

Policy No. 50,001

THE Non-Tariff Association, LIMITED.

HEAD OFFICES:
9, ST. JAMES SQUARE, MANCHESTER.

First Premium £ / : / : ——— ~~5/2/0~~ Annual Premium £ / : / : ———

This Policy of Insurance Witnesseth that Charles Townsend Esq.
of No. 10 + 11 Peabody Yard, Essex Road London N. Cabinet Maker
 hereinafter called the Insured, having paid to THE NON-TARIFF ASSOCIATION, LIMITED, (hereinafter called "the Association"),
 the sum of One Pound and One Shilling
 for Insuring against Loss or Damage by Fire, as hereinafter mentioned, the Property hereinafter described, in the several sums
 following, namely:— On Stock and Wares in Trade £ 40
On Fixtures in Trade and Fittings up (exclusive of Plate Glass and
Plate Glass Fronts therein) 30
All contained in Insured's premises, situate as aforesaid, Brick or £ 100
Stone built and Slated or Tiled.

The Association hereby agrees with the Insured (but subject to the Conditions endorsed hereon, which are to be taken
 as part of this Policy) that if the Property herein described, or any part thereof, shall be destroyed or damaged by Fire at any
 time between the Twelfth day of May 1906 and the Twenty Fourth day of
June 1907, both inclusive, or at any time afterwards, so long as the Insured or his
 Representatives in interest shall pay to the Association, and it shall accept, the sum required for the renewal of this Policy on
 or before the Twenty Fourth day of June in each succeeding year, the Association 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 herein specified the sum set opposite thereto, respectively, and not exceeding in the whole the sum of
One Hundred Pounds.

Signed for and on behalf of the Association, this Twelfth day of May 1906

Examined AB Entered E. A. C.
 Agency London Branch
J. E. Monkton

W. H. ... Director.

J. Harrison Secretary.

The Non-Tariff Association,

LIMITED.

9, ST. JAMES SQUARE,

MANCHESTER.

FIRE POLICY.

NAME:

Charles Townsend Esq.

Sum Insured £100:—:—

First Premium £ 1:1:—

Annual Premium £ 1:1:—

Renewable Date *Midsummer*

AGENCY:

London Branch F. & Mottions

Policy No. *50,001*

The Conditions referred to in this Policy 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 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 Association 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 Association, 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, Trinkets, Medals, Curiosities, Manuscripts, Government Stamps, Prints, Paintings, Drawings, Sculptures, Musical, Mathematical or Philosophical Instruments, Patterns, Models or Moulds, unless expressly 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 Military or Usurped Power, nor loss or damage by Explosion, except loss or damage by Explosion of Gas in a Building not forming part of any Gasworks. Loss or Damage by Lightning, whether the Property Insured be set on Fire thereby or not, will be deemed to be Damage by Fire, and as such to be under the protection of this Policy.

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 Association 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 Association.

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 Association, and within 15 days at latest, to deliver to the Association a Claim for any Loss or Damage containing 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 shall have been given and produced, and such Statutory Declaration, if required, shall have been made.

6. If the Claim be in any respect Fraudulent, or if any Statement or Statutory Declaration made in support thereof be false, or if the Fire was occasioned by or through the Wilful Act, Procurement or Connivance of the Insured or any Claimant, all benefit under this Policy is forfeited.

7. The Association 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 Association without being deemed a wrongdoer, may by its authorised Officer and Servant 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 thereon, 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 effected by the Insured or by any other Person or Persons on his behalf covering the same Property this Association 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. Where the Association does not claim to avoid its liability under the Policy on the ground of Fraud or non-fulfilment of any of the Conditions hereinbefore set forth, but a difference at any time arises between the Association and the Insured or any Claimant under this Policy as to the amount payable in respect of any alleged loss or damage by Fire, every such difference when and as the same arises, shall be referred to the arbitration of some Person to be chosen by both Parties, or of two indifferent Persons, one to be chosen by the Party claiming and the other by the Association, and in case either Party shall refuse or neglect to appoint an Arbitrator within 28 days after notice, the other Party shall appoint both Arbitrators, and in case of disagreement between the Arbitrators, then of an Umpire, who shall have been chosen by the Arbitrators before entering on the Reference, and in case of the death of the Arbitrators, or one of them, or of the said Umpire, another or others shall be appointed in his or their stead. Each Party to pay his or their own cost of the Reference and a moiety of the cost of the Award, and the Reference in all other respects shall be subject to such Rules and Conditions as are usually inserted in Orders for Reference *avansi prius* if the Parties differ about the same, and the Award of the Arbitrators or Umpire, as the case may be, shall be finally binding upon all Parties, and shall be conclusive evidence of the amount payable in respect of the said loss or damage, and it is hereby expressly declared to be a Condition of the making of this Policy, and part of the Contract between the Association and the Insured that where the Association does not claim to avoid its liability under the Policy on the ground of Fraud or non-fulfilment as aforesaid, the Party insured or Claimant shall not be entitled to commence or maintain any action at Law or Suit in Equity on this Policy till the amount due to the Insured shall have been awarded as hereinbefore provided, and then only for the sum so awarded, and the obtaining of such Award shall be a Condition precedent to the commencement of any Action or Suit upon the Policy.

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 Association in respect thereof will be forfeited.

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