

Order N<sup>o</sup> 1224  
FIRE POLICY N<sup>o</sup> 1543

J. Goddard, Esq.  
Cheapside, E.C.  
Premium to 25<sup>th</sup> March 1899.

£ 8..5..0

THE

SUM INSURED £ 1000.

FUTURE ANNUAL PREMIUM.

Payable at Lady Day £ 8..5..0



# METROPOLITAN FIRE INSURANCE CO. LIMITED

CAPITAL £100,000

28 & 29, CHANCERY LANE, LONDON, W.C.



For Fire, Burglary and Fidelity Insurance.

This Policy of Insurance Witnesseth THAT Messrs Crocker Sons and Company of Nos. 50/4 Friday Street and 81/4 Watling Street, London, E.C. Manchester Warehousemen.

hereinafter called the Assured, having paid to The Metropolitan Fire Insurance Company, Limited, hereinafter called the Company, the sum of eight pounds five shillings for insuring as hereinafter mentioned against Loss or Damage by Fire the property hereinafter described, in the sum or several sums, and in the several proportions set opposite to the same, each item being taken and construed as a separate and distinct contract, subject in all respects to the Conditions of the Policy.

The Company doth hereby agree with the Insured (subject to the conditions and limitations on the back hereof, which are to be taken as part of this Policy) that if the property hereinafter described, or any part thereof, shall be destroyed or damaged by Fire at any time between the twenty fifth day of March 1898, and the twenty fifth day of March 1899, both inclusive, or at any time afterwards, so long as and during the period in respect of which the Insured or their Representatives in interest shall have paid to the Company, and the Company shall have accepted, the sum required for the renewal of this Policy on or before the 25<sup>th</sup> day of March in each succeeding year, the Company will, out of their Capital Stock and Funds, pay or make good all such loss or damage, by Fire, to an amount not exceeding in respect of each of the several matters specified below the sum set opposite thereto respectively, and not exceeding in the whole the sum of One thousand pounds.

DESCRIPTION OF PROPERTY.

£1000. On Stock and Utensils in trade, Office and Warehouse Furniture and Fixtures (including lifts) and goods in trust or on commission for which they are responsible, in their Warehouses being Nos. 50, 51, 52, 53 and 54 Friday Street and 81, 82, 83, 84, 85, 86 and 87 Watling Street in the City of London; subject to the annexed condition of average.

The above buildings communicate by double Iron doors on each floor, are brick or stone built and slated or tiled and in the sole occupation of Insured. Insurances in other Offices allowed; the amounts to be declared in the event of loss.

AVERAGE CLAUSE.

It is hereby declared and agreed that whenever a sum insured is declared to be subject to Average, if the property covered thereby shall, at the breaking out of any fire, be collectively of greater value than such sum insured, then the Insured shall be considered his own Insurer for the difference, and shall bear a rateable share of the loss accordingly.

It is hereby agreed and declared that in case of the Insured holding any other Policy (subject to average) on the property hereby insured, this Policy shall be subject to average in the like manner as such other Policy.

Policy N<sup>o</sup> 625. Not Taken etc.

In witness whereof the Common Seal of the Company has been heretofore affixed, and is authenticated by the signature of two of the Directors and the General Manager and Secretary of the said Company, this eighteenth day of March 1899.

J. Parkerson  
GENERAL MANAGER AND SECRETARY.

R. White  
DIRECTORS.



N.B.—For your own protection please read this Policy and the Conditions on the back hereof

Exd.  
Em

Policy No 1543.

CROCKER, SONS & Co.

The Interest in the within Policy is now transferred to Crocker, Sons & Co., Ltd., of No. 54, Friday Street in the City of London, and to John Daniel Viney, of 99, Cheapside in the said City, and to Frederick William Biddle, of 22, Aldermanbury in the said City, as Trustees for the first mortgage Debenture Stockholders of the said Company.

Entered in Office Books  
this 5<sup>th</sup> day of May, 1899.  
No. 482.

THE METROPOLITAN FIRE INSURANCE COMPANY, (LTD.)

