

THE

PROVINCIAL ASSURANCE CORPORATION

LIMITED.

Head Office
BRIDGE HOUSE.
PETERBOROUGH.

Policy No. 11243

Sum Insured £100,000

FIRE POLICY.

Premium to 25th December 1901 £ 2-4

Annual Renewal Premium £ 2-0



This Policy of Insurance witnesseth THAT Mr. & Mrs. Green

28 Craig Terrace, Craig Street, Peterborough, Blacksmith

(hereinafter called the Insured) having paid to The Provincial Assurance Corporation, Limited, (hereinafter called the Corporation) the sum of _____ pounds,

two shillings, and four pence, for Insuring against Loss or Damage by Fire, as hereinafter mentioned, the Property hereinafter described, in the sum or sums

following, namely:—
£ 100



On Household Goods, Linen, Wearing Apparel, Printed Books, Plate, Wines and Liquors, China, Glass, Looking Glasses, Jewels, Clocks, Watches, Trinkets, Medals, Curiosities, Prints, Paintings, Drawings, and Sculptures; also Musical, Mathematical, and Philosophical Instruments, in private use (in case of loss no one Curiosity, Print, Painting, Drawing or piece of Sculpture to be deemed of greater value than £... ..) in the Insured's private Dwelling-House, brick or stone built, and slated or tiled, and situate as aforesaid.



CANCELLED

896 St. Clackstone & Fulbourn

The Corporation hereby agrees with the Insured (subject to the Conditions printed or endorsed on the back hereof, which are to be taken as part of this Policy), that if the Property above described, or any part thereof, be destroyed or damaged by Fire at any time between the 4th day of November in the year 1901 and Four o'clock in the Afternoon of the Twenty fifth day of December in the year 1901, or at any time afterwards, so long as and during the period in respect of which the sum is required for the renewal of this Policy shall have been paid to and accepted by the Corporation on or before the Twenty fifth day of December in each succeeding year, the Corporation will, out of its Capital, Stock, and Funds, pay or make good to the Insured all such Loss or Damage to an amount not exceeding in respect of the several matters herein specified the sum set opposite thereto respectively, and not exceeding in the whole the sum of one hundred pounds; and also not exceeding in any case the amount of the Insurable interest therein of the Insured at the time of the happening of such Fire. It is also HEREBY AGREED that the said Capital, Stock and Funds of the Corporation alone shall be liable to pay all Claims, Charges, or Demands created by reason of this and all other Policies, and that no Director, Officer or Member of the said Corporation, or proprietor of shares therein, shall be liable to any Demands, Charges, or Claims in anywise charged or chargeable by reason of this Policy, beyond such sum as may be unpaid of the amount subscribed by him, or her, or them in such Capital, Stock, or Funds, at the time when such claim may arise, any law or statute to the contrary notwithstanding.

In Witness whereof the Corporation hath caused its Common Seal to be affixed at Peterborough, this 4th day of November in the year 1901.

Entered [Signature] DIRECTOR.
Examined [Signature] MANAGER.



This Policy and its Conditions should be examined, and if incorrect returned at once for alteration.

*Note change of
Address. ^{AP}*
**THE PROVINCIAL ASSURANCE
CORPORATION, LIMITED.**

*89 Gladstone St,
Peterboro.*

HEAD OFFICE:
BRIDGE HOUSE, PETERBOROUGH.

AGENCY:

Peterborough: Mr. J. Chapman

Fire Policy No. *11243*

Name of Insured *Mr. W. Green*

Sum Insured £ *100 0 0*

First Premium £ *2 14*

Renewal Due *Christmas*

20693

CANCELLED.

THE CONDITIONS WITHIN REFERRED TO ARE AS FOLLOWS:

1.—Unless the situation and construction of the Premises, and the nature of the Goods, and of all Apparatuses whereby heat is produced (common Fire-grates and Ovens in private use excepted), and all other peculiarities of the Property, are mentioned when the Insurance is proposed, in order that the risk may be fully appreciated, or if any misrepresentation be made to the prejudice of the Corporation, or any misstatement of or any omission to state, any other fact material to be known for estimating the risk, the Policy shall be void.

2.—If after the Insurance has been undertaken by the Corporation, the risk is increased by reason of anything done to the Property insured, or to, upon, or in, any Building in which Property hereby insured is contained, or, if any of the 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 this Corporation be endorsed hereon by an official authorised so to do, the Insurance as to the Property affected from the date thereof shall cease to be in force.

3.—This Policy does not cover Property held in trust, or on Commission, China, Glass, Looking-glasses, Jewels, Clocks, Watches, Trinkets, Metals, Curiosities, Manuscripts, Models, Monies, Patterns, Prints, Paintings, Government Stamps, Drawings, Sculptures, Musical, Mathematical, or Philosophical Instruments, unless expressly mentioned in the Policy; nor Deeds, Bonds, Bills of Exchange, Promissory Notes, Money, Securities for Money, Books of Account, Gunpowder; nor Loss or Damage by Fire to Property occasioned by or happening through Invasion, Foreign Enemy, Riot, Civil Commotion, nor damage to any goods which may be destroyed or damaged whilst undergoing any process in or by which the application of fire heat is necessary, nor Loss or Damage arising from or through Fermentation or Heating or Spontaneous Combustion of the subject insured, nor Loss or Damage caused by Explosion (excepting Explosion of Gas in the premises referred to in this Policy, not forming part of any Gasworks); nor by an explosion of Gas in any Gas Engine, unless Fire caused; nor by nor through any Earthquake or Hurricanes, or Loss by Theft during or after a fire.

