TELEPHONE Nos 1069 & 1070.

ESTAB^D 1824.

TELEGRAPHIC ADDRESS,
"YORKSHIRE, YORK"

FIRE LIFE
ANNUITY
PERSONAL
ACCIDENT
EMPLOYERS
LIABILITY
BURGLARY
FIDELITY
PLATE GLASS
LIVE STOCK
MOTOR CARS
ETC.

Encl.

THE YORKSHIRE INSURANCE COMPANY LIMITED.

G.B.

Please address all communications to "THE SECRETARY" and mark your reply

Accident DEPT

YORK, 26th January, 1915.

Dr. Bedford Pierce,
The Retreat,
York.

Dear Sir,

Policy M.20521 - Trained Nurses.

With reference to our letter of the 21st inst: to which we cannot trace having had a reply, we shall esteem your early advices on the questions raised therein to enable us to deal with your remittance.

In case the original has been mislaid we enclose copy of the letter referred to above.

Thanking you in anticipation,

I am,

Yours faithfully,

Jas Hamilton

General Manager.

Encl.

20th January, 1919.

G.B.

Accident

Dr. Bedford Pierce,
The Retreat,
York.

Dear Sir,

Policy M.20821 - Trained Nurses.

With reference to our letter of the 21st inst: to which we cannot trace having had a reply, we shall esteem your early advices on the questions raised therein to enable us to deal with your remittance.

In case the original has been mislaid we enclose copy of the letter referred to above.

Thanking you in anticipation,

I am,

Yours faithfully,

General Manager.

C O P Y.

G.B. Encl. 21st January, 1915.

Accident Dept.

Dr. Bedford Pierce,
The Retreat, York.

Dear Sir,

Policy M.20708 - Male Nurses.
20521 - Trained Nurses.

We acknowledge with thanks your remittance of £6 in payment of the above and enclose signed receipt for M.20708.

With reference to M.20521 we are not sure whether you estimate having ten Nurses for the coming year or have only had ten during the past year.

We shall be glad of your advices on this point before doing anything further in the matter.

Yours faithfully,

General Manager.

P.S. We may say we telephoned you this afternoon but you were engaged at the time.

C O P Y.

G.B. Encl. 21st January, 1918.

Accident Dept.

Dr. Bedford Pierce,
The Retreat, York.

Dear Sir,

Policy M.20708 - Male Nurses.
20521 - Trained Nurses.

We acknowledge with thanks your remittance of £8 in payment of the above and enclose signed receipt for M.20708.

With reference to M.20521 we are not sure whether you estimate having ten Nurses for the coming year or have only had ten during the past year.

We shall be glad of your advice on this point before doing anything further in the matter.

Yours faithfully,

General Manager.

P.S. We may say we telephoned you this afternoon but you were engaged at the time.

TELEPHONE Nos 669 & 670.

ESTAB^D 1824.

TELEGRAPHIC ADDRESS.
"YORKSHIRE, YORK"

FIRE LIFE
ANNUITY
PERSONAL
ACCIDENT
EMPLOYERS
LIABILITY
BURGLARY
FIDELITY
PLATE GLASS
LIVE STOCK
MOTOR CARS
ETC.

THE
YORKSHIRE INSURANCE COMPANY
LIMITED.
YORK, 5th January, 1912.

Please address all communications to
"THE SECRETARY"
and mark your reply
Accident *DEPT*

Dr. Bedford Pierce,
The Retreat,
York.

Dear Sir,

re Insurance of Nurses - Trained Nurse Department.

Referring to our recent conversation with regard to the above matter, on further consideration we do not quite appreciate the necessity or expediency of including the nurses themselves jointly with the Committee of the Retreat in the capacity of insured parties, for the reason that it seems to us all legitimate claims within the meaning of the cover we propose to grant would of necessity fall upon the Committee.

Take for instance the supposititious case referred to in our conversation on the 9th December last across the telephone. It is conceivable that a patient might get away and sail to America or any other place through the connivance of the nurse, who would in such circumstances be herself entirely responsible. This, however, ~~would~~ might be held to constitute negligence in the shape of neglect of duty for which the Committee could not

6th January, 1912.

Accident

Dr. Bedford Pierce,
The Retreat,
Y o r k.

Dear Sir,

re Insurance of Nurses - Trained Nurses Department.

Referring to our recent conversation with regard to the above matter, on further consideration we do not quite appreciate the necessity or expediency of including the nurses themselves jointly with the Committee of the Retreat in the capacity of insured parties for the reason that it seems to us all legitimate claims within the meaning of the cover we propose to grant would of necessity fall upon the Committee.