George Forrester  
Manager.



This Insurance having been effected in other Offices this Policy is hereby declared cancelled and null and void.

Dated at Friday St. 6<sup>th</sup> March 1900

Witness For  
Edward Adams  
St. Cheapside  
Arthur Wood Director.

### Conditions of Insurance within referred to.

- Any material mis-description of any of the property hereby assured, or of any building or place in which property to be so insured is contained, or any omission to state the existence of any hazardous trade, or of any apparatus in or by which heat is produced other than grates in common fireplaces, and any mis-statement of, or omission to state any fact material to be known to the Company for estimating the risk, whether at the time of effecting the Insurance or whereby the risk is afterwards increased, renders this Policy void.
- 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 Company, signified by endorsement hereon, the Insurance as to the Property affected thereby ceases to attach.
- This Insurance may be terminated at any time at the request of the Assured, in which case the Company shall retain the customary short period rates for the time the Policy has been in force. The Insurance may also be terminated at any time at the option of the Company on giving notice to that effect. Such notice shall be deemed to be duly given if posted in a prepaid letter, addressed to the Assured, at the address appearing on the Policy, or if left on the premises insured, and thereupon the Company shall refund a rateable proportion of the Premium, if the same has been actually paid, for the unexpired term of the Policy.
- This Policy does not cover:
  - Property held by the Insured in trust or on commission or otherwise than as absolute and beneficial owner, unless expressly described as such in the Policy; or
  - China, glass, looking-glasses, clocks, watches, trinkets, jewels, curiosities, manuscripts, Government stamps, engravings, prints, paintings, drawings, sculptures, tapestries, musical, mathematical, philosophical or scientific instruments, plans, patterns, models, moulds or designs, unless specially mentioned in the Policy; or
  - Deeds, bonds, bills of exchange, promissory notes, money or securities for money, documents of title, or books of account; or
  - Gunpowder or other explosives; or
  - Loss of or damage to property occasioned by its undergoing any heating process, or by the spontaneous fermentation or heating of such property; or
  - By explosion, except loss or damage by explosion of gas used for lighting or heating purposes in a building not forming part of any gas works, and to which building, or to the contents of which building, this Policy applies; or
  - Loss or damage occasioned by, or happening through, any Invasion, Foreign Enemy, Insurrection, Civil Commotion, Riot, or any Military or Usurped Power whatsoever, or by any person or persons engaged or concerned in notorious resistance to the authority of Magistrates, or to any other lawful authority; or from loot, sack, or pillage in connection therewith; or
  - Any Loss or Damage to Property, which at the time of the happening of such Loss or Damage, is insured by any Marine Policy or Policies—except in respect of any amount not exceeding the sum hereby insured, which may be in excess of the amount which would have been payable under the Marine Policy or Policies had this Policy not been effected.
- Buildings detached, or so separated as to occasion a plurality of risks, must be insured in separate sums, and property contained in such buildings, or being in two or more places so separated as to occasion a plurality of risks, must also be insured in separate sums, otherwise the Company will be liable to pay or make good such proportion only of the Loss or damage as the sum insured shall bear to the collective value of the buildings or property at the time of the fire.
- If at the time of effecting the Insurance, or at any time afterwards, a railway shall pass within two yards of any part of the farm, or the farming property insured, such fact must be notified in writing to the Company, and allowed by endorsement on the Policy, and such additional premium must be paid, compiled with such stipulations as the Company may require, or the Policy will be void.
- No floating Insurance is allowed without the average clause, except upon agricultural produce, when insured up to three-fourths of the value at the time of the fire, and upon live farming stock, farming implements, and growing crops, when insured in separate sums. The stock on two or more farms cannot be insured in one gross sum. The words "Agricultural Produce" do not embrace hops in oak bushes while artificial heat is made use of therein, and this Policy will be void if the process of dipping hop poles in creosote is carried on upon the premises unless the same is specially allowed by the Policy.
- The 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 is given to the Company, 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 Company.
- 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 Company and, within fifteen days at latest, to deliver to the Company at the Insured's own cost as particular an account as reasonably practicable of such Loss or Damage, and

