

twentyseventhday of

June.

Witnesseth that in consideration of Mrs. Cedric Hanwell of Adstone House, Little

Houghton, in the County of Northampton - - - -

(hereinafter called the "Insured") paying to HIS MAJESTY'S GOVERNMENT (hereinafter called the Government) the premium above mentioned, for insuring as hereinafter mentioned, the following property, viz. :--

L.G.

On the property or several items of property described and each of the matters specified, in the Fire Portion of Policy No. C.D. 85034, effected by the Insured with the Liverpool and London and Globe Insurance Company, Limited, for £800, the sum or several sums thereby insured thereon.

#### Subject to Endorsement as per Slip attached.

The Government agree with the Insured (subject to the terms and Conditions printed on the back hereof or otherwise expressed hereon, which are to be taken as part of this Policy) that if after payment of the premium the above-mentioned property or any part thereof, shall be destroyed or damaged directly or indirectly by AERIAL CRAFT (hostile or otherwise) or Shots Shells Bombs or Missiles from or used against Aerial Craft, at any time before four o'clock in the afternoon of the twentyseventh day of 1919 the Government will pay or make good all such Loss or Damage within 30 days after it has been adjusted to an amount not exceeding in respect of the several matters the subject of this Insurance the sums hereby insured thereon respectively and not exceeding in the whole the sum of Eight hundred pounds - - - - - - -

3n Witness whereof I, being an Official of The LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY LIMITED, have hereunto set my hand this tenth day of

For His Majesty's Government,

TERMS AND CONDITIONS.

This Policy shall not cover consequential loss or damage of any 1. This Folicy shall not cover consequential loss or damage of any kind or description unless it is hereby expressly covered, nor any loss or damage which would have been covered by a Policy of Insurance against loss by fire containing a clause in the following words:—"This Policy does not cover Loss or Damage occasioned by or happening through Invasion, Foreign Enemy, Riot, Civil Commotion or Military or Usurped Power," if such a Policy had been then in force.

or Usurped Power," if such a Policy had been then in force.

2. If at the time of the Loss or Damage there is any Fire Policy effected by the Insured or anyone acting on his behalf covering any of the property or matter or any item thereof hereby Insured subject to average the Insurance by this Policy thereon shall be subject to average in like manner And if there is not then any Fire Policy covering any of the property or matter or any item thereof hereby insured the Insurance by this Policy thereon shall be subject to average And if at the time of the Loss or Damage the property or matter or any item thereof hereby insured shall be also insured by any Fire Policy which is not subject to average then if the sum insured thereon by this Policy shall be less than the sum insured thereon by the Fire Policy the Insured shall be considered as being his own Insurer for the difference and shall bear a ratable proportion of any loss or damage And if at the time of any Loss or Damage there shall be any other subsisting Insurance covering such Loss or Damage or any part thereof the Government shall not be liable for more than its ratable proportion of the Loss or Damage nor until the Insured has exhausted his rights under such subsisting Insurance or Insurances.

- 3. On the happening of any Loss or Damage, the Insured shall forthwith give notice thereof in writing to the Government and shall within thirty days after such Loss or Damage, or such further time as the Government may allow, deliver to the Government a Claim in writing for the Loss or Damage, containing as particular an account as may be reasonably practicable of the property destroyed or damaged and of the amount of Loss or Damage The Insured shall also give to the Government all such proofs and information with respect to the Claim as may be reasonably required. No Claim under this Policy shall be payable unless the terms of this Condition are complied with.
- 4. If the Claim shall be in any respect fraudulent, or if any fraudulent devices are used by the Insured to obtain any benefit under this Policy the Government shall not be liable to pay or make good any Loss or Damage under this Policy.
- 5. The premium or any part thereof shall not in any event be returnable
- 6. The Insured hereby warrants that this Policy is not a Re-insurance.

Note.—Whenever the Insurance on any property or matter hereby insured is or becomes subject to average if the property or matter is of greater value than the sum hereby insured thereon the Insured shall be considered as being his own Insurer for the difference and shall bear a ratable share of any Loss or Damage accordingly.

AIRCRAFT ONLY

# Mircraft Insurance

GOVERNMENT SCHEME.

less discount

SUM INSURED £ 800.

