



STANDARD FIRE OFFICE, Limited.

Head Office

ANNUAL POLICY.

No. 39 of 228

PRESENT PAYMENT.

From 14th December 1875
To 25th December 1876
Premium, £ 5: 4: 3
Returns, : :
Net, 5: 4: 3



SUM ASSURED.

£ 2000: : :

ANNUAL PAYMENT.

At Christmas
£ 5: : :

HEAD OFFICE:
IMPERIAL BUILDINGS, MANSION HOUSE,
LONDON, E.C.

This Policy of Insurance Witnesseth THAT *Truss^{rs} Sand I Watts and Company*
of *Portland Street Manchester merchants and warehousemen*

hereinafter called the Insured, having paid to the STANDARD FIRE OFFICE, LIMITED, (hereinafter called the Company) the sum of Five
pounds four shillings and three pence for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter
described, in the several sums following, namely:—

£ 2000 On Merchandise the Assureds own in trust or on commission including all moveable utensils in
their warehouse situate Portland Street aforesaid Brick and Stone Built and slated and more
particularly described on plan and report lodged in this office and bearing date March 1872
in that part marked A
Memorandum - Said Warehouse communicates with Warehouse marked B and is conformable
to description lodged in the Sun Fire Office

Two thousand pounds Sum insured

The Company 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 above described, or any
part thereof, shall be destroyed or damaged by Fire, at any time between the fourteenth day of December 1875, and
the twenty fifth day of December 1876, both inclusive, or at any time afterwards, so long as the Insured or his Representatives in interest
shall pay to the Company, and they shall accept the sum required for the renewal of this Policy, on or before the twenty fifth day of December in each
succeeding year, the Company will, out of their 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 of Two thousand pounds

In Witness whereof the Common Seal of the said Company hath been hereunto affixed, in the presence of the undersigned Directors, this 11th day of January
One Thousand Eight Hundred and Seventy 7

Examined, *[Signature]*

Entered, *[Signature]*

[Signature]
General Manager.

[Signature]
[Signature]
Directors.



Wm. H. P. P. in handwriting on binding directed to London follows and is written
1842 1843

Very Respectfully, the Councils were on 18th by them in handwriting
on Commission, and on 1st and 2nd of the same month
to issue the property of the Council in their handwriting
Westward West of London, since was short with and distinct
in their handwriting on plan labeled in this office and dated 1843

Entered in office 1843 }
Wm. H. P. P. }
by 1843



CONDITIONS WITHIN REFERRED TO, AND UPON WHICH THIS
POLICY IS GRANTED:

1. Any material mis-description of any of the Property proposed to be hereby Insured, or of any Building in which Property to be so Insured is contained, and any mis-statement of, or omission to state, any fact material to be known for estimating the risk, renders the 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 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. The 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, and Sculptures, Musical, Mathematical, and Philosophical Instruments, Patterns, Models, and Moulds, unless specially mentioned in the Policy; nor Deeds, Bonds, Bills of Exchange, Promissory Notes, Money, Securities for Money, Stamps, and Books of Account; nor Gunpowder; nor Loss or Damage by Fire occasioned by or happening through Invasion, Foreign Enemy, Riot or Civil Commotion, or by or through the Spontaneous Fermentation or Heating of the subject Insured; nor Loss or Damage caused directly by Explosion, except Loss or Damage to a Building or Property contained therein, caused by Explosion of Gas in such Building.

4. The 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 Descent 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 reasonably practicable of such Loss or Damage, and of the estimated amount thereof, having regard to the value at the time of the Fire of the Property Damaged or Destroyed, and of the several Articles or matters to which the Loss or Damage applies, 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 any false account, statement, or statutory declaration be made in support thereof, or the Fire was occasioned by or through the procurement or connivance of the Insured, all benefits under this Policy is forfeited.

7. The Company may, if they think fit, rebuild, reinstat, or replace, the 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 Damage by Fire to any Building, or Property or Effects within a Building, in respect of which a claim is, or may be, made under this Policy, the Company, without being deemed wrong doers, may, by their authorized Officer and Servants, enter into, and for a reasonable time remain in possession of, such Building, Property, or Effects, 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 question, matter, or thing, concerning or arising out of this Insurance, not involving an imputation of fraud, 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 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 the Policy is void or has ceased to be in force under any of the foregoing Conditions, all monies paid to the Company in respect thereof will be forfeited.

STANDARD FIRE OFFICE,
LIMITED.

OFFICES:—IMPERIAL BUILDINGS, MANSION HOUSE,
LONDON, E.C.

ANNUAL FIRE POLICY,

No. 39

103623
765

NAME *Wm. J. D. Watts Esq*
Manchester

AMOUNT, £ *2000*

PRESENT PAYMENT, £ *5: 14: 3*

ANNUAL PREMIUM, £ *5: : : :*

PAYABLE AT *Christmas* QUARTER.

Attest, *Head Office*

N.B.—For your own protection you are particularly desired to read your Policy and, if incorrect, to return it for alteration.