

Policy.

Sum Insured.

No. 183542/5

FIRST PREMIUM

£ 1400

RENEWAL ANNUAL PREMIUM

Payable 24th June

To 24th June 1904

Premium. £ 1:3:0

Premium. £ 1:3:0

INSTITUTED:

MIDSUMMER, 1867.

County Fire Office.

PRINCIPAL OFFICE:

50, REGENT STREET, LONDON, W.

This Policy of Insurance Witnesseth that upon William Evans of 327 Eccles New Road, Salford Lancashire as Owner and Jane Walters, Ada Roberts, Walters and Emma Walters all of Edale Goby Road, Huddersfield, Yorkshire as (hereinafter called the Insured) paying to the Association of the County Fire Office (hereinafter called the Association) the sum above stated to be the first Premium for Insuring against Loss or Damage by Fire as hereinafter mentioned the property hereinafter described in the sum or several sums set opposite thereto in the Schedule herein The Association hereby agrees with the Insured, but subject to the terms and conditions herein expressed, that if the property described in the Schedule, or any part thereof, shall be destroyed or damaged by Fire after payment of the first Premium at any time before Four o'clock in the afternoon of the above-stated date to which it shall be paid, or before Four o'clock on the last day of any subsequent period in respect of which the Insured shall pay to the Association and it shall accept the sum required for the renewal of this Policy, the Association will out of its capital stock and funds pay or make good all such loss or damage to an amount not exceeding in respect of the item or several items described in the Schedule the sum set opposite thereto.

Provided always that the Capital stock and Funds of the Association for the time being remaining unapplied and undisposed of in pursuance of the trusts, powers and authorities contained in its deed or deeds of constitution shall alone be liable under this Policy. And that the Members of the Association shall not, nor shall any of them, be answerable directly or indirectly in respect of this Policy.

THE SCHEDULE ABOVE REFERRED TO.

On the Building of two Dwellinghouses, brick or stone and slate known as "Bowell House" and situate Nos. 32 and 34 Eccles New Road, Salford aforesaid, private: In equal proportions.	1200
On the Building of the Stable with Coachhouse communicating brick or stone and slate, situate at rear of No. 32 Eccles New Road aforesaid, warranted no pipe stove therein.	100
On the Building of the Stable and Coachhouse communicating brick or stone and slate, situate at rear of No. 34 Eccles New Road aforesaid, warranted no pipe stove therein.	100
	£1400

Cancelled Policy 1412855 for £900: allowed 3/4 years premium 10/0.

