



No. 1000
A = 1887

The Cambridge University & Town Fire Insurance Company Limited



CAPITAL £100,000 (WITH POWERS TO INCREASE).

Incorporated under the Companies' Acts, 1862 to 1886, by which the Liability of each Shareholder is Limited to the amount of his shares.

ANNUAL POLICY

No. 719
Premium from
2nd November 1887
to 25th December 1888
£ = 2.9

BOARD OF DIRECTORS:

WILLIAM BEALES REDFARN, Esq., J.P., *Chairman*.
HUGH PORTER, Esq., *Vice-Chairman*.
LIEUT.-COL. ROBERT TOWNLEY CALDWELL, M.A.
WILLIAM CLAYTON, Esq.
CHARLES FINCH FOSTER, Esq., J.P.
GEORGE WHITMORE, Esq.
SAMUEL LEGGATE YOUNG, Esq.

Secretary and General Manager:
Mr ARTHUR RUTTER.

Registered Offices:
PHILO CHAMBERS, SIDNEY STREET, CAMBRIDGE.

Sum Insured

£ 150
Annual Premium
£ = 2.3
Payable at
Christmas Quarter.

This Policy of Insurance witnesseth that Mr. Frederick John Vokes of
N^o. 10 Warkworth Street, Cambridge

(hereinafter called the Insured) having paid to the Cambridge University and Town Fire Insurance Company Limited, (hereinafter called the Company) the sum of Two Shillings & nine pence for insuring against loss or damage by Fire as hereinafter mentioned the property hereinafter described in the sum or several sums following, viz:

On the building of a separate Dwelling House, brick built, and slated or tiled,
situate at N^o. 5, Causeway Court, Cambridge

£ 150

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 above described or any part thereof shall be destroyed or damaged by Fire at any time between the second day of November 1887 and 4 o'clock in the afternoon of the twenty fifth day of December 1888 or at any time afterwards so long as and during the period in respect of which the Insured or his Representatives in Interest shall have paid to the Company and they shall have accepted, 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 to the Insured the value of the property so destroyed or the amount of such damage thereto, to an amount not exceeding in respect of each or any of the several matters above specified, the sum set opposite thereto respectively and not exceeding in the whole the sum of One hundred & fifty 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 Company and signed by two of the Directors of the Company and countersigned by the Manager or Secretary of the Company this twenty second day of November 1887.

*Examined
A. S. B.
Entered*

Countersigned Arthur Rutter
Manager and Secretary.

Hugh Porter
W. Clayton
Directors.



The Cambridge University and Town
Fire Insurance Company Limited.

REGISTERED OFFICES:

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CAMBRIDGE.

Board of Directors:

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HUGH PORTER, Esq., *Vice Chairman*.
LIEUT.-COL. ROBERT TOWNLEY CALDWELL, M.A.
WILLIAM CLAYTON, Esq.
CHARLES FINCH FOSTER, Esq., J.P.
GEORGE WHITMORE, Esq.
SAMUEL LEGGATE YOUNG, Esq.

Auditors:

ARTHUR E. CHAPLIN, Esq., F.R.S.
ROBERT W. MOFFAT, Esq., F.R.S.

Secretary and General Manager:

MR ARTHUR RUTTER.

Fire Policy No. 719

Name Mr. F. J. Votaw

10 Warkworth St. Cambridge

Be good enough to examine this policy to see that it
correctly describes the property you wish to be insured.

Agent W. H. Brown

18, Clarendon Street



The Cambridge University and Town Fire Insurance Company Limited.

THE CONDITIONS referred to in this Policy 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 omission to state the existence of any hazardous trade, or of any apparatus in, or by which heat is produced other than Grates or common fire-places therein, and any mis-statement, 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 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, in, or upon, 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 Company, signified by indorsement hereon, or if the Insured shall refuse or neglect to pay any further premium which may be demanded in consequence of any increase of risk, the Insurance as to the Property thereby affected ceases immediately thereupon 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 and Philosophical Instruments, Patterns, Models, and Models, 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, Rebellion, Insurrection, Riot, Civil Commotion, or any Military or Unarmed Power whatsoever, or by or through any Earthquake or Hurricane, or by or through the Spontaneous Fermentation or Heating of the subject Insured; nor Goods destroyed or damaged while undergoing any process by which the application of Fire Heat is necessary; nor Loss or Damage by Explosion, except by 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 Company, and the subsistence of the Insurance in favour of such other person be declared by a memorandum indorsed 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 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.

6. If the claim be in any respect fraudulent, or if any statement or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement, or connivance of the Insured or any Claimant, all benefit under this Policy is forfeited.

7. The Company as a rule will pay the amount of any loss or damage in cash, but they reserve the right, if they think fit, at their option, to reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the Loss or Damage, or may join with any other Company or Insurers in so doing; such reinstatement to be deemed sufficient if substantially effected as nearly as reasonably practicable, notwithstanding the Property may not be restored to precisely its former appearance and condition.

8. On the happening of any 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 Company without being deemed wrong-doers may, by their authorised Officers and Servants, or others, enter into, and for a reasonable time remain in possession of, such Building or Place, Property, or Effects, for all reasonable purposes relating to, or in connection with, the Insurance hereby affected, and this Policy shall be evidence of leave and license and authority 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 in respect of such Loss or Damage 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, on any Property hereby insured either exclusively or together with any other Person 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. Where the Company does not claim to avoid its liability under the Policy on the ground of fraud or non-fulfilment of any of the Conditions hereinbefore set forth, but a difference at any time arises between the Company and the Insured or any claimant under this Policy as to the amount payable in respect of any alleged Loss or Damage by fire, every such difference, when and as the same arises, shall be referred to the arbitration of some person to be chosen by both parties, or of two indifferent persons, one to be chosen by the party claiming and the other by the Company, and in case either party shall refuse or neglect to appoint an Arbitrator within twenty-eight days after notice, the other party shall appoint both Arbitrators, and in case of disagreement between the Arbitrators, then of an Umpire, to be chosen by the Arbitrators before entering on the reference, and in the case of the death of the Arbitrators, or of one of them, or of the said Umpire, another or others shall be appointed in his or their stead; each party to pay his or their own costs of the reference, and a moiety of the costs of the award; and the award of the Arbitrators or Umpire, as the case may be, shall be finally binding upon all parties, and shall be conclusive evidence of the amount payable in respect of the said Loss or Damage. And it is hereby expressly declared to be a condition of the making of this Policy, and part of the Contract between the Company and the Insured, that where the Company does not claim to avoid its liability under the Policy on the ground of fraud or non-fulfilment as aforesaid, the party insured or claimant shall not be entitled to commence or maintain any action at law or suit in equity 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 or suit upon the Policy.

12. 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.

No Insurance proposed to the Company is to be considered in force until the Premium be actually paid.

No receipts for any Premiums of Insurances taken by this Office will be issued except on printed Forms and signed by an Official or Agent of the Company.

Renewal Premiums must be paid annually within 15 days after the expiration of each year or the Insurance will be void.

Rents are not Insured by this Policy unless specified and a separate sum placed on them.