

SECTION IV. (SECOND SERIES.)

PRUDENTIA TUTUS

# The National Burglary Insurance Corporation Limited

10, MOORGATE STREET, LONDON E.C.

CHIEF OFFICE



CANCELLING POLICY  
 No. 106,710.  
 REBATE £ = 2:6

Sums Insured :-

|   |               |
|---|---------------|
| Against BURGLARY, HOUSEBREAKING & LARCENY | £ 300.        |
| On Contents                               | £ 300.        |
| .. FIRE .. Premises                       | £ NIL.        |
| .. Rent                                   | £ NIL.        |
| <b>TOTAL SUM INSURED</b>                  | <b>£ 600.</b> |

Renewable at First Premium . . . £ = 9:6  
 LADYDAY 1906. Future Annual Premium £ = 10:6

AGAINST BURGLARY, HOUSEBREAKING, LARCENY & FIRE £ 600.

AND ANNUALLY THEREAFTER.

Whereas Arthur Dyer, of No. 11, Cavendish Gardens, Ilford, London, E. (hereinafter called "the Assured") has submitted to THE NATIONAL BURGLARY INSURANCE CORPORATION, LIMITED (hereinafter called "the Corporation"), a Proposal and Declaration bearing date the twentieth day of January One Thousand Nine Hundred and five, which is hereby declared to be the basis of this contract, and has paid to the Corporation the sum above written and designated "First Premium" as the Premium for the following Insurance from noon on the date hereof to noon on the day on which the Policy is renewable, as stated at the head hereof.

Now therefore this Policy witnesseth as follows :-

If at any time during the said period or during the continuance of this Policy by renewal (a) any of the articles, described and included in the aforesaid Proposal and in the Schedule endorsed hereon and belonging to the Assured or such of the Assured's family or domestic servants as permanently reside with the Assured, whilst contained within the Dwelling House, Flat, or Apartments, (hereinafter referred to as "the premises," which expression shall include the offices communicating therewith but shall not include any garden or outbuilding or other appurtenances) occupied by the Assured and situate at the address mentioned in the said Schedule, shall be lost either by THEFT, following upon or followed by BURGLARY, or HOUSEBREAKING, and connected therewith, or by LARCENY, or if there shall arise any DAMAGE to any of the articles insured, or to the premises, falling to be borne by the Assured, which shall be due to any such Theft or Larceny as aforesaid, or to any attempt thereat, or (b) any of the articles insured or the Premises shall be destroyed or damaged by FIRE or Lightning or by Explosion of Ordinary Coal Gas in a building not forming part of any Gas Works, or of Boilers used for domestic purposes, and the expression "Loss or Damage by Fire" shall include Loss or Damage by Lightning or any such explosion, then, subject in the case of Theft or Larceny to such evidence being afforded by the Assured as shall satisfy the Corporation that the articles in respect of which a claim is made have been actually lost by Theft or Larceny as aforesaid, and subject also in every case to the following Conditions and Privileges and to any endorsement hereon, the Corporation shall pay or make good to the Assured such loss or damage to an extent not exceeding in respect of each or any of the matters aforesaid the sum respectively insured in respect thereof as set out in the said Schedule.

CONDITIONS.

