

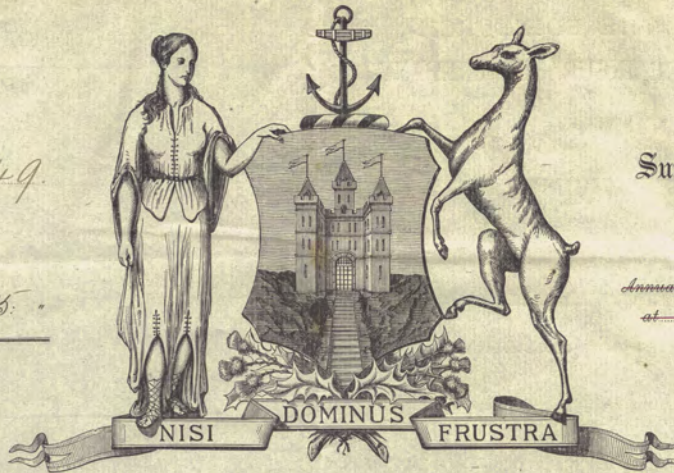
London Office.

Fire Policy No. 349.

Sum Insured, £ 1,000.

Present Payment to }  
16<sup>th</sup> April 1878 } £ 1. 15.

Annual Premium, payable }  
at \_\_\_\_\_ yearly, } £ \_\_\_\_\_



# The Edinburgh Fire Insurance Company

Whereas Messrs Pawson & Co<sup>ys</sup> (Limited) Warehousemen, St. Pauls Churchyard, London E.C. \_\_\_\_\_

hereinafter called the Insured, having paid to The Edinburgh Fire Insurance Company the sum of One pound fifteen shillings, \_\_\_\_\_  
being the Premium on the sum hereby Insured against Loss or Damage by Fire, from the sixteenth day  
of January 1878 to 16<sup>th</sup> April 1878 on the Property hereinafter described, in the several sums following, namely:—

On Stock, in Trade, their own, in trust or on Commission for which they are responsible in their  
warehouses, situate St. Pauls Churchyard, London E.C. Brick built: viz:—  
On that part marked A, Said Warehouse Communicates with Warehouse marked B. by  
Double Iron Doors as shown in the plan lodged in the Fire Office, One thousand pounds £ 1,000.

Insurance with other Companies allowed the same to be declared in the event of loss

It is hereby declared, subject to the conditions printed on the back hereof, which are held as incorporated with this Policy, that until the day above mentioned, and at any time thereafter, provided the Insured shall duly pay or cause to be paid, and the Company shall accept, the Premium of \_\_\_\_\_ required as the annual payment for renewal of this Policy, payable on or before the \_\_\_\_\_ day of \_\_\_\_\_ in each year for the year following, the Capital Stock or Funds of the said Company shall be subject and liable to pay, or make good, all the Loss or Damage which the said Insured shall suffer by Fire on the Property herein mentioned, to an amount not exceeding, in respect of each of the several matters above specified, the sum insured thereon respectively, and not exceeding in all the sum of One thousand pounds. Provided always, as it is hereby stipulated and by acceptance hereof agreed to, that the Capital Stock and Funds of the Company shall alone be subject to any liability or claim arising under this Policy, and that no Director of the Company by whom this Policy is executed, nor any other Shareholder of the Company, shall be personally liable beyond the amount unpaid on his or her respective Shares of said Capital Stock.

In witness whereof this Policy is signed by two of the Directors, and sealed with the common seal of the Company, at Edinburgh, this Twenty sixth day of January 1878.

Examined J.C.M.

Anna Marshall, Managing Director.

J. H. Marshall Director.

Robt Graham Director.

Entered A.M.C.





THE EDINBURGH  
FIRE INSURANCE COMPANY.



HEAD OFFICE—73 GEORGE STREET, EDINBURGH.

POLICY NO. 329

Messrs Lawson & Co.

Sum Insured £ 1,000

Present Payment to the 10 April 1882 1:10

Premium at yearly 2:11

Please examine Policy, and if necessary return it at once  
for correction.

London Office 1882

Agent.

CONDITIONS OF THE WITHIN POLICY.

I. Any material mis-description of any of the Property hereby insured, or of the building or place in which it is contained, or any mis-statement of, or omission to state, whether from fraud, error, inattention, or mistake, any fact material to the risk, renders this Policy void as to the Property affected thereby.

II. If, after the risk has been undertaken by the Company, anything whereby the risk is increased be done to Property hereby insured, or to Property adjoining the Property hereby insured, or to, upon, or in any building hereby insured, or which contains any Property hereby insured, without the assent of the Company, as signified by endorsement hereon, this Insurance ceases to attach.

III. Whenever any of the Property hereby insured is removed from the building or place in which it is contained, without notice being given to the Company, and their assent thereto signified by an endorsement made hereon, this Insurance ceases to attach.

IV. Should any of the Property hereby insured pass to any person other than by marriage, succession testate or intestate, or through bankruptcy, without notice being given to the Company, and their assent thereto signified by endorsement hereon, this Policy shall be null and void.

