

Tellereas chop loh fook loons -----

(hereinafter called the Assured) hat had to THE OVERSEAS ASSURANCE CORPORATION, LIMITED, (hereinafter called the Corporation) the sum of DOLLARS ONE HUNDRED AND FIVE ONLY ----

being the Premium for such insurance as hereinafter mentioned of the property hereinafter described in the sum or several sums following, viz. :-

### Overseas Assurance Corporation Limited.

## Hazardous Goods Warranty "D."

(Retail Shops and Retail Stores).

THE OVERSEAS ASSURANCE CORPORATION, LIMITED.

### RENT CLAUSE.

\*If stored on the same floor as, or on floors above, foodstuffs.

(c) Broken bales of gunnies for packing or bagging purposes only are allowed without incurring the additional charge for nazardous goods.

(b) Butter, dripping and lard in soldered tins not exceeding 5 lbs. in weight should be classed as non-bagardous.

CO-INSURANCE WARRANTY (No. 11).

## E THOUSAND ONLY : =

property of the Assured, constructed of brick buildings of similar construction and occupied known as No. 367, North Bridge Road, Singapore .above described building at \$200/- per mensem. andise, the property of the Assured or held by : which they are responsible in the event of loss id in the above described building. -----! Fittings, the property of the Assured, whilst milding. ----

No.11, Rent and Electrical Installation Clauses

COPY.

STAMP

first day of January One thousand nine hundred and 39 One thousand nine hundred and 38 until at Four o'clock in the Afternoon of that day and for so long afterwards as the said Assured, his, her or their Heirs, Executors, or Administrators shall from time to time pay, or cause to be paid, the Sums required for the renewal of this Policy and the Directors of the Corporation shall agree thereto by accepting the same, the Funds and Property of the Corporation shall be subject and liable to pay, reinstate, or make good to the said Assured, his, her or their Heirs, Executors, or Administrators, such Loss or Damage as shall be occasioned by Fire to the Property above mentioned and hereby Insured, including in such loss or damage loss by Lightning, whether the property insured becomes ignited or

not, but not exceeding in each case respectively the Sum or Sums hereinbefore severally specified and stated against each Property. Provided always that this Insurance shall at all times and under all circumstances be subject to the Conditions and Stipulations printed on the back hereof, which Conditions and Stipulations constitute the basis of this Insurance, and are to be considered as incorporated in, and forming part of this Policy.

In Witness whereof the undersigned being duly authorised by the Directors of the Corporation, and on behalf of the Corporation, ereunto set his hand at Singapore the 20th day of December, 19 37. hath hereunto set his hand

Countersigned:

Examined

Entered Juny

Managing Director.



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being the Premium for such insurance as hereinafter mentioned of the property hereinafter described in the sum or several sums following,

### Overseas Assurance Corporation Limited.

## Hazardous Goods Warranty "D."

(Retail Shops and Retail Stores).

Hemp.
Hessians other than in bales.

Attached to Policy No. 18/36132.

**Electrical Installation Clause** 

\*If stored on the same floor as, or on floors above, foodstuffs.

(a) Broken bales of gunnies for packing or bagging purposes only are allowed without incurring the additional charge for hazardous goods.

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No.11, Rent and Electrical Installation Clauses

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Provided always that this Insurance shall at all times and under all circumstances be subject to the Conditions and Stipulations printed on the back hereof, which Conditions and Stipulations constitute the basis of this Insurance, and are to be considered as incorporated in, and forming part of this Policy.

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Countersigned:

Managing Director.

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## Overseas Assurance Corporation Limited.

## Hazardous Goods Warranty "D."

(Retail Shops and Retail Stores).

he Goods mentioned in the List of F rrency of this policy be in or upon hazardous goods, including liquid p

e. de of Carbon. Carbide, al (powdered).

ves of all kinds,

s of all kinds. Bags other than in fully sed bales (see foot-note).

on Caps. m and its liquid pro-

\*If stered on the same floor as, or on floors above, foodstuffs.

