

FRANK H. COLLINGSBORN
INSURANCE BROKERS
17, 19, 21, 23, 25, 27, 29, 31, 33, 35, 37, 39, 41, 43, 45, 47, 49, 51, 53, 55, 57, 59, 61, 63, 65, 67, 69, 71, 73, 75, 77, 79, 81, 83, 85, 87, 89, 91, 93, 95, 97, 99, 101, 103, 105, 107, 109, 111, 113, 115, 117, 119, 121, 123, 125, 127, 129, 131, 133, 135, 137, 139, 141, 143, 145, 147, 149, 151, 153, 155, 157, 159, 161, 163, 165, 167, 169, 171, 173, 175, 177, 179, 181, 183, 185, 187, 189, 191, 193, 195, 197, 199, 201, 203, 205, 207, 209, 211, 213, 215, 217, 219, 221, 223, 225, 227, 229, 231, 233, 235, 237, 239, 241, 243, 245, 247, 249, 251, 253, 255, 257, 259, 261, 263, 265, 267, 269, 271, 273, 275, 277, 279, 281, 283, 285, 287, 289, 291, 293, 295, 297, 299, 301, 303, 305, 307, 309, 311, 313, 315, 317, 319, 321, 323, 325, 327, 329, 331, 333, 335, 337, 339, 341, 343, 345, 347, 349, 351, 353, 355, 357, 359, 361, 363, 365, 367, 369, 371, 373, 375, 377, 379, 381, 383, 385, 387, 389, 391, 393, 395, 397, 399, 401, 403, 405, 407, 409, 411, 413, 415, 417, 419, 421, 423, 425, 427, 429, 431, 433, 435, 437, 439, 441, 443, 445, 447, 449, 451, 453, 455, 457, 459, 461, 463, 465, 467, 469, 471, 473, 475, 477, 479, 481, 483, 485, 487, 489, 491, 493, 495, 497, 499, 501, 503, 505, 507, 509, 511, 513, 515, 517, 519, 521, 523, 525, 527, 529, 531, 533, 535, 537, 539, 541, 543, 545, 547, 549, 551, 553, 555, 557, 559, 561, 563, 565, 567, 569, 571, 573, 575, 577, 579, 581, 583, 585, 587, 589, 591, 593, 595, 597, 599, 601, 603, 605, 607, 609, 611, 613, 615, 617, 619, 621, 623, 625, 627, 629, 631, 633, 635, 637, 639, 641, 643, 645, 647, 649, 651, 653, 655, 657, 659, 661, 663, 665, 667, 669, 671, 673, 675, 677, 679, 681, 683, 685, 687, 689, 691, 693, 695, 697, 699, 701, 703, 705, 707, 709, 711, 713, 715, 717, 719, 721, 723, 725, 727, 729, 731, 733, 735, 737, 739, 741, 743, 745, 747, 749, 751, 753, 755, 757, 759, 761, 763, 765, 767, 769, 771, 773, 775, 777, 779, 781, 783, 785, 787, 789, 791, 793, 795, 797, 799, 801, 803, 805, 807, 809, 811, 813, 815, 817, 819, 821, 823, 825, 827, 829, 831, 833, 835, 837, 839, 841, 843, 845, 847, 849, 851, 853, 855, 857, 859, 861, 863, 865, 867, 869, 871, 873, 875, 877, 879, 881, 883, 885, 887, 889, 891, 893, 895, 897, 899, 901, 903, 905, 907, 909, 911, 913, 915, 917, 919, 921, 923, 925, 927, 929, 931, 933, 935, 937, 939, 941, 943, 945, 947, 949, 951, 953, 955, 957, 959, 961, 963, 965, 967, 969, 971, 973, 975, 977, 979, 981, 983, 985, 987, 989, 991, 993, 995, 997, 999

FOREIGN
FIRE POLICY.

POLICY
N° _____

SUM INSURED
£ 3,478

NATIONAL BRITISH & IRISH MILLERS' INSURANCE COMPANY LIMITED.



Order N°
8

WITHOUT PROFITS

INSURANCE COMPANY LIMITED.

