



FRANKLIN COLLINGSOON'S INSURANCE BROKERS

Order No. 10.

THE INSURANCES CORPORATION



LIMITED.

Head Office,

117, BISHOPSGATE STREET WITHIN, LONDON, E.C.

Directors.

THE HONOURABLE SIR AMBROSE SHEA, K.C.M.G., Chairman.
SIR ALEXANDER ARMSTRONG, K.C.B., F.R.S., Deputy-Chairman.
D. MACDONALD, Esq., J.P.
COLONEL E. BANCE, D.L., J.P.
SIR WALTER G. BARTELOT, Bart.
DUNCAN DAVIDSON, Esq., D.L.
MAJOR ARTHUR H. EDWARDS, D.L., J.P.
HERMAN G. GWINNER, Esq., LL.B.
P. J. EDWARDS, Esq.
HENRY MALLALIEU, Esq.

Bankers.

THE COMMERCIAL BANK OF SCOTLAND, LIMITED.

Solicitors.

Messrs. FOSTER, GRAVE & CO., 15, Finsbury Circus, London, E.C.

Secretary.

ROBERT COOPER.

Fire Manager.

EDWARD SHACKLE.

Policy No. 10.

First payment Twenty fifth day of December 1896, to the 25th day of December 1897

Premium £ 5 : 5 : -

Sum Insured.

£ 500.

Renewal payment to be made on the 25th day of December 1897

£ 5 : 5 : -

This Policy of Insurance Witnesseth THAT H. Hoernigsberg of N^o 25 Commercial Street, London, E. - Furrier and Cloth Cap Manufacturer -

hereinafter called the Insured, having paid to **The Insurances Corporation, Limited**, hereinafter called the Corporation, the sum of Five pounds, five shillings for Insuring against **Loss or Damage by Fire**, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

On stock in trade consisting of Furs and skins, cloth manufactured, unmanufactured, or in process of manufacture, utensils, fixtures, fittings and machines in the Building situate N^o 25 Commercial Street aforesaid, brick built in the occupation of the Insured as workrooms and warehouse, no dyeing or dressing of furs, but four pipe stoves securely fixed allowed therein. £ 500.
Warranted that no solution of gutta Percha or Naphtha be kept or used on the above mentioned premises.

Insurances in other offices allowed the amounts to be declared in the event of Loss.

The Corporation hereby agrees with the Insured (but subject to the Conditions on the back hereof, which are to be taken as part of this policy) that if the Property above described, or any part thereof, shall be destroyed or damaged by Fire, at any time between the Twenty fifth day of December 1896, and the Twenty fifth day of December 1897, both inclusive, or at any time afterwards, so long as the Insured or the Representatives in interest of the Insured shall pay to the Corporation, and it shall accept the sum required for the renewal of this Policy, on or before the Twenty fifth day of December in each succeeding year, the Corporation will, out of the Capital Stock and Funds of the Corporation, pay or make good all such loss or damage, to an amount not exceeding in respect of the several matters above specified the sum set opposite thereto respectively, and not exceeding in the whole the sum above mentioned.

Provided always, That no Member of the Corporation shall be liable for more than the unpaid portion of his share or shares in the Capital Stock of the Corporation.

In Witness whereof this Policy has been signed by two of the Directors, and the Manager of the Corporation, this 11th day of February 1897

Examined [Signature]

Edgar G. Fullin pro Manager.

Duncan Davidson
Arthur H. Edwards } Directors.



CONDITIONS ON WHICH THE WITHIN POLICY IS GRANTED.

1.—Any material mis-description of any of the property proposed to be hereby insured, or of any Building or Place in which Property to be so insured is contained, or any mis-statement of 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 mis-description, mis-statement, or omission respectively.

2.—If after the risk has been undertaken by the Corporation, anything whereby the risk is increased be done 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, or if any Property hereby insured be removed from the Building or Place in which it is herein described as being contained, without, in each and every of such cases, the assent or sanction of the Corporation, signified by endorsement hereon, the Insurance as to the Property affected thereby ceases to attach.