- of the estimated amount thereof, having regard to the value at the time of the Fire of the property damaged or destroyed, and of the several Articles or matters to which the Loss or Damage applies, 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. 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. The Insured shall not be permitted to abandon any Property insured which shall be injured in consequence of Fire, without the express consent of the Company.
- If the claim be in any respect fraudulent, or if any wilful mis-statement or wilfully untrue representation 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.
- The Company instead of paying for any Loss or Damage may, if they think fit, wholly or in part re-build, re-estate or replace the property damaged or destroyed, and if such property or any part thereof shall, at the time of such Damage or Destruction, be to any extent insured by any other Policy, the Company may join or concur with any other Company or Insurers in so doing. If the Company elect so to re-build, re-estate, or replace, or to join with any other Company or Insurers in re-building, re-estimating, or replacing, no money shall be payable to the Insured under this Policy, except in respect of such part (if any) of the Property hereby insured as shall not be so re-built, re-estimated or replaced. No acts done or caused to be done by the Company, with respect to property damaged or destroyed, or the salvage thereof, for the purpose of ascertaining the extent of Loss or Damage, or the cost of re-building, re-estimating or replacing shall be deemed an election by the Company, and the Company shall not be called upon so to elect, unless and until the Company shall have obtained all such information and all such plans and estimates as may be deemed necessary or expedient for the purpose of such election or otherwise.
- On the happening of any Loss or Damage by Fire to any Building or Property or Effects within a Building, in respect of which a claim is or may be made under this Policy, the Company may, without being deemed wrong-doers by their authorised officer and servants and others, enter into, and for a reasonable time remain in possession of such Building, Property, or Effects, and this Policy shall be proof of leave and license for that purpose.
- If, at the time of Loss or Damage happening to any property insured by this Policy, there be any other subsisting Insurance or Insurances, whether effected by the Insured, or by any other person, covering the same Property, or any part thereof, this Company shall not be liable to pay or contribute in respect of such Loss or Damage more than its rateable proportion of the aggregate liability under all the Insurances covering such Property.
- In all cases where any other subsisting Insurance or Insurances covering any Property hereby insured, either exclusively or together with any other Property, shall be subject to average in like manner; and in ascertaining the separate liability of this Company, as provided in the last preceding Condition, this Condition as to average shall be taken into account.
- If any difference shall at any time arise between the Company and the Insured or any Claimant under this Policy, as to the amount or adjustment of any Loss or Damage by Fire, and this Policy not being void under Condition No. 10, the amount (if any) to be paid by the Company shall be submitted to the arbitration of some person to be chosen by both parties, or of two indifferent persons, one to be chosen by the party claiming, and the other by the Company; and in case either party shall neglect or refuse to appoint an arbitrator within 28 days after notice, the Arbitrator appointed by the other party shall act as sole Arbitrator; and in case of the Arbitrators (if more than one) differing, the matters in difference shall be submitted to the arbitration of an Empire to be chosen by the Arbitrators before entering on the reference; and the Award of the Arbitrators or Empire, as the case may be, shall be conclusive evidence of the amount of the Loss or Damage, and this Condition shall be deemed and taken to be an agreement to refer as aforesaid, and may be made a rule of Her Majesty's High Court of Justice or of any Division thereof. And it is hereby expressly declared to be a Condition of the making of the Policy and part of the Contract between the Company and the Insured, that the Party insured by the Company shall not be entitled to commence or maintain any action on this Policy, until the amount of the loss shall have been referred and determined as hereinbefore provided, and then only for the sum so awarded; and the obtaining of such Award shall be a Condition precedent to the commencement of any Action or Suit upon the Policy.
- The Assured 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 remedies, or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled, or subrogated upon their 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 Company.
- In all cases where the Policy is void or has ceased to be in force under any of the foregoing conditions all moneys paid to the Company in respect thereof will be forfeited.

Printed Receipts for future Payments on this Policy will be given at the Company's principal office in London, or by their duly appointed Agents, and no other form of Receipt is valid

