

FRANK H. COLLIER & SONS  
INSURANCE BROKERS  
No. 17, BROADWAY, LONDON, E.C.

ORDER No. 8248 20922

District London  
Collins & Sons.

# The Palatine Insurance Company

↳ LIMITED ↳



POLICY No. 105032 INTO WHICH IS MERGED The Mutual Fire Insurance Corporation Limited, SUM INSURED £ 2500 : 0 : 0  
ESTABLISHED 1870.

AUTHORISED CAPITAL - - - £1,000,000. CAPITAL FULLY SUBSCRIBED - - - £500,000.

PREMIUM RECEIVED on Granting this Policy, from the 23<sup>rd</sup> August 1890 to the 29<sup>th</sup> September 1891. HEAD OFFICE: - 32, BROWN STREET, MANCHESTER. LONDON OFFICE: - 10, KING WILLIAM STREET, E.C. PAYMENT TO BE MADE for the Renewal of this Policy. Michaelmas  
£ 3 : 8 : 6 £ 3 : 2 : 6

This Policy of Insurance Witnesseth THAT Messrs W and A Gilbey of The Pantheon Oxford Street London W1 Wine and Spirit Merchants (hereinafter called the Insured), having paid to THE PALATINE INSURANCE COMPANY LIMITED (hereinafter called the Company) the sum of £ 3 : 8 : 6 for insuring against loss or damage by Fire, as hereinafter mentioned, the Property hereinafter described, in the several sums following, namely:—

£ 2500 On Wines and Spirits, the Insured's own in trust or on commission for which they are responsible in all or any of the (bulk or cask hulk and sealed or sealed) Bonded Stores whilst in the City or County of Dublin Subject to the annexed pro rata Condition of Average.  
Insurances in other Offices allowed the amounts to be declared in the event of loss.

Present Premium £ 3 : 8 : 6 | Future Annual Premium £ 3 : 2 : 6

PRO RATA CONDITION OF AVERAGE.  
Whenever a sum insured is declared to be subject to Average, if the Property covered thereby shall at the breaking out of any Fire be collectively of greater value than such sum insured, then the Assured shall be considered as being his own Insurer for the difference, and shall bear a ratable share of the loss accordingly.

**N.B.—This Policy is not entitled to any Bonus.**

The Company 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 third day of August 1890 and the Twenty ninth day of September 1891, both inclusive, or at any time afterwards, so long as and during the period in respect of which the Insured his her or their 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 29<sup>th</sup> day of September in each succeeding year, the Company 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 five hundred 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.

It is also hereby expressly stipulated and agreed, that the Capital, Stock, and Funds of the Company shall alone be liable to and answerable for any claims or demands under this Policy, and that neither the Directors nor Officials signing this Policy, nor any Proprietor or holder of Shares in the Company, shall, individually, in any manner be or by any process of Law or Equity made liable to make good any such claims or demands, beyond his, her, or their contribution to the Capital of the Company, of the full amount of his, her, or their Shares in such Capital.

In Witness whereof this Policy has been sealed with the Common Seal of the Company, and signed by two of the Directors of the Company, and countersigned by the Secretary of the Company, this Fifth day of September 1890.

Examined A E Omerod Secretary Arthur White Secy. in London Chas. Pfeiffer Thomas Omerod Directors.

The Policies of this Company extend to cover Loss or Damage occasioned by Lightning, whether the property insured be set on fire thereby or not.



1  
Memo: - It is hereby declared that the words  
"brick or stone built and slated or tiled" contained  
in the wording of the within policy are ~~struck~~  
~~out~~ cancelled.

Entered in the Office Books  
this 8 day of December 1890

*Arthur White*

Manager.



# THE PALATINE

## Insurance Company Limited.

### THE CONDITIONS WITHIN REFERRED TO 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 so insured is contained, or any mis-statement 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 Company, 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 Company 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, Government Stamps, Prints, Paintings, Drawings, Sculptures, Musical, Mathematical, or Philosophical Instruments, Patterns, Models, or Moulds, unless specially mentioned in the Policy; nor Debts, Bonds, Bills of Exchange, 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 Combustion or Heating, or by or through Invasion, Foreign Enemy, Riot, or Civil Commotion; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in a Building not forming part of any Gas Works, or by Explosion of Domestic Boilers and Domestic Heating Apparatus.

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 by the operation of law. This Policy be assigned or transferred in conformity with the regulations for the time being 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 hereof to the Company, and within fifteen days at least to deliver to the Company 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 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 are given and produced, and such statutory declaration, if required, is made.

6. If the claim be in any respect fraudulent, or if any false statutory declaration be made in support thereof, or if the Fire was occasioned by or through the negligence or want of care of the Insured, all benefit under this Policy is forfeited.

7. The Company may, if it think fit, reinstata 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 Company, without being deemed a wrong doer, may by its authorized Officer and Servants 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, and this Policy shall be evidence of leave and licence 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 ratable 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, 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, and shall be a condition precedent to the right of either party under the Policy.

12. In all cases where this Policy is void or has ceased to be in force under any of the foregoing conditions, or if the regulations for the time being of the Company, all moneys paid to the Company in respect thereof will be forfeited.

# THE PALATINE

## Insurance Company Limited,

INTO WHICH IS MERGED

The Mutual Fire Insurance Corporation Ltd.,

ESTABLISHED 1870.

## FIRE POLICY.

No. 105,032

Messrs W & A Gilbey.

Oxford Street W.

Sum Insured, £ 2500

Michaelmas

Please examine your Policy, and if any error be found return it immediately for correction.

N.B.—No POLICY-HOLDER OF THIS COMPANY IS SUBJECT TO ANY LIABILITY.

Printed & Bound, Manchester.