Take for instance the supposititious case referred to in our conversation on the 5th December last across the telephone. It is conceivable that a patient might get away and sail to America or any other place through the connivance of the nurse, who would in such circumstances be herself entirely responsible. This, however, would constitute negligence in the shape of neglect of duty for which the Committee could not

Dr. Bedford Pierce, Contd:

in any sense be held responsible. For this and similar instances we presume the Committee do not intend and we do not propose to assume any liability.

Briefly the point is that we are prepared to relieve the Committee of any legal liability they may be called upon to meet in respect of negligence on the part of the nurses whilst performing their duties where action is taken against them in their individual capacity or upon the Committee, and it will fully meet the situation if the nurses are left out as Insured Parties.

We are prepared to make theother concessions requested with regard to extension of time limits in the manner agreed upon in our recent conversation, but before finally drawing the policy shall be glad to have your further comments.

Yours faithfully,

C. J. Brooks

~~General~~ Sub Manager.

Dr. Bedford Pierce, Contd:

in any sense be held responsible. For this and similar instances we presume the Committee do not intend and we do not propose to assume any liability.

Briefly the point is that we are prepared to relieve the Committee of any liability they may be called upon to meet in respect of negligence on the part of the nurses whilst performing their duties where action is taken against them in their individual capacity or upon the Committee, and it will fully meet the situation if the nurses are left out as insured parties.

We are prepared to make theother concessions requested with regard to extension of time limits in the manner agreed upon in our recent conversation, but before finally drawing the policy shall be glad to have your further comments.

Yours faithfully,

General Manager.

AND -
6, PARK SQUARE,
LEEDS.
BY APPOINTMENT.
TUESDAY, FRIDAY } 1.30 TO 4 P.M.
TELEPHONE { YORK Nº 112. LEEDS Nº 391X.

THE RETREAT,
YORK.

Jan. 6, 1912

Dear Mr. Thompson,

Will you look at the enclosed letter? If the nurses individually are not to be insured it would seem hardly fair to charge the Department with the cost of the insurance. My suggestion was that the parties insured should be "the Committee of the Retreat and the nurses of the T.N.D". No doubt their difficulty is the vagueness of the possible accident or ~~their~~ other ground for claim. Can you assist in deciding as to the best form of words?

Yours very truly,

Bedford Pierce

In case of accident would not the claim lie against the "T.N.D. of the Retreat" & not "the Com^ee of the Retreat."? The former includes the associated nurses of the Retreat Com^ee in equal shares

I doubt whether it will be practicable to insure the nurses against consequences of their own wilful conduct, as distinguished from their inadvertent actions — & I am not sure that we wish to do so. We can discuss further

Jan. 6, 1912

Dear Mr. Thompson,

Will you look at the enclosed letter? If the nurses individually are not to be insured it would seem hardly fair to charge the Department with the cost of the insurance. My suggestion was that the parties insured should be "the Committee of the Retreat and the nurses of the T.K.D". No doubt their difficulty is the vagueness of the possible accident or their ground for claim. Can you assist in deciding as to the best form of words?

Yours very truly,

TELEPHONE Nos 669 & 670.

ESTABD 1824

TELEGRAPHIC ADDRESS,
"YORKSHIRE, YORK"

FIRE LIFE
ANNUITY
PERSONAL
ACCIDENT
EMPLOYERS
LIABILITY
BURGLARY
FIDELITY
PLATE GLASS
LIVE STOCK
MOTOR CARS
ETC.

THE
YORKSHIRE INSURANCE COMPANY
LIMITED.
YORK, 16th January, 1912.

Please address all communications to
"THE SECRETARY"
and mark your reply
Accident DEPT

Enc.

Dr. Bedford Pierce,
The Retreat,
York.

Dear Sir,

re Insurance of Nurses - Trained Nurses Dept.

We have pleasure in enclosing fresh draft of the policy we propose to issue and shall be glad to have your further comments after this morning's Committee Meeting.

With regard to the Fire question, we are enclosing copy of our letter of the 13th ~~instant~~ ult. which shows the present position to which we are awaiting a reply and your instructions in this matter will also be esteemed.

Yours faithfully,

Jos Hamilton

General Manager.

Encl.

Accident

Dr. Bedford Pierce,
The Rotrost,
Y o r k.

Dear Sir,

re Insurance of Nurses - Trained Nurses Dept.

We have pleasure in enclosing fresh draft of the policy we propose to issue and shall be glad to have your further comments after this morning's Committee Meeting.