V. Persons insuring Property must, at the time of effecting such Insurance, give notice to the Company of any other Insurance on the Property effected on their behalf in any other Office, and such notice must be incorporated with or endorsed on this Policy. Insurances on Property insured with the Company subsequently effected must forthwith be intimated to the Company, and notice thereof endorsed on the Policy.

VI. Where Insurances on Property insured with the Company are effected with other Offices, this Office shall be liable to the payment only of a rateable proportion of any loss or damage that may be sustained. In the event of any Insurances with other Offices being subject to average, the Insurance on such Property under this Policy shall also be subject to average.

VII. No Insurance proposed to this Company shall be held to be in force until the Premium or a deposit on account thereof be paid to and accepted by the Company.

VIII. Renewal Premiums must be paid within fifteen days from the date when they become due, otherwise the Policy will be null and void. Insurances for less than one year terminate at 4 o'clock on the afternoon of the day specified in the Policy as the expiry thereof, or in the last Renewal Receipt relating thereto, *without days of grace.*

IX. No receipt shall be valid against the Company unless issued on the printed forms of the Company, and signed by the Secretary or other authorized officer of the Company.

X. This Policy does not cover Property held in trust or on commission unless so described, nor Rents, unless specially mentioned.

XI. The Insurance of Household Furniture, at the ordinary rate of 1s. 6d. per cent, does not cover China, Glass, Looking-glasses, Jewels, Clocks, Watches, Trinkets, Medals, Curiosities, Manuscripts, Prints, Paintings, Drawings, Sculpture,

Patterns, Models, Moulds, Musical, Mathematical, or Philosophical Instruments, and Personal Effects, beyond the sum of £10 on any one article, and in all one-tenth part of the whole sum for which the Household Furniture and Furnishings are insured.

XII. Money, Stamps, Deeds, Bonds, Bills, Notes, Securities, or Account Books cannot be insured; nor Gunpowder; nor loss or damage by Fire to Property occasioned by, or happening through, its spontaneous Fermentation or Heating, or by or through Riot, Civil Commotion, Invasion, or Foreign Enemy; nor losses by Theft on the occasion of a Fire; nor loss or damage by Explosion, except by Explosion of Gas; nor loss or damage to Goods which may be destroyed or damaged while undergoing any process in or by which the application of heat is necessary.

XIII. In the event of any loss or damage by Fire to Property hereby insured, Notice in writing must forthwith be given by the Insured to the Company at their Head Office, or to their Agent in or nearest the Town where the Fire occurs; and within fifteen days at latest, the Insured shall deliver to the Company the Claim for such loss or damage; and said Claim shall contain as particular an account as may be reasonably practicable of the building, articles, or matters damaged or destroyed, with the estimated value of each of them respectively at the time of the Fire, and shall support the same by their oath or statutory declaration, and by such valuations, vouchers, and evidence as may be required; and in default thereof, no Claim in respect of such loss or damage shall be payable until such Notice, Claim, oath, or statutory declaration, valuations, vouchers, and evidence respectively are given, made, and produced. But if there should be any wilful mis-statement, fraud, collusion, or false swearing, or declaration by or on behalf of the Insured, or should the Fire be occasioned by any wilful act or connivance on the part of the Insured, this Policy shall be void, and the right of recovery forfeited.

XIV. In place of paying the amount of loss or damage happening by Fire, the Company may at its discretion reinstate or replace Property damaged or destroyed, and may join with any other Office in so doing, when the Property is also insured elsewhere.

XV. On the occurrence of any loss or damage by Fire to any Property insured under this Policy, the Company may, by its Agents and Servants, enter 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.

XVI. In all cases where this Policy is void, or ceases to be in force, under any of the foregoing conditions, all Monies paid to the Company in respect of the Policy are forfeited, and there shall be no right of recovery thereof against the Company.

XVII. In the event of any difference arising between the Company and the Insured, or any party in right of this Policy, as to any loss or damage by Fire, in respect of which there may be any Claim under this Policy, or as to the fulfilment or non-fulfilment of any of the conditions herein set forth, except where the Company claims to avoid its liability on the ground of fraud, it is hereby agreed that such difference shall be referred to the Arbitration of two neutral persons, one to be named by the party claiming, and the other by the Company, and in the event of any disagreement, of an Overseer to be chosen by the Arbiters before entering on the reference; and the Arbiters or Overseer shall, in their discretion, determine how or by whom the expenses (including their own remuneration and that of the clerk to the reference, if any there be) shall be paid; and the decision of the Arbiters or Overseer, as the case may be, shall, in respect of all matters hereby referred, be final and binding. It being hereby agreed and declared that the obtaining of a decision under the reference shall be a condition precedent to the enforcement of any Claim for loss or damage under this Policy.

*All reasonable expenses attending the Removal of Goods hereby insured, in time of danger, will be repaid. No charge is made for endorsements.*