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 by operation of Law, unless notice thereof be given to the Corporation, and the substance of the Insurance in favour of such other person be declared by a Memorandum endorsed hereon by or on behalf of the Corporation.

5.—No Insurance, proposed to the Corporation, is to be in force until the Premium, or a deposit on account thereof, be actually paid, and no receipts for any Premiums or Deposits are valid but such as are issued from the Head Office and signed by the Manager or other authorised Officer of the Corporation.

6.—On the happening of any Loss or Damage by Fire to any of the Property insured by this Policy, the Insured is forthwith to give notice thereof in writing or printing to the Corporation, and within fifteen days at latest to deliver to the Corporation as particular a statement and account as may be reasonably practicable of the Property and the several articles or matters damaged or destroyed by Fire, with the estimated value of each of them: respectively immediately before the Fire occurs, and in support of such statement and account shall produce and give all such vouchers, proofs, and explanations, and other evidence as may be reasonably required, and also to produce his books of account, together with, if required, a Statutory Declaration of the truth of the statement and account, and in default of compliance with the terms of this Condition, or any of them, no claim in respect of any such Loss or Damage shall be payable or sustainable unless and until such notice, statement, account, proofs, explanations, and evidence, respectively shall have been delivered, produced, and given as aforesaid, and such Statutory Declaration, if required, shall have been made.

7.—If the claim be in any respect fraudulent, or if any false Statement or Statutory Declaration be made or used in support thereof, or if the Fire be occasioned by or through the procurement or with the knowledge or connivance of the Insured, all benefit under this Policy is forfeited.

8.—The Corporation may, if it think fit, reinstate or replace property damaged or destroyed, instead of paying the amount of Loss or Damage, and may join with any other Insurers' Association, or Company in so doing, in cases where the property is also insured elsewhere.

9.—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 wrong-doers, may by their authorised officers and servants, or others, enter into, 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 and authority for that purpose.

10.—If at the time of any Loss or Damage by Fire happening to the property hereby insured, there be any other subsisting Insurance or Insurances, whether effected by the Insured or by any other person in his behalf covering the same property, this Corporation shall not be liable to pay or contribute more than its ratable proportion of such Loss or Damage.

11.—In all cases where any other subsisting Insurance or Insurances, whether effected by the Insured or by any other person in his behalf, 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.

12.—In case it is proposed to leave wholly unoccupied any building expressed to be hereby insured, and which at the time of effecting this Insurance or during its currency shall be completed and occupied, or any building in or about which any effects hereby insured may be, or if it is proposed to add, to alter, or execute any repairs on the same, notice of such intention shall be given to the Corporation, and the Corporation may thereupon require the payment of some far additional premium to cover the extra risk, or may, by notice to the Insured, or other person giving such first-mentioned notice, suspend the operation of this Insurance while such building is unoccupied, or during the execution of such additions, alterations or repairs.

13.—The Insurance may be terminated at any time at the option of the Corporation, on giving notice to the Insurer to that effect, and refunding a ratable proportion of the Premium if the same has been actually paid for the unexpired term of the Policy, and the Corporation shall not be bound to send any notice of the Renewal Premium becoming due.

14.—Any claim or claims made on the Corporation during any one year, shall be considered in diminution of the sum insured, so that the Corporation shall not in any one year be liable to pay a total of more than the amount originally insured, or as increased or diminished by endorsement hereon.

15.—If any difference shall at any time arise between the Corporation and the Insured or any Claimant under this Policy, as to the liability of the Corporation hereunder, or 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, and no imputation of fraud be made by the Corporation, every such difference as and when the same shall arise, shall, at the request of the Corporation, 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; and in case either party shall refuse or neglect to appoint an Arbitrator within twenty-eight days after such request, the other party shall appoint both Arbitrators; and in case of disagreement between the Arbitrators, then of an Umpire, who shall have been chosen by the Arbitrators before entering on the reference; and in the case of the death of the Arbitrators, or of one of them, or of the said Umpire, another or others shall be appointed in his or their stead; and the cost of the reference and award 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 it is hereby expressly declared to be a condition of the making of this Policy, and part of the contract between the Corporation and the Insured, that the Party Insured or Claimant shall not, if the Corporation request an award, be entitled to commence, or if commenced, to maintain any action on this Policy till the amount shall have been arbitrated as hereinbefore provided, and then only for the sum, if any, so awarded; and the obtaining of such award shall, in case such request be made, be a Condition precedent to the commencement or maintenance, if commenced, of any action or suit upon the Policy, and this submission, or any award hereunder, may be made a rule of any Division of the High Court of Justice by either party.

16.—Every notice or communication to the Corporation required by any of these Conditions must be written or printed and addressed to the Chief Office.

17.—And no Agent shall have power to alter, change, or modify this contract, but must submit all such matters to Head Office.

18.—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 Corporation in respect thereof will be forfeited. Acceptance of this Policy shall be deemed agreement to its Conditions, and seven days' possession shall be deemed acceptance.