PREMIUM RECEIVED
on granting this Policy
from the 1st July 1896
to the 1st July 1897
£ 6-14-9

HEAD OFFICE,
64, MARK LANE, LONDON, E.C.

PAYMENT TO BE MADE
for the renewal of this Policy
July 1st
£ 6-14-9

This Policy of Insurance Witnesseth that Messieurs Mulliez Freres of Roubaix Rue de l'Ommelet, 94/98, Cotton Spinners (hereinafter called the Insured) having paid to THE NATIONAL BRITISH AND IRISH MILLERS' INSURANCE COMPANY, LIMITED (hereinafter called the Company), the sum of £ 6-14-9 for insuring against loss or damage by fire hereinafter mentioned, the Property hereinafter described, in the several sums following, namely:

£ 3,478

Being five per cent of the amounts in the Schedule hereunto annexed which is hereby declared to be incorporated with and form part of this policy, and in accordance with the plan of the premises lodged with this Office.

NATIONAL BRITISH AND IRISH MILLERS' INSURANCE CO., LTD.

NATIONAL BRITISH AND IRISH MILLERS' INSURANCE CO., LTD.

National British & Irish Millers'

La Compagnie
après avoir vérifié les faits que précèdent et constaté que
M. M. Mulliez Freres, Filiales de Roubaix
sont assurés par la Compagnie de l'Ommelet, 94/98
pour la somme de cinquante mille francs
pour cette somme de cinquante mille francs
la somme de cinquante mille francs
est affectée à l'assurance de la propriété
des bâtiments et mobiliers de la Compagnie
de Roubaix, Rue de l'Ommelet, 94/98.

Description	Montant	Primes
Bâtiments AA' et leur contenu. 1 ^{er} Deux cent mille francs sur les bâtiments et leur contenu en fait de la Compagnie AA'. A ce mode de paiement, il y a une indemnité dans l'assurance de la Compagnie AA'. Les deux tiers de la somme sont payés au premier étage et d'un second étage indemnité pour les deux tiers A' au premier et au second étage indemnité et mobiliers.	200,000	1,000
2 ^e Cent mille francs sur les bâtiments et leur contenu et sur les machines, appareils, installations, appareils d'éclairage et de chauffage, mobiliers de bureau, bicyclettes, machines, appareils mécaniques, appareils électriques. Ces biens sont assurés dans les bâtiments de la Compagnie de Roubaix, Rue de l'Ommelet, 94/98. L'assurance est payée au premier et au second étage indemnité et mobiliers.	200,000	1,000
3 ^e Cent mille francs sur les bâtiments et leur contenu en fait de la Compagnie BB'. A ce mode de paiement, il y a une indemnité dans l'assurance de la Compagnie BB'. Les deux tiers de la somme sont payés au premier étage et d'un second étage indemnité pour les deux tiers A' au premier et au second étage indemnité et mobiliers.	200,000	1,000
4 ^e Cent mille francs sur les bâtiments et leur contenu en fait de la Compagnie CC'. A ce mode de paiement, il y a une indemnité dans l'assurance de la Compagnie CC'. Les deux tiers de la somme sont payés au premier étage et d'un second étage indemnité pour les deux tiers A' au premier et au second étage indemnité et mobiliers.	200,000	1,000
5 ^e Cent mille francs sur les bâtiments et leur contenu en fait de la Compagnie DD'. A ce mode de paiement, il y a une indemnité dans l'assurance de la Compagnie DD'. Les deux tiers de la somme sont payés au premier étage et d'un second étage indemnité pour les deux tiers A' au premier et au second étage indemnité et mobiliers.	200,000	1,000
6 ^e Cent mille francs sur les bâtiments et leur contenu en fait de la Compagnie EE'. A ce mode de paiement, il y a une indemnité dans l'assurance de la Compagnie EE'. Les deux tiers de la somme sont payés au premier étage et d'un second étage indemnité pour les deux tiers A' au premier et au second étage indemnité et mobiliers.	200,000	1,000
Total	1,000,000	5,000

FRANK H. COLLIER & SONS
INSURANCE BROKERS
11, MARK LANE, E.C.

FOREIGN
FIRE POLICY.

