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FRANK L. COLLINGS & SONS
INSURANCE BROKERS
11, MARK LANE
LONDON E.C. 3

The Commercial FIRE INSURANCE COMPANY OF SCOTLAND LIMITED.

HEAD OFFICE: 102 GEORGE STREET, EDINBURGH.

FIRE POLICY.—No. 592.

GLASGOW OFFICE:
157 WEST GEORGE STREET.

Sum Insured—£ 1000.

Payment received on granting this Policy from

the 15th July 1887
to the 29th September 1888.

Premium, £ 5 - 12 - 6

Payment to be made for the renewal of the Policy

Annually at Michaelmas

Premium, £ 4 - 10 - -

Whereas Mess^{rs} J. and R. Morley, of Wood Street, London, Warehousemen,

having paid the Sum above stated to The Commercial Fire Insurance Company of Scotland, Limited, being the Premium on the Sum insured by this Policy, to the Term of Michaelmas 1888 for Insuring against Loss or Damage by Fire the Property hereinafter described, to the amount or respective amounts hereinafter specified, not exceeding in all the Sum of One thousand pounds namely:—

On Stock in Trade, their own in trust or on commission, for which they are responsible, and on Utensils and Fixtures in their Warehouses situate as aforesaid, brick built and slated, and more particularly described on plan lodged in this Office, to which the undermentioned letters refer, viz:— In that part marked A' on plan.

The above mentioned Warehouses communicates with each other, and with their other Warehouses by double iron doors, and there are sundry gas-stoves, a gas cooking apparatus, and in brick arched vaults communicating with a small gas engine used for working the pumps of the hydraulic lifts, all securely fixed allowed therein.

Insurances in other Offices allowed, the amounts to be declared in the event of loss.

Therefore be it known, That from the 15th July 1887 to the Term above mentioned, and so long thereafter as the insured shall pay or cause to be paid to the Company the Annual Sum above stated, at the like Term in each succeeding year, and the Directors shall accept the same, the Capital Stock and Funds of the said Company shall be subject and liable to pay to the Insured, any loss or damage by Fire to the Property above described, not exceeding the Sum or Sums of Money respectively before written.

And it is hereby provided and agreed, That this Policy shall be subject to the Conditions of Insurance printed on the back hereof, which shall be held as forming part of the Policy.

Declaring always, as it is hereby expressly provided and declared to be the true intent and meaning of these presents, and which the Insured, by acceptance hereof, specially assents and agrees to, That the Capital Stock and Funds of the said Company for the time being shall alone be answerable for any demands arising under this Policy, and that no Member or Director of the said Company shall, under any circumstances, be liable for more than the amount of his or her Share of the said Capital Stock or Funds of the said Company at the time the claim shall arise, as ascertained by the Books of the said Company, and that such claim, so far as competent against Shareholders individually, shall lie only against the persons who are Shareholders at the time the same may arise, anything in this Policy to the contrary, or otherwise competent by law, notwithstanding.

In witness whereof, We, Two of the DIRECTORS and the MANAGER and SECRETARY for the said COMPANY, have subscribed these presents on the twenty-ninth day of August in the Year One Thousand Eight Hundred and Eighty-Seven.

Examined Rat

Entered Im

James Morley Director.
James Morley Director.
R. A. Smith Manager and Secretary.

THE COMMERCIAL
Fire Insurance Company of
Scotland, Limited.

HEAD OFFICE:
102 GEORGE STREET, EDINBURGH.

FIRE POLICY for £ 1000.

No. 592.

Mess^{rs} J. & R. Morley

London

PREMIUM to
Mich^{ls} 1888 } £ 5.12/6

ANNUAL PREMIUM
due at Michaelmas } £ 4.10/-

A. Absell.

Please examine your Policy, and if you find any error,
return it immediately to be rectified.



The Commercial Fire Insurance Company of Scotland, Limited.

CONDITIONS OF INSURANCE.

- I. 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 of 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.
- 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, 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.
- III. This Policy does not cover Goods 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 Deeds, Bonds, Bills of Exchange, Promissory 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 fermentation 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.
- IV. 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 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.
- V. 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 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 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.
- VI. 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 procurement or connivance of the Insured, all benefit under this Policy is forfeited.
- VII. The Company may, if it think fit, 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.
- VIII. 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 wrongdoer, may by its authorised 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 license for that purpose.
- IX. 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, 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 proportion of such loss or damage.
- X. 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 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.
- XI. 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.
- XII. In all cases where this 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.

Rents are not included in this Policy unless they are separately insured.

R. AITON TAYLOR,
Manager and Secretary.

* * * No charge is made for Policies, nor for Endorsements of Removal or Alteration.