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(5) Butter, dripping and lard in soldered tins not exceeding 5 lbs. in weight should be classed as non-hazardous.

CO-INSURANCE WARRANTY (No. 11).

Warranted that during the currency of this policy no other insurance on the property hereby is allowed except by the consent of this Company endorsed hereon. Breach of this condition doer this policy null and void.

## E THOUSAND ONLY : -

property of the Assured, constructed of brick buildings of similar construction and occupied known as No. 367, North Bridge Road, Singapore .above described building at \$200/- per mensem. landise, the property of the Assured or held by which they are responsible in the event of loss id in the above described building. ----i Fittings, the property of the Assured, whilst wilding. -----

No.11, Rent and Electrical Installation Clauses

first down that from the January One thousand nine hundred and 38 day of January One thousand nine hundred and 39 at Four o'clock in the Afternoon of that day and for so long afterwards as the said Assured, his, her or their Heirs, Executors, or Administrators shall from time to time pay, or cause to be paid, the Sums required for the renewal of this Policy and the Directors of the Corporation shall agree thereto by accepting the same, the Funds and Property of the Corporation shall be subject and liable to pay, reinstate, or make good to the said Assured, his, her or their Heirs, Executors, or Administrators, such Loss or Damage as shall be occasioned by Fire to the Property above mentioned and hereby Insured, including in such loss or damage loss by Lightning, whether the property insured becomes ignited or not, but not exceeding in each case respectively the Sum or Sums hereinbefore severally specified and stated against each Property.

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being the Premium for such insurance as hereinafter mentioned of the property hereinafter described in the sum or several sums following,

## = : DOLLARS THIRTY FIVE THOUSAND ONLY : =

\$12,000/-On the Building only, the property of the Assured, constructed of brick and roofed with tiles, attached to buildings of similar construction and occupied as Shop and Dwelling, situate and known as No. 367, North Bridge Road, Singapore .-2. \$ 1,200/-On Six Months' Rent of the above described building at \$200/- per mensem. \$20,000/-3. On Goods and General Merchandise, the property of the Assured or held by them in trust or on commission for which they are responsible in the event of loss or damage by fire, whilst contained in the above described building. -----\$ 1,800/-On Furniture, Fixtures and Fittings, the property of the Assured, whilst \$35,000/contained in the above described building. -----Subject to Warranty "D" & No.11, Rent and Electrical Installation Clauses

attached hereto. --

that from the first day of January day of January One thousand nine hundred and 39 Now be it known that from the One thousand nine hundred and 38 at Four o'clock in the Afternoon of that day and for so long afterwards as the said Assured, his, her or their Heirs, Executors, or Administrators shall from time to time pay, or cause to be paid, the Sums required for the renewal of this Policy and the Directors of the Corporation shall agree thereto by accepting the same, the Funds and Property of the Corporation shall be subject and liable to pay, reinstate, or make good to the said Assured, his, her or their Heirs, Executors, or Administrators, such Loss or Damage as shall be occasioned by Fire to the Property above mentioned and hereby Insured, including in such loss or damage loss by Lightning, whether the property insured becomes ignited or not, but not exceeding in each case respectively the Sum or Sums hereinbefore severally specified and stated against each Property.

Provided always that this Insurance shall at all times and under all circumstances be subject to the Conditions and Stipulations printed on the back hereof, which Conditions and Stipulations constitute the basis of this Insurance, and are to be considered as incorporated in, and forming part of this Policy.

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Countersigned:

Examined

Entered Just

Managing Director.



# FIRE POLICY.

No. 18/36132 Amount Insured \$35,000/- Premium \$105.00 Stamp Duty 25%	
Name Chop Loh Fook Loong,	
On Building, Rent & Contents,	
Situation No. 367, North Bridge Road, Singapore	,
Expires 1st January, 1939.	
at 4 o'clock in the afternoon.	

The Assured is requested to read the Conditions of this Policy.