With regard to the Fire question, we are enclosing copy of our letter of the 18th instant which shows the present position to which we are awaiting a reply and your instructions in this matter will also be esteemed.

Yours faithfully,

General Manager.

Tel. 133 (Roundhay) Leeds.

H

MOOR ALLERTON HALL,
LEEDS.

November 10th. 1911.

Dear Dr Bedford Pierce,

I return the Insurance papers as to actions for negligence against nurses. The premium seems to me to be a reasonable one.

Yours very sincerely,

R Rowlands Hopkins

Dr. Bedford Pierce,
The Retreat, York.

ENC)

TELEPHONE Nos 649 ACCIDENT DEPT.
715, FIRE, LIFE & GENERAL DEPTS

TELEGRAPHIC ADDRESS:
"Cuaco, Leeds"
(3531)

YORKSHIRE BRANCH.

DISTRICT MANAGER, A. W. SNEATH.

PLEASE ADDRESS YOUR REPLY TO THE **ACCIDENT DEPARTMENT.**

Commercial Union Assurance Company Limited.

MC.

HAND-IN-HAND BUILDINGS.

PARK ROW.

Leeds, 21st November 1911.

W. E. Waller, Esq.,

The Retreat

York.

Dear Sir,

Re Third Party Risk.

Referring to ours of the 1st instant in connection with the above, we shall be pleased to hear from you with completed form of proposal for the Compensation Act risk in connection with your nurses.

Yours faithfully,

A. W. Sneath

District Manager.

14

TELEPHONE Nos 669 & 670.

ESTABD 1824.

TELEGRAPHIC ADDRESS.
"YORKSHIRE, YORK"

FIRE LIFE
ANNUITY
PERSONAL "
ACCIDENT
EMPLOYERS
LIABILITY
BURGLARY
FIDELITY
PLATE GLASS
LIVE STOCK
MOTOR CARS
ETC.

THE
YORKSHIRE INSURANCE COMPANY
LIMITED.
YORK,

4th August, 1911.

Please address all communications to
"THE SECRETARY"
and mark your reply
Accident DEPT

Enc.

Dr. Bedford Pierce,
The Retreat,
York.

Dear Sir,

Third Party Liability.

re Trained Nurse Department.

With further reference to this matter, we have given the question of rating re-consideration and have pleasure in advising you that we shall be prepared to issue a policy in relief of the Department's legal liability in respect of claims coming from patients for a premium based at a rate of 7/6 per head. If therefore you will kindly favour us with the completion of the accompanying proposal form showing the number of Nurses employed we will prepare policy accordingly.

Yours faithfully,

C. Brooks Sub

General Manager.

4th August, 1911.

Enc.

Accident

Dr. Bedford Pierce,
The Retreat.
Y o r k.

Dear Sir,

Third Party Liability.

re Trained Nurse Department.

With further reference to this matter, we have given the question of rating re-consideration and have pleasure in advising you that we shall be prepared to issue a policy in relief of the Department's legal liability in respect of claims coming from patients for a premium based at a rate of 7/6 per head. If therefore you will kindly favour us with the completion of the accompanying proposal form showing the number of Nurses employed we will prepare policy accordingly.

Yours faithfully,

General Manager.

Nov. 2, 1911

Third Party Liability

Dear Sir,

Referring to your letter of Aug. 4th, I am proposing to bring the matter again before the Committee. However, I do not quite understand what you mean by a premium based on the rate of 7/6 a head. Am I right in concluding that you will hold the Trained Nurses Department free from liability from claims made by persons employing the nurses for a premium of 7/6 annually paid by each nurse who is a member of the Department?

If this view of the matter is correct, would you make a suggestion in respect to the fluctuating nature of the numbers in the Department, as from time tic time fresh nurses join and others leave, and it would be more convenient if a lump sum could be paid, say once or twice a year.

At the present moment there are 14 nurses in the Department.

Yours very truly,

Yorkshire Insurance Co.

TELEPHONE Nos 669 & 670.

ESTAB^D 1824.

TELEGRAPHIC ADDRESS,
"YORKSHIRE, YORK"

FIRE LIFE
ANNUITY
PERSONAL
ACCIDENT
EMPLOYERS
LIABILITY
BURGLARY
FIDELITY
PLATE GLASS
LIVE STOCK
MOTOR CARS
ETC.

THE
YORKSHIRE INSURANCE COMPANY
LIMITED.

YORK, 3rd November, 1911.

Please address all communications to
"THE SECRETARY"
and mark your reply
Accident DEPT

Dr. Bedford Pierce,
The Retreat,
York.

Dear Sir,

Third Party Liability.
Trained Nurse Department.