1. This Policy shall not extend to nor cover—
  - (a) Loss or damage due to any such Theft or Larceny as aforesaid, or to any attempt thereat, arising while the premises are in the occupation of a sub-tenant.
  - (b) Loss or damage occasioned by hostilities, riots, or civil commotion, or loot, sack or pillage in connection therewith.
  - (c) Loss or damage by Fire to any property the danger of Loss or Damage by Fire to which is increased after the Insurance has been undertaken by the Corporation, by anything done (otherwise than in and about the execution of ordinary alterations and repairs) to property hereby insured, or to, upon, or in any building hereby insured, or any building or place in which property hereby insured is contained, without in each and every of such cases the assent of the Corporation being obtained and signified by endorsement hereon.
  - (d) Loss of or damage to deeds, bonds, bills of exchange, promissory notes, money or securities for money, stamps, stamp collections, documents of title to property, contracts or other documents or business books or manuscripts, unless the same be specifically insured hereunder.
  - (e) Loss of or damage to gold or silver plate, jewellery, personal ornaments, watches or trinkets, due to any such Theft or Larceny as aforesaid, or to any attempt thereat, arising whilst the premises are unoccupied, after they have been unoccupied for seven consecutive days, or for periods which, while not comprising seven consecutive days, exceed forty-two days altogether in any year of insurance.
  - (f) Loss of or damage to any of the articles insured other than gold or silver plate, jewellery, personal ornaments, watches or trinkets, or to the premises due to any such Theft or Larceny as aforesaid, or to any attempt thereat, arising whilst the premises are unoccupied after they have been unoccupied for forty-two days, whether consecutive or not, in any year of insurance.
  - (g) Loss of or damage to the Cloth or Cushions of any Billiard Table, occasioned by the use of an over-heated iron, or by sparks falling thereon in consequence of lighting gas or smoking thereover.
2. Upon the happening of any Loss or Damage,—
  - (a) The Assured shall give immediate notice thereof in writing to the Corporation stating the circumstances of the case, and in the case of loss or damage due to Theft or Larceny as aforesaid shall take all practicable steps to discover the guilty person or persons, and to recover the property lost, and unless such notice be received at the Chief Office of the Corporation within six weeks of the happening of such Loss or Damage, the Corporation shall be under no liability in respect thereof.
  - (b) The Assured shall deliver to the Corporation within seven days after any Loss or Damage shall have come to his knowledge and in case of Fire within fifteen days or in either case within such further time as the Corporation may allow in that behalf a claim in writing for the loss or damage, containing as particular an account as may be reasonably practicable of the several articles lost or damaged stating the value thereof and the amount of the loss or damage to the Premises stating the amount thereof. And if any claim under this Policy be fraudulent in any respect or if any fraudulent means or devices are used by the Assured or anyone acting on his behalf to obtain any benefit under this Policy all benefit under this Policy shall be forfeited.
  - (c) The Assured shall furnish to the Corporation all such particulars and evidence, documentary or otherwise, and execute and do all such assurances and things as the Corporation may reasonably require to substantiate the claim, to discover and punish the guilty person or persons, to trace and recover the property lost, and to recoup the Corporation, so far as may be, in respect of the amount they shall pay or be liable to pay under this Policy. The Corporation shall bear the expense of all such particulars, evidence, assurances, and things as they may require with the above objects or any of them, other than those required to substantiate the claim.
  - (d) The Corporation without being deemed a wrong doer, may, by its Authorised Officers and Servants, enter into any building or place where loss or damage by fire has happened, and for a reasonable time remain in possession thereof, and of any property hereby insured which is contained therein, for all reasonable purposes relating to or in connection with this Insurance, and this Policy shall be evidence of leave and license for that purpose.
3. The Corporation may reinstate, repair or replace any of the articles or the premises lost or damaged, as the case may be, instead of paying the amount of the loss or damage, and may join with any other Assurers in so doing, in cases where the property is also insured elsewhere.
4. If at the time of the happening of any loss or damage covered by this Policy there shall be subsisting any other insurance of any nature whatsoever covering the same, whether effected by the Assured or on his behalf, then the Corporation shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
5. All sums which may from time to time be paid by way of compensation to the Assured under this Policy in any one year of insurance in respect of each or any of the matters aforesaid shall be accounted in diminution of the total sum insured in respect thereof, so that in case of subsequent loss or damage during the same year the total amount payable by the Corporation shall not in any case exceed the respective total sums insured.
6. Any notice required to be given by the Assured to the Corporation must be in writing addressed to the Chief Office of the Corporation.
7. This Policy shall be deemed to be a contract personal to the Assured and not to be assignable to any other person at law or in equity otherwise than by Will or operation of law, unless and until the Corporation shall by endorsement hereon declare the insurance to be continued in favour of such other person.
8. The Corporation shall not be bound to send any notice of the renewal Premium becoming due, nor to renew this Policy. The Corporation shall, at any time by giving notice in writing to the Assured by registered letter at his place of abode as last known to the Corporation, be at liberty to determine and cancel the Policy as from the date of such notice, provided that the Corporation shall in that event on demand return to the Assured a proportionate part of the premium corresponding to the unexpired term of the Policy.
9. No alteration in the terms of this Policy nor any endorsement hereon will be held valid unless the same is signed or initialed by the Manager or Secretary of the Corporation.
10. If any difference shall arise between the Assured and the Corporation as to any claim under this Policy, or as to any matter or thing touching any right or liability of the Assured or the Corporation arising out of this Policy, the same shall be referred to arbitration subject to the provisions of "The Arbitration Act, 1889," "The Arbitration Act (Scotland), 1894," or other Statutory Provisions. And the Corporation shall not be liable in respect of any claim for any Loss or Damage or in respect of any such matter or thing as aforesaid unless and until the liability of the Corporation and the amount of its liability in respect thereof shall, if not admitted, have been referred to arbitration and determined by an award, the obtaining of which shall be a condition precedent to any right of action against the Corporation in respect of any such claim, matter or thing as aforesaid. Subject as aforesaid the Corporation will in any judicial proceedings against the Corporation at the instance of any party or parties resident in England, Scotland or Ireland acknowledge the jurisdiction of the English, Scottish, and Irish Courts respectively.

PRIVILEGES.