POLICY
N°

SUM INSURED
£ 3,478

NATIONAL BRITISH & IRISH MILLERS'



Order N°
5

WITHOUT PROFITS

INSURANCE COMPANY LIMITED.

PREMIUM RECEIVED
on granting this Policy

From the 1st July 1896
to the 1st July 1897
£ 6-14-9

HEAD OFFICE,

64, MARK LANE, LONDON, E.C.

PAYMENT TO BE MADE
for the renewal of this Policy

July 1st
£ 6-14-9

This Policy of Insurance Witnesseth that Messieurs Mulliez Freres of Roubaix Rue de l'Ommelet 97/98 Cotton Spinners (hereinafter call the Insured) having paid to THE NATIONAL BRITISH AND IRISH MILLERS' INSURANCE COMPANY, LIMITED (hereinafter called the Company), the sum of £ 6-14-9 for insuring against loss or damage by fire hereinafter mentioned, the Property hereinafter described, in the several sums following, namely:

£ 3,478

Being five per cent of the amounts in the Schedule hereunto annexed which is hereby declared to be incorporated with and form part of this policy, and in accordance with the plan of the premises lodged with this Office.

NATIONAL BRITISH AND IRISH
MILLERS' INSURANCE CO. LTD.

(Faint handwritten notes in French, likely a schedule of insured property, partially obscured by the policy document.)



Objets assurés	Montant	Premie
1. Machines à vapeur	10,000	500
2. Matériel de tissage	20,000	1,000
3. Bâtimens	100,000	5,000
4. Matériel de transport	5,000	250
5. Matériel agricole	1,000	50
6. Matériel de construction	500	25
7. Matériel de réparation	500	25
8. Matériel de transport	500	25
9. Matériel de transport	500	25
10. Matériel de transport	500	25
11. Matériel de transport	500	25
12. Matériel de transport	500	25
13. Matériel de transport	500	25
14. Matériel de transport	500	25
15. Matériel de transport	500	25
16. Matériel de transport	500	25
17. Matériel de transport	500	25
18. Matériel de transport	500	25
19. Matériel de transport	500	25
20. Matériel de transport	500	25
21. Matériel de transport	500	25
22. Matériel de transport	500	25
23. Matériel de transport	500	25
24. Matériel de transport	500	25
25. Matériel de transport	500	25
26. Matériel de transport	500	25
27. Matériel de transport	500	25
28. Matériel de transport	500	25
29. Matériel de transport	500	25
30. Matériel de transport	500	25
31. Matériel de transport	500	25
32. Matériel de transport	500	25
33. Matériel de transport	500	25
34. Matériel de transport	500	25
35. Matériel de transport	500	25
36. Matériel de transport	500	25
37. Matériel de transport	500	25
38. Matériel de transport	500	25
39. Matériel de transport	500	25
40. Matériel de transport	500	25
41. Matériel de transport	500	25
42. Matériel de transport	500	25
43. Matériel de transport	500	25
44. Matériel de transport	500	25
45. Matériel de transport	500	25
46. Matériel de transport	500	25
47. Matériel de transport	500	25
48. Matériel de transport	500	25
49. Matériel de transport	500	25
50. Matériel de transport	500	25
51. Matériel de transport	500	25
52. Matériel de transport	500	25
53. Matériel de transport	500	25
54. Matériel de transport	500	25
55. Matériel de transport	500	25
56. Matériel de transport	500	25
57. Matériel de transport	500	25
58. Matériel de transport	500	25
59. Matériel de transport	500	25
60. Matériel de transport	500	25
61. Matériel de transport	500	25
62. Matériel de transport	500	25
63. Matériel de transport	500	25
64. Matériel de transport	500	25
65. Matériel de transport	500	25
66. Matériel de transport	500	25
67. Matériel de transport	500	25
68. Matériel de transport	500	25
69. Matériel de transport	500	25
70. Matériel de transport	500	25
71. Matériel de transport	500	25
72. Matériel de transport	500	25
73. Matériel de transport	500	25
74. Matériel de transport	500	25
75. Matériel de transport	500	25
76. Matériel de transport	500	25
77. Matériel de transport	500	25
78. Matériel de transport	500	25
79. Matériel de transport	500	25
80. Matériel de transport	500	25
81. Matériel de transport	500	25
82. Matériel de transport	500	25
83. Matériel de transport	500	25
84. Matériel de transport	500	25
85. Matériel de transport	500	25
86. Matériel de transport	500	25
87. Matériel de transport	500	25
88. Matériel de transport	500	25
89. Matériel de transport	500	25
90. Matériel de transport	500	25
91. Matériel de transport	500	25
92. Matériel de transport	500	25
93. Matériel de transport	500	25
94. Matériel de transport	500	25
95. Matériel de transport	500	25
96. Matériel de transport	500	25
97. Matériel de transport	500	25
98. Matériel de transport	500	25
99. Matériel de transport	500	25
100. Matériel de transport	500	25