We have your letter of yesterday, and the intention is to charge 7/6 per nurse subject to a return of the total nurses employed being given at the end of each year of insurance.

We appreciate the possibility of fluctuations, and where one leaves the Establishment altogether and is succeeded by another this will count as one. Take for instance the fourteen nurses now employed as a basis if this number should be added to we should charge a pro rate additional premium at renewal time: on the other hand if the staff were reduced we should allow a pro rata return on similar lines.

We trust we have made the matter clear to you, and shall be glad to hear further from you when the matter has had the consideration of the Committee.

Yours faithfully,

General Manager.

3rd November, 1911.

Accident

Dr. Bedford Pierce,
The Retreat,
Y o r k.

Dear Sir,

Third Party Liability.
Trained Nurse Department.

We have your letter of yesterday, and the intention is to charge 7/6 per nurse subject to a return of the total nurses employed being given at the end of each year of insurance.

We appreciate the possibility of fluctuations, and where one leaves the Establishment altogether and is succeeded by another this will count as one. Take for instance the fourteen nurses now employed as a basis if this number should be added to we should charge a pro rata additional premium at renewal time: on the other hand if the staff were reduced we should allow a pro rata return on similar lines.

We trust we have made the matter clear to you, and shall be glad to hear further from you when the matter has had the consideration of the Committee.

Yours faithfully,

General Manager.

TELEPHONE Nos 669 & 670.

ESTAB^D 1824.

TELEGRAPHIC ADDRESS,
"YORKSHIRE, YORK"

FIRE LIFE
ANNUITY
PERSONAL
ACCIDENT
EMPLOYERS
LIABILITY
BURGLARY
FIDELITY
PLATE GLASS
LIVE STOCK
MOTOR CARS
ETC.

THE
YORKSHIRE INSURANCE COMPANY
LIMITED.
YORK,

Encl:

6th November, 1911.

Please address all communications to
"THE SECRETARY"
and mark your reply
Accident DEPT

Dr. Bedford Pierce,
The Retreat,
York.

Dear Sir,

Third Party Liability.
Trained Nurse Department.

We are in receipt of your favour of the 2nd inst., and herewith have pleasure in enclosing proposal form, together with specimen policy. for perusal.

The policy, when issued, will indemnify the Retreat Committee, the Trained Nurse Department or the individual nurses against any claim which may be brought by patients in respect of negligence on the part of the nurses concerned.

We shall be glad to have your further instructions in due course.

Yours faithfully,

C. Burks
Sub
~~General~~ Manager.

amcl:

6th November, 1911.

Accident

Dr. Bedford Pierce,
The Retreat,
Y o r K.

Dear Sir,

Third Party Liability.
Trained Nurse Department.

We are in receipt of your favour of the 2nd inst., and herewith have pleasure in enclosing proposal form, together with specimen policy for perusal.

The policy, when issued, will indemnify the Retreat Committee, the Trained Nurse Department or the individual nurse against any claim which may be brought by patients in respect of negligence on the part of the nurses concerned.

We shall be glad to have your further instructions in due course.

Yours faithfully,

General Manager.

The Yorkshire Insurance Company Ltd.

ESTABLISHED AT YORK, 1824.

Agency .....

Proposal No. M ..... Policy No. M .....

PROPOSAL FOR THIRD PARTY (PUBLIC LIABILITY) INSURANCE.
PERSONS AND PROPERTY.

The Insurance does not cover Injury caused by Fire, Explosion, Goods Lifts, Passenger Lifts, Horses, Vehicles, Ships or Craft, Defective Sanitary Arrangements or Ptomaine Poisoning, unless specially provided for.

Proposer's Name in full ... ...

Proposer's Business Address ... ...

Proposer's Trade or Business (please state fully) ... ...

1. Addresses of Premises to which the Indemnity is to apply.
   State if any of the premises are on the side of or connected with any river, canal, harbour, dock, wharf, or quay ...

2. Describe fully and state position of—
   (a) All hoists, teagles, and/or cranes used ... ...
   (b) All trap doors, cellar flaps, and/or other openings in floors, pavement, etc., including pavement lights ... ...

3. Are any chemicals or explosives used? If so, please state kind and quantity ... ...

4. If a Builder's or a Contractor's risk, state exactly the kind of contracts to be covered ... ...

5. Have you any other Insurances with this Company? If so, in what Departments? ... ...

6. Have any claims been made upon you during the past three years in respect of injury to or damage to property of Third Parties? If so, give particulars ... ...

7. Has any proposal for Insurance of the risk ever been declined or withdrawn? If so, state the name of the Company ... ...

