

THE NATIONAL FIRE INSURANCE CORPORATION



LIMITED

INCORPORATED UNDER THE COMPANIES ACTS, 1862-67.

Annual Policy,
No. 1509
Premium from
Lady-day 1878
to Lady-day 1879
£ 7:--

Directors.
SIR HENRY ARTHUR HUNT, C.B.,
Chairman.
E. M. BARRY, Esqr., R.A. HENRY LOFTS, Esqr.
G. GOLDNEY, Esqr., M.P. THOMAS LUCAS, Esqr.
H. W. HOARE, Esqr. FOSTER MORTIMORE, Esqr.
ROBERT OWEN WHITE, Esqr.
Manager—WILLIAM COLLIS.
Bankers.
Messrs. HOARE, Fleet Street, London, E.C.
OFFICES—18, NEW BRIDGE STREET, E.C.

Sum Insured.
£ 2000
Annual Premium.
£ 7:--
Payable at
Lady-day

This Policy of Insurance Witnesseth THAT Messrs Pawson and Co Limited
of St Pauls Churchyard, London. Warehousemen.
(hereinafter called the Insured) having paid to the NATIONAL FIRE INSURANCE CORPORATION, LIMITED, (hereinafter called the Corporation) the sum
of Seven pounds
the sum or several sums following, namely:—

£ 2000 On Stock in trade their own in trust or on commission for which they are
responsible and on Utensils and Fixtures in their premises situate as aforesaid
in that part marked A
Said Warehouse communicates with Warehouse B by double Iron Doors as per Plan
lodged in the Sun Fire Office but to which this Insurance does not extend.

The Corporation hereby agree 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 Twenty fifth day of March 1878 and
the Twenty fifth day of March 1879, both inclusive, or at any time afterwards, so long as and during the period in respect of which the Insured
or ~~his~~ Representatives in interest shall pay to the Corporation, and they shall accept the sum required for the renewal of this Policy, on or before the Twenty fifth day
of March in each succeeding year, the Corporation will, out of their Capital, Stock, and Funds, pay or make good to the Insured the value of the Property so
destroyed, or the amount of such loss or damage to an amount not exceeding, in respect of any one of the above items, the sum set opposite thereto respectively, and not exceeding in the
whole the sum of Two thousand pounds, and also not exceeding in any case the amount of the insurable interest
therein of the Insured at the time of the happening of such Fire.

In Witness whereof this Policy has been Sealed with the Common Seal of the Corporation, and signed by two of the Directors of the Corporation, and countersigned by the
Secretary or Manager of the Corporation, this Twenty fifth day of March 1878.

Countersigned William Collis
Manager and Secretary.

H. W. Hoare
E. M. Barry
Directors.

THE NATIONAL FIRE
INSURANCE CORPORATION,
LIMITED,

18, NEW BRIDGE STREET,

BLACKFRIARS, E.C.

ANNUAL POLICY, No. 1509.

NAME Messrs Pearson & Co

AMOUNT £ 2000

PREMIUM £ 7:--

PAYABLE AT Lady day

You are requested to read this Policy, and if incorrect return it immediately to this Office for alteration.

The Conditions referred to in this Policy are as follow:—

1. Any material misdescription herein 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 omission to state the existence of any hazardous trade or other circumstance affecting the property, or of any apparatus in or by which heat is produced other than grates or common fireplaces therein, or any misstatement or omission to state any fact material to be known for estimating the risk, whether at the time of effecting the insurance or afterwards, renders this Policy void as to the property affected by such misdescription, misstatement, or omission respectively.

2. If after the risk has been undertaken by the Corporation anything whereby the risk is increased be done to, in or upon the 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, or if any addition to the risk arise from any other cause whatsoever, without in each and every of such cases the assent or sanction of the Corporation 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, 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, Stamps, 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, Rebellion, Insurrection, Riot, Civil Commotion, or any Military or Usurped Power whatsoever, or by or through any Earthquake or Hurricane, or by Lightning (except where the property insured shall be actually set on fire and burnt by or in consequence of such Lightning), nor Loss or Damage by Explosion, except Loss or Damage to a building or property contained therein caused by explosion of Gas in such building, not being a building in which gas is manufactured.

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 Corporation, 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 Corporation.

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 Corporation, and within 15 days at latest to deliver to the Corporation 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, and other evidence as may be reasonably required by or on behalf of the Corporation, 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 or sustainable unless and until such notice, account, proofs and explanations or evidence 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 false statutory declaration be made or used in support thereof, or if the Fire be occasioned by or through the procurement or connivance of the Insured, all benefit under this Policy is forfeited.

7. The Corporation as a rule will pay the amount of any loss or damage in cash, but they reserve the right, if they think fit, to 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 building, or place, or property, or effects, within any building or place in respect of which a claim is or may be made under this Policy, the Corporation, without being deemed wrongdoers, may, by their authorized Officer and Servants, or others, enter into such building or place, 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. ~~The Insured must give notice to the Corporation of any insurance or insurances made elsewhere on the property hereby insured, or any part thereof, the particulars of which must be endorsed on the Policy, and unless such notice be given and endorsement be made the Insured will not be entitled to any benefit under this Policy.~~

10. 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 Corporation shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

11. In all cases where any other subsisting Insurance or Insurances, whether effected by the Insured or by any other person on 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.

12. No Insurance proposed to the Corporation is to be considered in force until the Premium be actually paid. No Receipts for any Premiums of Insurance shall be valid or available for any purpose whatever except such as are printed and issued from the office of the Corporation, and signed by one of the Clerks or Agents of the Office, and any condition or proviso contained in, endorsed upon, or referred to in any such Receipt shall be taken as part of this Policy.

13. Where the Corporation do not claim to avoid their liability under the Policy on the ground of fraud, but a difference shall at any time arise between the Corporation and the Insured, or any claimant under this Policy, as to the amount of any loss or damage by Fire, or as to the fulfillment of any of the conditions herein set forth, or as to any question, matter, or thing concerning or arising out of this Insurance, every such difference 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 Corporation, or in case of disagreement between them, then of an Empire 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 Empire, 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 Empire, 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. And it is hereby expressly declared to be a condition of the making of this Policy and part of the Contract between the Corporation and the Insured that where the Corporation do not claim to avoid their liability under the Policy on the ground of fraud as aforesaid, the party insured or claimant shall not be entitled to commence or maintain any action 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 upon the Policy.

14. 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 Corporation in respect thereof will be forfeited.