## THE CONDITIONS AND STIPULATIONS REFERRED TO IN THIS POLICY ARE AS FOLLOWS:-

### Misdescription.

If there be any material misdescription of any of the property hereby insured, or of any building or place in which support is contained, or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such fact, the Corporation shall not be liable upon this Policy so if as at the class to property affected by any such misdescription,

No payment in respect of any premium shall be deemed to be payment to the Corporation unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Corporation shall have been given to the Insured.

### Insurance with other Companies.

3. The Insured shall give notice to the Corporation of any insurance or insurances already effected, or which may subsequently be effected, covering any of the property hereby insured, and unless such notice be given and the particulars of such insurance or insurances be stated in or andorsed on this Folicy by or on behalf of the Corporation before the occurrence of any loss or damage, all benefit under this Folicy shall be notified and.

### Fallen Buildings.

- 4. All insurance under this Policy
  - (1) on any building or part of any building,
  - (2) of any property contained in any building,
- (3) on rent or other subject matter of insurance in respect of or in connection with any building or any property contained in any building, shall cease immediately upon any fall or displacement
  - (a) of such building or of any part thereof,

(a) of such building or of any part thereof,
(b) of the whole or any part of any range of buildings or of any structure of which such building forms part,
(c) of the whole or any part of any range of buildings or of any structure of which such building or map part thereof or leaves such building or any part thereof or leaves the such that there is such that the such part of the leaves such leaves the leaves building or any part thereof or leaves building or any part thereof building or any part thereof such building or any part thereof or leaves building or any part thereof or any building or any part thereof or leaves building or any part thereof or any part

### Risks not covered.

- 5. This insurance does not cover
  - (a) Loss by theft during or after the occurrence of a fire.
  - Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion (except as may be provided in accordance with Condition 7 of, or by its underpoing any heating or drying process. Loss or damage occasioned by or through or in consequence of
  - - (1) The burning of property by order of any public authority.
    - (2) Subterranean Fire.
- 6. This insurance does not cover any loss or damage which either in origin or extent is directly or indirectly, proximately or remotely, occasioned by or contributed to by any of the following occurrences, or which, either in origin or extent directly or indirectly, proximately or remotely, arises out of or in connection with any of such occurrence, analogy:
  - (1) Earthquake, volcanic eruption, typhoon, hurricane, tornado, cyclone, or other convulsion of nature or atmospheric
  - War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, elvil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law or state of sieage, or any of the events or causes which determine the proclamation or maintenance of martial law or state of
- Any loss or damage happening during the existence of shapormal conditions (whether physical or otherwise) directly or indirectly, point in the contract of the

In any action, suit or other proceeding, where the Corporation alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

### Risks not covered unless expressly included.

- 7. Unless otherwise expressly stated in the Policy this insurance does not cover
  - (a) Goods held in trust or on commission.
  - Bullion or unset precious stones. Any curiosity or work of art for an amount exceeding £20.
  - Manuscripts, plans, drawings, or designs, patterns, models or moulds.
  - Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other
- Coal, against loss or damage occasioned by its own spontaneous combustion.
- Any loss or damage occasioned by or through or in consequence of explosion; but loss or damage by explosion of gas used for illuminating or domestic purposes in a building in which gas is not generated and which does not form part of any gas works will be deemed to be loss by fire within the meaning of this Polley. Any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, partice, pampas or jungle, and the identing of lands by fire.

### Atterations and Removals.

- Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Corporation signified by endorsement upon the Folloy, by or on behalf of the Corporation.
  - (a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or
  - damage by fire.

    If the building insured or containing the insured property become unoccupied and so remain for a period of more than 30 days.
  - If property insured be removed to any building or place other than that in which it is herein stated to be insured.
  - (d) If the interest in the property insured pass from the Insured otherwise than by will or operation of law.

9. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, tut for the existence of this Folicy, be insured by any Marine Policy or Folicies except in expect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.