3.—This Policy does not cover Property held in Trust or on Commission, unless expressly described as such: nor Chills, Glass, Looking Glasses, Jewels, Clocks, Watches, Trinkets, Medals, Curiosities, Manuscripts, Government Stamps, Prints, Paintings, Drawings, Sculptures, Musical, Mathematical, or Philosophical Instruments, Patterns, Models, or Moulds, unless specially mentioned in the Policy; nor Deeds, Bonds, Bills of Exchange, Promissory Notes, Money, Securities for Money, or Books of Account; nor Gunpowder; nor Loss or Damage by Fire to Property occasioned by or happening through its own Spontaneous Fermentation or Heating, or by or through Invasion, Foreign Enemy, Riot or Civil Commotion; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas, in a Building not forming part of any Gas Works.

4.—This Policy ceases to be in force as to any Property hereby insured which shall pass from the insured to any other person otherwise than by Will or operation of Law, unless notice thereof be given to the Corporation and the subsistence of the Insurance in favour of such other person be declared by a memorandum endorsed hereon by or on behalf of the Corporation.

5.—On the happening of any Loss or Damage by Fire to any of the Property hereby insured the Insured is forthwith to give notice in writing thereof to the Corporation, and within fifteen days at latest to deliver to the Corporation as particular an account as may be reasonably practicable of the several articles or matters damaged or destroyed by Fire, with the estimated value of each of them respectively, having regard to their several values at the time of the Fire, and in support thereof to give all such vouchers, proofs, and explanations as may be reasonably required, together with, if required, a statutory declaration of the truth of the account; and in default thereof no claim in respect of such Loss or Damage shall be payable until such notice, account, proofs, and explanations respectively, are given and produced, and such statutory declaration, if required, is made.

6.—If the claim be in any respect fraudulent, or if any false statutory declaration be made in support thereof, or if the Fire was occasioned by or through the procurement or connivance of the Insured, all benefit under this Policy is forfeited.

7.—The Corporation may, if it think fit, re-insure or replace Property damaged or destroyed instead of paying the amount of the Loss or Damage, and may join with any other Company or Insurers in so doing in cases where the Property is also insured elsewhere.

8.—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 Corporation, without being deemed a wrong doer, may by its authorised Officer and Servants 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, for all reasonable purposes relating to or in connection with the Insurance hereby effected, and this Policy shall be evidence of leave and license for that purpose.

9.—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, whether effected by the Insured or by any other person, covering the same Property, this Corporation shall not be liable to pay or contribute more than its rateable proportion of such Loss or Damage.

10.—In all cases where any other subsisting Insurance or Insurances, whether effected by the Insured or by any other person, covering any Property hereby insured, either exclusively or together with any other Property in and subject to the same risk only, shall be subject to average, the Insurance on such Property under this Policy shall be subject to average in like manner.

11.—If any difference shall at any time arise between the Corporation and the Insured, or any Claimant under this Policy as to the amount of any Loss or Damage by Fire, or as to the fulfilment or non-fulfilment of any of the Conditions herein set forth, or as to any question, matter, or thing concerning or arising out of this Insurance, every such difference, except in the case where fraud is alleged by the Corporation, as and when the same arises, shall be referred to the arbitration and decision of two indifferent persons, one to be chosen by the party claiming and the other by the Corporation, or, in case of disagreement between them, then of an Umpire to be chosen by the Arbitrators before entering on the reference; and the costs of the reference shall be in the discretion of the Arbitrators or Umpire, as the case may be, who shall award by whom and in what manner the same shall be paid; and the decision of the Arbitrators or Umpire, as the case may be, shall be final and binding on all parties, and this Condition shall be deemed and taken to be an Agreement to refer as aforesaid.

12.—In all cases where this Policy is void, or has ceased to be in force under any of the foregoing Conditions, all moneys paid to the Corporation in respect thereof will be forfeited.

This Policy and its Conditions should be examined to see that it is made out in accordance with the instructions given.