

# EASTERN COUNTIES

## Insurance Company, Limited.

Head Offices: 2 POSTERNGATE, HULL.



### Directors:

GEORGE THOMAS APPELYARD, Hull. GEORGE BEEFORTH NEWTON, Hull, Chairman. GEORGE DIMBLEBY, Hull. CHARLES SHAW, Hornsea.  
THOMAS BACH, Beverley. JOHN BROWN, Hull. GEORGE HALL, Hull. RICHARD THORNTON, Hull.

### Extraordinary Directors:

JOHN BENNETT, J.P., Goole. JACOB K. MARSHALL, J.P., Grimsby. JOSEPH SMETHURST, C.C., Grimsby.  
J. MORLEY DENNIS, F.L.S., Grimsby. Capt. R. WATSON, Bridlington.

Solicitors: MIDDLEMISS & PEARCE, 11 PARLIAMENT STREET, HULL.

Bankers: LONDON & YORKSHIRE BANKING COMPANY, LIMITED, HULL; AND BRANCHES. Auditors: MESSRS. W. R. LOCKING & SCOTT.

Secretary: SAML. T. NICHOLSON.

SUM INSURED £1,000-0-0

NO. 1369

Premium to the day of Renewal, the 29<sup>th</sup> day  
of September, 1891 £6-5-0

Future Annual Premium, due on the 29<sup>th</sup> day  
of September in every year, £6-5-0

This Policy of Insurance Witnesseth that Messrs. Leaf and Company  
Limited of 22/33 Old Change London E.C.

hereinafter called the Insured, having paid to the EASTERN COUNTIES INSURANCE COMPANY, LIMITED (hereinafter called the Company), the sum, called in the margin hereof "Premium to the day of Renewal," for Insuring against loss or damage by Fire or Lightning, as hereinafter mentioned, the Property hereinafter described:

£1000-0-0

The Company hereby agrees with the Insured (but subject to the Conditions on the face and at the back hereof, 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 or Lightning, at any time between the 29<sup>th</sup> day of Sept. 1890, and the day called "the day of renewal" in the margin hereof, both inclusive, or at any time afterwards, so long as the sum mentioned in the margin hereof, and there called the "Future Annual Premium," or other the sum required for the renewal of this Policy, shall be tendered to and accepted by the Company, on or before the day corresponding with the said day of renewal in each succeeding year, the Company will 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 Thousand pounds.

In Witness whereof the Common Seal of the Company has been hereto affixed, this 10<sup>th</sup> day of October. One Thousand Eight Hundred and ninety.

Geo. B. Newton

Directors.

Geo. T. Appleyard

Examined J.P.S.

Entered R.W.B.

Saml. T. Nicholson

Secretary





**Eastern Counties**  
**Insurance Company,**  
**Limited.**

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Policy No. 1369

Name Leap H. r.

Amount Insured £1,000

Premium £6/5/-

When due Michaelmas.

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AGENCY:



*Paym*



Memo. Certain alterations having been carried out  
in the within mentioned premises the Tariff rate for  
the Insurance under this policy is hereby reduced to 10%  
per annum & a sum of 14/- refunded to the insured  
under terms of said Tariff from the 10<sup>th</sup> day of March 1891  
Future Annual Premium £5- (Five pounds.)

Entered in the Office Books —  
this 26<sup>th</sup> - 1891 - day of March 1891 —

R.B. RS

Henry R Carr  
Secretary

Memorandum - The interest in this policy is now vested  
in Messrs Pawson & Company Limited

Entered in the Office Books  
this 12<sup>th</sup> day of Sept<sup>r</sup> 1892

Henry R Carr  
Secretary  
per E.H.S.



CONDITIONS.

1. Any material mis-description of any of the Property expressed to be hereby insured, or of any Building or place in which any of the Property is herein stated to be contained, or any mis-statement of, or any omission to disclose, or any misrepresentation as to any fact or circumstance material to be known to the Company, for estimating the risk, either before or after the acceptance of the policy, renders this policy void so far as regards the Property affected by such mis-description, mis-statement, omission, or misrepresentation, respectively.

2. If after the Insurance has been effected, anything whereby the danger of Loss, or damage by Fire, to any of the Property hereby insured is increased be done thereto, or to or upon or in any Building or Place in which any of the Property hereby insured is contained, or if the danger as aforesaid is increased from any cause whatsoever within the knowledge of the Insured, or if any of the Property be removed from the Building or Place in which it is herein stated to be contained, without, in each and every case the sanction of the Company, signified by a memorandum made on the Policy by or on behalf of the Company, the Insurance as to the Property affected thereby shall cease to attach.