10. This insurance may be terminated at any time at the request of the Insured, in which case the Corporation will retain the case on an experience of the Corporation of the Corporation on notice to the poly has been in drove. This insurance may also any time be terminated at the option of the Corporation on notice to that effect being given to the Insured, in which case the Corporation shall be liable to repay on demand a ratable proportion of the permining for the unexperient term from the date of the cancelment.

### Occurrence of a Fire.

- 11. On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Corporation, and shall within 15 days after the loss or damage, or such further time as the Corporation may in writing allow in that behalf, deliver to the Corporation
  - (a) a claim in writing for the loss and damage containing as particular an account as may be reasonably practicable of all the several articles or items of property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage, not including profit of any kind.
  - (b) particulars of all other insurances, if any.

The Insured shall also at all times at his own expense produce, procure and give to the Corporation all such further particulars, plans, specifications, books, vouchers, involves, duplicates or copies thereof, documents, proofs and information with respect the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Corporation cas may be reasonably required by or on behalf of the Corporation to protect with a declaration on oath or in other legal form of the truth of the chaim and of any natures connected.

No claim under this Policy shall be payable unless the terms of this condition have been complied with.

### Rights of Corporation re Salvage.

- 12. On the happening of any loss or damage to any of the property insured by this Policy, the Corporation may
- (a) enter and take and keep possession of the building or premises where the loss or damage has happened.
- (b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
- (c) keep possession of any such property and examine, sort, arrange, remove, or otherwise deal with the same.
- (d) sell any such property or dispose of the same for account of whom it may concern.

The power conferred by this Qualition shall be exercisable by the Corporation at any time until notice in writing is given by the Burder of the better and the property of the

If the Insured or any person on his behalf shall not comply with the requirements of the Corporation or shall hinder or obstruct the Corporation in the exercise of its powers hereunder, all benefit under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Corporation whether taken possession of by the Corporation or not.

13. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the inserted or any one acting on his belief to cheldin any benefit under this helief; or, if the loss means of the contract of the contract

- 14. The Corporation may at its option 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, but the Corporation shall not be bound to crinistate exactly or completely, but only as circumstances permit and in reasonably sufficient many on the case shall the Corporation be bound to expend more in reinstatement than it would have each or eliminate using property as it was at the time of the occurrence of such less or damage, nor more than the sum insured by the Corporation thereon.
- If the Corporation so elect to reinstate or replace any property the Insured shall at his own expense, furnish the Corporation with such plans, specifications, measurements, quantities, and such other particulars as the Corporation may require, and no acts done, or caused to be done by the Corporation with a view to reinstatement or replacement shall be deemed an election by the Corporation to reinstate or replace.
- If in any case the Corporation shall be unable to reinstate or repair the property hereby insured, because of any numicipal or other regards and the continued of the continued on buildings, or otherwise, the Corporation shall, alwaying the continued continued on the continued continued on the continued continued to the continued of the continued continued to the continued to the continued continu

15. The Insared shall, at the expense of the Corporation, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Corporation for the purpose of enforcing any rights and remedies, of obtaining relief or indemnity from other parties to which the Corporation shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Corporation.

### Contribution Clause.

- 16. 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 or persons, covering the same property, this Corporation shall not be flaids to pay or contribute more than its ratable propertion of such loss or damage.
- 17. If the property hereby insured shall, at the breaking out of any fire, be collectively of greater value than the sum insured the fire that the fire of the

Arbitration.

18. If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon the property of the parties of the parties in difference, or, if they cannot agree upon a single property of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall be a profitted or writing an appoint party shall refuse or fall to appoint an arbitrator within two calendar months after receipt of notice in writing region and difference shall be referred to the property of the party of the property of the difference shall be referred with the arbitrator and presided at their meetings. The death of any party shall pelor enterior or umpire, another shall in each case be appointed in his stead by the party or arbitrator or the difference shall be added in the stead of the party or arbitrator or the party or powers of the arbitrator or under a steady of the party or arbitrator or the party or arbit

### Time Limit for Corporation's liability.

10. In no case whatever shall the Corporation be liable for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.

20. Every notice and other communication to the Corporation required by these Conditions must be written or printed.