- Terms and Conditions of Insurance above referred to:—
- If this Insurance is attended with particular circumstances of risk, arising from the construction of the premises, or their situation with respect to adjoining risks, or from the nature of the trade or operations carried on, or goods deposited therein, and the same has not been specially mentioned in the order for this Policy, so that the risk has been fairly understood—or if any misrepresentation has been given, so that the Insurance has been effected upon a lower premium than ought to be paid—or if Buildings or Goods are described otherwise than as they really are—or if, hereafter, the risk shall be increased by the erection of any stove or furnace, the carrying on of any hazardous operation or trade, the deposit of any hazardous goods, or any hazardous communication, and permission for the same to be not indorsed on the Policy, and an additional premium, if necessary, paid, this Policy will be void, and the Insured will not be entitled to recover on it.
 - No receipts are to be taken by the Insured for any premium but such as are printed and issued from the Office of the Association, and witnessed by one of the authorized officers of the Association.
 - If property insured by this Policy shall pass by death, assignment, or otherwise, into new hands, the interest in it may be preserved to the successor or assignee, provided such succession or assignment be allowed by the Association, by indorsement on the Policy; and if any goods hereby insured be removed to a new situation, such removal must also be allowed by indorsement on this Policy, and a suitable premium paid if the risk is increased by such removal.
 - The Insured must give notice of any other insurance made elsewhere on his behalf on the same property hereby insured, and cause the particulars of such other insurance to be indorsed on this Policy; and if at the time of any loss or damage 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 Association shall not be liable to pay or contribute more than its rateable proportion of such loss or damage; and 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 property in and subject to the same risk only, shall be subject to the conditions of average, the insurance on such property under this Policy shall be subject to the conditions of average in like manner.
 - Goods held in trust or on commission, china, glass, earthenware, looking glasses, jewels, watches, clocks and trinkets, pictures, prints, drawings, sculptures, mathematical and musical instruments, manuscripts, coins, curiosities, and articles of vertu, fixtures, models, designs or plans, Government stamps, postage or other stamps, used or unused, and drying stove rooms and stock therein, are not intended to be included in and covered by this Policy unless they are specially mentioned in and expressly insured by the Policy.
 - The Association will not be liable for any loss or damage happening by invasion, foreign enemy, civil commotion, riot, or any military or usurped power whatever, or by earthquake, volcanic eruption, or by explosion, notwithstanding the storage of explosives may be allowed by the Policy, except explosion of Coal Gas in any building not forming part of any gasworks, or by subterranean fire, nor for thefts, nor for any loss or damage to hay, corn, or property of any kind occasioned by or happening through its undergoing any heating or drying process, or its own spontaneous fermentation or heating, nor for deeds, bonds, bills of exchange, promissory notes, cheques, money, securities for money, books of account, documents of title, contracts or other documents.
 - Loss or damage caused by the stroke of lightning, whether the property be set on fire thereby or not, is covered by this Policy.
 - Should the Insured sustain any loss or damage by fire, he must forthwith give notice to the Association at their Head Office, in London, or to the Agent through whom he is insured, and as soon as possible, not exceeding in any case one calendar month after the fire, deliver to the Association a claim in writing for the loss and damage, containing as particular an account of the loss or damage as the nature of the case will admit, having regard to the value at the time of the fire of the property destroyed or damaged—and make proof of the same by the books of accounts, or other proper vouchers, and give such further explanations thereon as shall be required; and unless and until the terms of this condition have been complied with no claim whatever under this Policy shall be payable; and if the claim be in any respect fraudulent, or if any fraudulent means or device be used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if the fire be occasioned by the wilful act or with the connivance of the Insured, all benefit under this Policy shall be forfeited.
 - The Insured who may suffer loss will receive indemnity without deduction or discount; but in every case of loss the Association will reserve to itself the right of reinstatement, in preference to the payment of claims, if it shall judge the former course to be most expedient.
 - If any difference of any kind whatsoever shall arise between the Insured or any claimant under this Policy and the Association in respect of this Policy, or any claim thereunder, the same shall be referred, subject to the statutory provisions from time to time in force relating to Arbitration, to two Arbitrators, one to be appointed in writing by each of the parties, or in case the Arbitrators disagreeing, to an Umpire to be appointed by them. Provided that the Arbitrators or Umpire making the Award shall have power to award costs only as between party and party. And the Award of such Arbitrators or Umpire shall be a condition precedent to any liability of the Association, or any right of action against the Association in respect of this Policy or any claim thereunder.
 - Any Warranties to which the property insured or any item thereof is, or may at any time be made subject, shall attach and continue to be in force during the whole of the currency of the Policy; and notwithstanding the first Condition non-compliance at any time with any of the Warranties shall be a bar to any claim in respect of such property or item.

In Witness whereof, we, two of the Directors of the said Association, have hereunto subscribed our names, this 24th day of June in the year of Our Lord one thousand nine hundred and three

Examined,

A1

W. W. Stevens
A. Beaumont

Manchester Branch
County Fire Office.

Policy, No. 182547/5

Payable at *£1000000* annually

NOTE.—For the security of the Insured the Policy
should be examined to see that it is filled up in
accordance with the instructions given.

Encl^o

Memorandum

29th August 1903

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Policy
Newton & Baskerville,
Chartered Accountants.

INSURANCE & ESTATE AGENTS,

69, Bridge Street, Manchester.

TEL. NO. 4399.

To Miss Ada Walters

Edale

Grobby Road

Altrincham

Dear Madam / Hereewith we beg to hand you new Fire
Policy on "Ixwell View" houses, which perhaps you will
place along with other papers relating to the property -
Mr Evans has paid the premium to 31st June next.
Yours truly,
Geo. Baskerville

(On 132/134 Eccles New Rd Gt. 1903)
COUNTY FIRE OFFICE.

(FOUNDED 1807.)

NAME OF INSURED.

William Evans as Owner &
Jane Walters, Ada M. Walters & Emma Walters
as Mortgagees

POLICY No. 182544/5

Sum Insured - - £ 1400

First Premium - - - £ 1-3-0

Less
Allowance
on old Policy = :10:10

£ = :17:2

Future Annual Premium - £ 1-3-0

Renewable at 24th June

NEWTON & BASKERVILLE,
ESTATE AND INSURANCE AGENTS
69, BRIDGE ST.,
MANCHESTER.

Agents