FOREIGN FIRE POLICY.

THE

POLICY

Nº

SUM INSURED

£ 3,478



NATIONAL BRITISH & IRISH MILLERS' INSURANCE COMPANY LIMITED.

Order No 8



WITHOUT PROFITS

INSURANCE COMPANY LIMITED.

HEAD OFFICE,

64, MARK LANE, LONDON, E.C.

PAYMENT TO BE MADE for the renewal of this Policy

July 1st

PREMIUM RECEIVED on granting this Policy From the 1st July 1896 to the 1st July 1897 £ 6-14-9

£ 6-14-9

This Policy of Insurance Witnesseth that Messrs Mulliez Freres of Roubaix Rue de l'Emmelen 9498, Cotton Spinners (hereinafter call the Insured) having paid to THE NATIONAL BRITISH AND IRISH MILLERS' INSURANCE COMPANY, LIMITED (hereinafter called the Company), the sum of £ 6-14-9 for insuring against loss or damage by fire hereinafter mentioned, the Property hereinafter described, in the several sums following, namely:

£ 3,478

Being five per cent of the amounts in the Schedule herewith annexed which is hereby declared to be incorporated with and form part of this policy, and in accordance with the plan of the premises lodged with this Office.

Handwritten notes on a separate sheet of paper, including a circular stamp with 'NATIONAL BRITISH & IRISH MILLERS' INSURANCE COMPANY LIMITED' and 'LONDON'.

National British
& Irish Millers
1896



The Company hereby agrees 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 first day of July 1896 and the first day of July 1897, 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 it shall accept the sum required for the renewal of this Policy, on or before the first day of July in each succeeding year, the Company will, out of its 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 Three thousand four hundred & seventy eight 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 only 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 twenty-fourth day of August 1896.

Examined FWB

Secretary Hugh J. Anderson

Peter Mumford
William Priestley



The CONDITIONS, referred to this Policy, are as follows:—

- The basis of this Insurance is a full and correct description by or on behalf of the Insured of the Property expressed to be hereby insured and of any Building or Place in which Property expressed to be hereby insured is contained, and also full and correct information as to all facts material to be known for estimating the risk.
- Any material misdescription of any of the Property expressed to be hereby insured, or of any Building or Place in which any such Property is contained, or any misrepresentation as to, 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 misdescription, misrepresentation, or omission, and any misstatement in answer to questions put by or on behalf of the Company on the proposal for the Insurance renders this Policy void.
- If, after the risk has been undertaken by the Company anything whereby the risk is increased be done to, in or upon, any of the Property hereby insured, or to, in, or upon, any Building or Place in which Property hereby insured is contained, or if any Property hereby insured be removed from such Building or Place, or if any Property hereby insured is or shall be also insured elsewhere, without, in each and every such case, the assent or sanction of the Company, signified by endorsement hereon, the Insurance as to the Property affected ceases to attach.
- No Insurance proposed to the Company will be of any force unless the Premium for the same or a deposit on account thereof be paid in advance to the Company or to one of its authorized Agents; and no Policy is valid until it is signed by one of the Directors of the Company, or by one of its duly authorized Agents.
- No receipt for any Premium of Insurance shall be valid or available for any purpose whatever, except such as are on printed forms issued from the Company's Office, and signed by one of the Clerks or Agents of the Company.
- This Policy does not cover—
 - Goods held in trust or on Commission.
 - China, Glass, Looking Glasses, Jewels, Clocks, Watches, Trinkets, Medals, Curiosities, Manuscripts, Government Stamps, Engravings, Prints, Paintings, Drawings, Tapestries, Sculptures, Musical, Mathematical or Philosophical Instruments.
 - Patterns, Models, Moulds, Designs.
 - Gunpowder or other Explosives.
 - Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Money, Securities for Money, Documents of Title to Goods, Contracts or other Documents, Books of Account.
 - Loss or Damage to Property occasioned by or happening through its own spontaneous Fermentation or Heating.
 - Loss or Damage arising from Bush Fires or the Burning of Forests; nor
 - Loss or Damage by Explosion.

