

AGENCY

POLICY NO

18/ 36132

OVERSEAS ASSURANCE



CORPORATION LIMITED.

INCORPORATED IN THE STRAITS SETTLEMENTS

司公限有險保僑華
坡嘉新
Head Office SINGAPORE

SUM ASSURED

PREMIUM

\$105.00

\$35,000/-

STAMP

- 25¢

COPY.

Whereas CHOP LOH FOCK LOONG -----

(hereinafter called the Assured) hath paid 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).

Warranted that none of the Goods mentioned in the List of Hazardous Goods annexed hereto shall at any time during the currency of this policy be in or upon the within mentioned premises, but allowing the storage of such hazardous goods, including liquid paints, to the extent of 1% only of the total value of stock, such quantity of hazardous goods not to include more than 6 gallons of petrol or other volatile spirits.

The following Goods are deemed to be Hazardous:-

Acetylene (liquid).
Bamboo Mats.
Benzine.Hemp.
Hessians other than in bales.
Jute (in fully crumpled bales orPotassium nitrate.
" perchlorate.
" permanganate.
" peroxide.
" persulphate.
sulphide.
ate of Potash.

THE OVERSEAS ASSURANCE CORPORATION, LIMITED.

RENT CLAUSE.

It is understood and agreed that in the case of loss the Corporation will only be liable for the payment of rent for such portion of the term as the said building or buildings or part thereof may be actually untenable in consequence of fire and for such term only as may reasonably be occupied in re-instatement but in no case exceeding six (6) months rent.

Hazardous Goods (New List-1917).
Gunpowder.
Hay." ferrocyanide.
" hydroxide.
" nitrate.varnish.
Vegetable fibres of all kinds.
Waste of all kinds.

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

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

(b) 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 covered is allowed except by the consent of this Company endorsed hereon. Breach of this condition will render 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
in the above described building. -----
Fittings, the property of the Assured, whilst
building. -----

No. 11, Rent and Electrical Installation Clauses

Now it is known that from the 20th day of January One thousand nine hundred and 39 until the first 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.

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, hath hereunto set his hand at Singapore the 20th day of December, 19 37.

Countersigned:

Examined

Entered

Managing Director.

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Acetylene (liquid).
Bamboo Mats.
Benzene.

Hemp.
Hessians other than in bales.
Tato (in fully wrapped bales or

Potassium nitrate.
" perchlorate.
" permanganate.
" peroxide.
" persulphate.
" sulphide.
Prussiate of Potash.
Rags.
Resin.
Rockets.
Rock Oil.
Saltpetre.
Shoddy.
Spirits of all kinds not in bottles.
Stearine.
Straw.
Sulphur Dyes or Colours.
(excluding those packed in air-tight metal vessels labelled with a certificate by the manufacturers that the Dyes (or Colours) contain at least 10 per cent. of least (inorganic salts))
Tallow manufactured or un-manufactured.
Tar.
Turpentine.
Varnish.
Vegetable fibres of all kinds.
Waste of all kinds.

Attached to Policy No. 18/36132.

Electrical Installation Clause.

This Corporation is expressly declared to be free from liability for loss of, or damage to, any Electrical Machine, Apparatus, or any portion of the Electrical Installation arising from or occasioned by over-running, excessive pressure, short-circuiting, self-heating, arcing or leakage of Electricity from whatever cause (lightning included) arising.

Provided that this exemption shall only apply to the particular Electrical Machine, Apparatus, or portion of the Electrical Installation so affected, and not to other Machines, Apparatus or Electrical Installation destroyed or damaged by fire set up by such particular Machine, Apparatus or other Electrical Installation.

Gunpowder.
Hay.

" ferrocyanide.
" hydroxide.
" nitrate.

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

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

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

CO-INSURANCE WARRANTY (No. 11).

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buildings of similar construction and occupied
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which they are responsible in the event of loss
in the above described building. -----
Fittings, the property of the Assured, whilst
building. -----
No. 11, Rent and Electrical Installation Clauses

Now be it known that from the 1st day of January One thousand nine hundred and 39 at Four o'clock in the Afternoon of that day the first day of January One thousand nine hundred and 39 until 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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Examined

Entered

Managing Director.

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The following Goods are deemed to be Hazardous:-

Acetylene (liquid).
Bamboo Mats.
Benzene.
Benzoline.
Isulphide of Carbon.
Irimstone.
Calcium Carbide.
Lamphine.
Lamphor.
Landles.
Saxtridges.
Celluloid and Xylonite and other similar substances.
Charcoal (powdered).
Chlorate of Soda.
Cocoon oil.
Sodilla.
Coir and Coir Yarn.
Cordite.
Cotton (whether in fully pressed bales or otherwise).
Crackers.
Explosives of all kinds.
Fireworks.
Fulminating Powder.
Ghee.
Grasses of all kinds.
Gunny Bags other than in fully pressed bales (see foot-note).
Gunpowder.
Hay.

Hemp.
Hessians other than in bales.
Jute (in fully pressed bales or otherwise).
Kerosene.
Lampblack.
Lime unslaked.
Matches of all kinds.
Mungo.
Naphtha.
Nitrate of Soda.
Nitro-glycerine.
Oils of all kinds.
Oxalate of Potash.
Paints (liquid).
Paraffin.
Percussion Caps.
Petrol.
Petroleum and its liquid products.
Phosphorus.
Pitch.
Potassium.
Potassium bichromate.
" binxalate.*
" chlorate.
" cyanide.*
" ferriyanide.*
" ferrocyanide.*
" hydroxide.
" nitrate.

Potassium nitrate.
" perchlorate.
" permanganate.
" peroxide.
" persulphate.
" sulphide.
Prussiate of Potash.
Rags.
Resin.
Rockets.
Rock Oil.
Saltpetre.
Shoddy.
Spirits of all kinds not in bottles.
Stearine.
Straw.
Sulphur Dyes or Colours.
(excluding those packed in air-tight metal vessels labelled with a certificate by the manufacturers that the Dyes (or Colours) contain at least 10 per cent. of inert inorganic salts)
Tallow manufactured or unmanufactured.
Tar.
Turpentine.
Varnish.
Vegetable fibres of all kinds.
Waste of all kinds.

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

N.B.-(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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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 and in the above described building. ----- Fittings, the property of the Assured, whilst building. -----

No. 11, Rent and Electrical Installation Clauses

Now be it known that from the ----- day of January One thousand nine hundred and 38 until the first 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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Examined

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Managing Director.

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- : DOLLARS THIRTY FIVE THOUSAND ONLY : -

1. \$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.
 3. \$20,000/- 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. -----
 4. \$ 1,800/- On Furniture, Fixtures and Fittings, the property of the Assured, whilst contained in the above described building. -----
- \$35,000/-

- Subject to Warranty "D" & No.11, Rent and Electrical Installation Clauses attached hereto. -----

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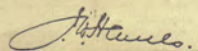
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Countersigned:

Examined

Entered

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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.