1. This Policy shall extend to and cover (or the risks insured against, loss of or damage to the articles insured, or any part thereof, notwithstanding Conditions 1 (e) and 1 (f) hereof—
  - (a) During any period or periods not exceeding forty-two days altogether in any year of Insurance while in any private dwelling house, hotel, inn, boarding or lodging house within the United Kingdom, other than the premises as hereinbefore defined, in which the Assured at the time of the loss or damage is temporarily residing,
  - (b) During any period or periods not exceeding forty-two days altogether in any year of Insurance when removed to and contained within any other occupied dwelling house in the United Kingdom, other than the premises as hereinbefore defined, while the Assured's premises are unoccupied,
  - (c) During any period or periods in any year of Insurance while in the custody of a Bank.
2. And this Policy shall extend to cover loss or damage by Fire to articles insured against loss or damage by Fire while temporarily at or in transit to or from any Laundry, Jewellers' Shop, or Cycle Repairs' premises in the United Kingdom, or while temporarily in any Cycle Shed or the House or Pavilion of any Golf or Athletic Club in the United Kingdom or lent for exhibition purposes in the United Kingdom to the extent of ten per cent. of the sum hereby insured on the item in which the same are included against loss or damage by Fire.

In Witness whereof the Corporation have caused these presents to be signed by two of the Directors and the Manager of the Corporation this twentieth day of January One Thousand Nine Hundred and five.

*Arthur Dyer*  
 Manager and Secretary

*P. C. Cuff*  
 Director

*W. G. Walsby*  
 Director

Examined by *AD*

H.O.  
W. E. Burke



# Policy of Insurance

AGAINST  
LOSS AND DAMAGE BY  
**BURGLARY, HOUSEBREAKING  
LARCENY AND FIRE.**

Section IV.—[SECOND SERIES]  
No. **602266**

ASSURED.  
*A. Dyer.*



THE  
**NATIONAL BURGLARY  
Insurance Corporation, Limited.**

**BOARD OF DIRECTORS.**

E. T. CLIFFORD, Esq. (Chairman), General Manager, Law Accident Insurance Society, Ltd.  
SIR R. G. ELPHINSTONE-DALRYMPLE (BART.) of, Piccadilly, W.  
T. W. H. OAKLEY, Esq., Registrar, Probate Court, Lichfield.

J. O'DONOGHUE, Esq., General Manager, Licenses Insurance Corporation and Guarantee Fund, Ltd.

**SOLICITORS.**

MESSRS. SIMPSON & BOWEN, 2, Princes Street, Bank, E. C.  
MESSRS. RITCHIE, GRAHAM & TINDAL, Glasgow.  
MESSRS. MILLER, PEEL, HUGHES, RUTHERFORD & Co., Liverpool.

**BANKERS.**

CAPITAL & COUNTIES BANK, Ltd., 39, Threadneedle Street, E. C.  
NORTH AND SOUTH WALES BANK, Ltd., Liverpool.

**AUDITOR.**

GEORGE W. STINGE, Esq., Chartered Accountant, Coleman Street, E. C.

**SURVEYOR.**

ARTHUR V. PALMER.

**CLAIMS INSPECTOR.**

E. W. PARSONS.

**AGENCY SUPERINTENDENTS.**

GEORGE KERSLEY.  
W. S. BROWN.

**MANAGER AND SECRETARY.**

FREDK. W. RUTHERFORD.

Please examine this Policy, and if not correct, return it immediately for alteration.

## SCHEDULE (within referred to).

| DESCRIPTION AND SITUATION OF THE PREMISES.   | SPECIFICATION OF PROPERTY OR ARTICLES INSURED.   | SUMS INSURED AGAINST LOSS AND DAMAGE BY BURGLARY, HOUSEBREAKING AND LARCENY. | SUMS INSURED AGAINST FIRE. | TOTAL SUMS INSURED. |
|--|--|--|----------------------------|---------------------|
| <p><i>Dwelling House situate as within described.</i></p>  | <p>(a) On Household Goods and Personal Effects, other than Plate, Jewellery, Personal Ornaments, Watches and Trinkets, but including Furniture, Wearing Apparel, Linen, Books, Cutlery, Clocks, China, Glass, Wines and Cigars, Articles of Vertu, Eric-a-Brac, Musical Instruments, Cycles, Pictures, Prints and Drawings, and Effects of Domestic Servants ...</p> | £  | £                          | £                   |
|  | <p>250. 250. 500</p>   | £  | £                          | £                   |
|  | <p>(b) On Plate, Jewellery, Personal Ornaments, Watches and Trinkets (No one article under any of the above heads, Pianos and Organs excepted, to be deemed of greater value than £25.)<br/>On the following articles not included above—</p>  | £  | £                          | £                   |
|  | 50 50 100  |  |                            |                     |
|  | <p>(c) On the Premises, Brick or Stone Built and Slated or Tiled ...</p>   | To the extent within mentioned   | NIL.                       | NIL.                |
| <p>(d) On <u>NIL.</u> Rent thereof ...<br/>The Corporation not to be liable for Rent unless the Premises Insured be burnt down or so much injured by Fire as to be rendered unfit for occupation, and then only for such a proportion of the Year's Rent as may be equivalent to the time necessary for re-instating the Damage sustained.</p> | NIL.   | NIL.   | NIL.                       |                     |
| <p>The Total Sum insured against Loss and Damage by Burglary, Housebreaking, Larceny and Fire in respect of Articles and Premises, as stated on the face of this Policy, is <u>Six Hundred</u> Pounds.</p>   |  | £300.  | £300.                      | £600.               |

Wm. J. ...  
 ...  
 ...