8 This Policy does not cover any property which is under the protection of a Marine Policy, nor Goods held by or Insured in trust or on commission, unless expressly described as such in the Policy, nor China, Glass, Looking-glasses, Jewels, Clocks, Watches, Trinkets, Metals, or any other articles of value, nor any property of a delicate or perishable nature, nor any property of a scientific or artistic character, Philosophical Instruments, Plans, Patterns, Models, Moulds or Designs, unless specially mentioned in the Policy, nor Deeds, Bonds, Bills of Exchange, Promissory Notes, Money or Securities for Money, Documents of Title to Goods, Books of Account, or Gunpowder; nor does it cover any property of a hazardous or inflammable nature, nor any property which is or may be used for the purpose of carrying on any Spontaneous Fermentation or Heating of such Property, nor by explosion, except Loss or Damage to a Building or Property contained therein, caused by explosion of gas in such Building, nor being a Building forming a part of any works; nor Loss by Theft; nor does it cover any

4. This Policy ceases to be in force as to any of the Property hereby insured upon the interest of the insured therein passing from him otherwise than by Will or operation by Law, unless notice thereof be given to the Company and the Insurance be declared to be continued to a successor in interest by a memorandum made on the Policy by or on behalf of the Company.

[illegible]

6. If the Claimant be in any way not fraudulent, or, if any fraudulent statement or false claim, specification, estimate, deed, book, account, entry, voucher, invoice, or other document, proof, or explanation be produced or given, or if any fraudulent means or devices are used by the Insured, or anyone acting on his behalf, to obtain any benefit under this Policy, or if any false statutory declaration be made, or if any loss or damage be occasioned by the willful act or with the connivance of the Insured, all benefits under this Policy is forfeited.

[illegible]

8. On the happening of any loss or Damage in respect of which a claim is or may be made under this Policy, the Company and every person authorised by the Company may enter, take, and keep possession of the Building or Premises where the Loss or Damage has happened, and may take possession of, or require any property of the Insured on the Premises at the time of the Loss or Damage of any of the Property hereby insured, to be delivered to them, and may examine, sort, sift, arrange, remove, and keep possession of such Property until the Claim is fully settled, without thereby incurring any liability, and this Condition shall be evidence of the authority of the Company and its agents to leave and remove the same, and the Insured hereby agrees that he or she or they shall not comply with the requirements of the Company or any person, or shall hinder or obstruct the Company in doing any of the above-mentioned things.

9. The Company may, in the name of the Insured at any time, whether before or after the adjustment or ascertainment of any alleged Loss or Damage insured against, sell or dispose of or salvage, or any of the Property is taken possession of or removed by its authority, and this Condition shall be evidence of the authority of the Company and of the Insured to do so. And in the event of the Company exercising such authority, the Policy being void, ceasing to attach, or its benefit being forfeited, the Company shall not be liable to respect such sale or disposal to any greater amount than the net proceeds of such Salvage or Property. The Insured shall not, in any case, have any right to abandon any Property to the Company whether taken possession of by the Company or not.

10. If, at the time of any Loss or Damage happening to any of the 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 Company shall not be liable to pay or contribute more than its rateable portion of such Loss or Damage.

11. 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 of the 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 and shall be in addition to the same.

12. On the happening of any Loss or Damage, the Insured shall forthwith give notice in writing to the Company of all other Insurances effected by him or on his behalf, covering any of the Property hereby insured, and compliance with this Condition shall be a Condition precedent to the right of the Insured to bring any action under this Policy, or to take any proceedings, or to appoint an Arbitrator under Condition 18 hereof.

15. No Insurance will be in force until, nor will the Company be liable in respect of any Loss or Damage happening before the Premium, or such a deposit as the Company may require on account thereof, is actually paid, but no such Payment or Deposit and no Payment in respect of the renewal of this Policy shall be good unless a receipt for it, upon a printed form, issued from the Office of the Company and signed by one of the Company's authorised officers or Agents, shall have been given to the Insured.

14. Every notice or communication to the Company required by any of these Conditions must be written or printed, and must be given at the chief office, No. 2, Posterngate, Hull.

[illegible]

16. Whenever any person is referred to herein as the Insured, such description shall include not only the person effecting the Policy, but his successor in interest duly acknowledged by a Memorandum made on the Policy by or on behalf of the Company.

17. In all cases where this Policy is void, or has ceased to be in force or to attach, or all benefit under it is forfeited, all moneys paid in respect thereof will be forfeited to the Company.

N.B.—For your own protection, you are particularly desired to read your Policy, and, if incorrect, to return it for alteration; also if you have other Insurances in force on the same Property, to see that all the Policies are drawn in similar terms.

Rent is not covered by this Policy unless expressed to be Insured for a Specified amount.

In the case of Insurance for short periods, or expiring at any other date than one of the Quarter Days, the liability of the Company will absolutely cease at Four o'Clock in the Afternoon of the day specified in the Policy.

The Company allows fifteen days for the payment of premium in respect of an annual policy intended to be renewed.