Unless the same be specially mentioned in the Policy.

- If the claim be in any respect fraudulent, or if any fraudulent or false book, account, entry, voucher, invoice, deed, or other document, plan, specification, estimate, proof or explanation be produced or given, or if any fraudulent means or devices be used by the willful act, or with the connivance, of the Insured, all benefit under this Policy is forfeited.
- The Company may, if it think fit, replace or restate, wholly or in part, Property Damaged or Destroyed, or any items thereof, instead of paying the amount of the Loss or Damage thereto, and may join with any other Company or Insurers in so doing in cases where the Property is also insured elsewhere. In case the Company elect to do so, the Insured at his own expense shall supply or produce, as and when required, all plans, specifications, measurements, documents, books, and information (oral and documentary) which may be requisite for the purpose.
- 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 may, by its authorized Representatives, Officers and Servants, and shall be allowed by the Insured to 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, and remove and deal therewith, for all reasonable purposes relating to, or in connection with, this Insurance, or the claim thereunder, but the Insured shall not in any case have any right to abandon any Property or to obstruct the Company in doing any of the above acts, then all benefit under this Policy shall be forfeited.
- 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 ratable proportion of such Loss or Damage.
- If the Property hereby insured shall, at the breaking out of any Fire, be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own Insurer for the difference, and shall bear a ratable share of the loss accordingly.
- The Insurance by this Policy may be terminated at any time at the request of the Insured, in which case the Company shall retain only the Premium for the time the Insurance has been in force, calculated at the customary Short Period Rates. The Insurance may also be terminated at any time at the option of the Company on giving notice to that effect, and in such case the Company shall be liable to refund a ratable proportion of the Premium for the unexpired part of the Policy.
- If any difference shall at any time arise between the Company and the Insured or any Claimant under this Policy as to the liability, or the amount or extent of the liability of the Company in respect of any claim for Loss or Damage by Fire, or as to any question, matter, or thing concerning or arising out of any Claim for Loss or Damage under this Policy, every such difference, as and inasmuch as it may be referred to writing by the party claiming and the other by the Company, within one Calendar Month after the date of the Arbitration, and in case of disagreement between the Arbitrator, who in the decision of Arbitration, and presides at such Meetings during the reference, unless the Arbitrator shall otherwise agree in writing, and each party shall bear or be responsible for his own costs of the reference, and a moiety of the costs of the award. And it is hereby expressly declared to be a condition and determined by such Arbitrator, Arbitrators, or Umpire, as aforesaid, and the Claimant shall have no right of action against the Company except for the amount of the Claim, if admitted, or the amount, if any, awarded by the award of such Arbitrator, Arbitrators, or Umpire.
- In all cases where this Policy is void, or has ceased to be in force or to attach under any of the foregoing Conditions, all monies paid to the Company in respect thereof shall be forfeited.
- The Insured and any Claimant under this Policy shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and upon their paying for or making good any Loss or Damage under this Policy, to which the Company shall be, or would become, entitled or subrogated, or required before or after his indemnification by the Company.
- The Agent or Agents of the Company shall in no way be held personally responsible on account of any legal or other proceedings which he or they may find it necessary to institute for the satisfaction of the Company, nor can his or their personal property be attached on account of any alleged loss by the Insured. If the Insured shall commence such proceedings against any Agent or Agents of the Company, all benefit under this Policy shall thereby be forfeited, and the Insured shall moreover be responsible for all expenses which may be incurred by the Company or its Agent or Agents in consequence of such proceedings.

James Muller