PREMIUM £

June, This Policy of Insurance made the twentys eventhday of Witnesseth that in consideration of Mrs. Cedric Hanwell of Adstone House, Little

Houghton, in the County of Northampton - -

(hereinafter called the "Insured") paying to HIS MAJESTY'S GOVERNMENT (hereinafter called the Government) the premium above mentioned, for insuring as hereinafter mentioned, the following property, viz. :--

On the property or several items of property described and each of the matters specified, in the Fire Portion of Policy No. C.D. 85034, effected by the Insured with the Liverpool and London and Globe Insurance Company, Limited, for £800, the sum or several sums thereby insured thereon.

Subject to Endorsement as per Slip attached.

The Government agree with the Insured (subject to the terms and Conditions printed on the back hereof or otherwise expressed hereon, which are to be taken as part of this Policy) that if after payment of the premium the above-mentioned property or any part thereof, shall be destroyed or damaged directly or indirectly by AERIAL CRAFT (hostile or otherwise) or Shots Shells Bombs or Missiles from or used against Aerial Craft, at any time before four o'clock in the afternoon of the twentyseventh day of 1919 the Government will pay or make good all such Loss or Damage within June. 30 days after it has been adjusted to an amount not exceeding in respect of the several matters the subject of this Insurance the sums hereby insured thereon respectively and not exceeding in the whole the sum of Eight hundred pounds - -

3n Witness whereof I, being an Official of The Liverpool and London and Globe Insurance COMPANY LIMITED, have hereunto set my hand this tenth August day of

For His Majesty's Government,

TERMS AND CONDITIONS.

This Policy shall not cover consequential loss or damage of any 1. This Folicy shall not cover consequential loss or damage of any kind or description unless it is hereby expressly covered, nor any loss or damage which would have been covered by a Policy of Insurance against loss by fire containing a clause in the following words:—"This Policy does not cover Loss or Damage occasioned by or happening through Invasion, Foreign Enemy, Riot, Civil Commotion or Military or Usurped Power," if such a Policy had been then in force.

or Usurped Power," if such a Policy had been then in force.

2. If at the time of the Loss or Damage there is any Fire Policy effected by the Insured or anyone acting on his behalf covering any of the property or matter or any item thereof hereby Insured subject to average the Insurance by this Policy thereon shall be subject to average in like manner — And if there is not then any Fire Policy covering any of the property or matter or any item thereof hereby insured the Insurance by this Policy thereon shall be subject to average — And if at the time of the Loss or Damage the property or matter or any item thereof hereby insured shall be also insured by any Fire Policy which is not subject to average then if the sum insured thereon by this Policy shall be less than the sum insured thereon by the Fire Policy the Insured shall be considered as being his own Insurer for the difference and shall bear a ratable proportion of any loss or damage — And if at the time of any Loss or Damage there shall be any other subsisting Insurance covering such Loss or Damage or any part thereof the Government shall not be liable for more than its ratable proportion of the Loss or Damage nor until the Insured has exhausted his rights under such subsisting Insurance or Insurances.

- 3. On the happening of any Loss or Damage, the Insured shall forthwith give notice thereof in writing to the Government and shall within thirty days after such Loss or Damage, or such further time as the Government may allow, deliver to the Government a Claim in writing for the Loss or Damage, containing as particular an account as may be reasonably practicable of the property destroyed or damaged and of the amount of Loss or Damage The Insured shall also give to the Government all such proofs and information with respect to the Claim as may be reasonably required. No Claim under this Policy shall be payable unless the terms of this Condition are complied with.
- 4. If the Claim shall be in any respect fraudulent, or if any fraudulent devices are used by the Insured to obtain any benefit under this Policy the Government shall not be liable to pay or make good any Loss or Damage under this Policy.
- 5. The premium or any part thereof shall not in any event be returnable.
- 6. The Insured hereby warrants that this Policy is not a

Note.—Whenever the Insurance on any property or matter hereby insured is or becomes subject to average if the property or matter is of greater value than the sum hereby insured thereon the Insured shall be considered as being his own Insurer for the difference and shall bear a ratable share of any Loss or Damage accordingly.

POLICY

FOR

### Aircraft

INSURANCE,
GOVERNMENT SCHEME,

FOR WHICH

The Liverpool & London & Globe Insurance Company Limited.

TO ACT AS AN APPROVED COMPANY.

Agency O.E.Hanwell,

Northempton

Branch Northampton

The Policy should be carefully examined and the Company at once advised if any alteration is considered necessary.