8. Has the risk been previously insured? If so, state—
   (a) In what Company or Companies? ... ...
   (b) Whether renewal has been declined, or an increased rate required ... ...

SCHEDULE.

Number of Workmen.	Description of Occupation of the Proposer's own Workmen on whose Wages premium is paid.	Estimated Wages to be paid to Proposer's Workmen.	Places at which such Workmen are Employed.	Number, Motive Power and Position of Cranes or Hoists (if any).			
				Number.	Motive Power.	Whether over Public Street.	No. of floors served and Height of building.
		£					
		£					
		£					
		£					
	Total Wages	£					

Amount of Indemnity per Accident required ... £ .....

Amount of Indemnity for the year UNLIMITED.

I/we desire to effect an Insurance in the terms of the Policy to be issued by the Company against the liability specified above, and I/we agree to render at the end of each period of Insurance a statement in the form required by you of all the salaries wages and value of emoluments actually paid or allowed and to pay the Premium on any amount in excess of the amounts estimated above, and I/we hereby declare that all the above statements and particulars which I/we have read over and checked, are true, and I/we have not omitted, suppressed, misrepresented or misstated any material fact, and I/we agree that this declaration shall be the basis of the contract between myself and **The Yorkshire Insurance Company Limited**, and be incorporated therein.

Date, ... 19 ..... *Signature of Proposer*

No Insurance is in force until the Premium or a Deposit has been paid, and no acknowledgment for any Premium or Deposit is valid unless upon the Printed Office Form of the Company.

LIFE DEPARTMENT.

New Table of

"Life Insurance at Minimum Cost."

Annuities, Contingent and Issue Risks.
Life Interests and Reversions
Purchased or Advances made.

FIRE INSURANCE.

Minimum Rates.

Loss of Profits through Fire.

Indemnities granted on favourable terms.

Trusteeship and Executorship.

Administration of Estates, with Economy, experience, and absolute Security.

WORKMEN'S COMPENSATION

Absolute Protection at moderate rates including litigation expenses all without limit as to amount.

DOMESTIC SERVANTS.

Yorkshire Policies bear no Arbitration clause. Premium from 2/6 each.

PERSONAL ACCIDENT.

No Vexatious Clauses.
Full Benefits at Moderate Rates.
Combined Accident and Sickness Schemes.

BURGLARY, HOUSEBREAKING & LARCENY.

Liberal Conditions. Low Rates.
No Average Clause.

PRIVATE MOTOR CARS.

Competitive Rates.

FIDELITY GUARANTEE.

For all positions of trust.

PLATE GLASS, Etc.

LIVE STOCK.

All risks of mortality. Foaling. Transit.

Copies of Policy Forms and Prospectuses sent post free on Application.

Head Office :-

St. Helen's Square, York.

London Offices :-

Bank Buildings, Princes Street, E.C.

WEST END :- 55, Pall Mall, S.W.
LAW COURTS - 222-5, Strand, W.C.

Offices also at

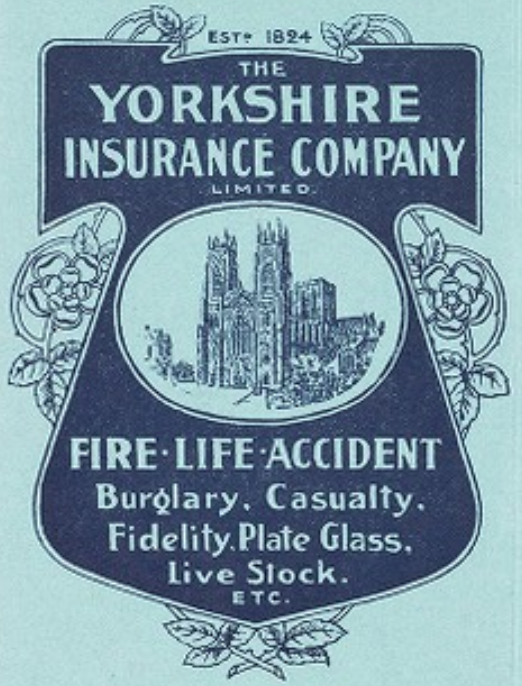
Aberdeen, Belfast, Birmingham, Blackburn, Bradford, Bristol, Cardiff, Carlisle, Cork, Dublin, Dundee, Edinburgh, Glasgow, Hastings, Hull, Inverness, Leeds, Liverpool, Malmesbury, Manchester, Middlesbro', Newcastle, Peterbro', Plymouth, Sheffield, Southampton.

107—11.

Third Party

(PUBLIC LIABILITY)

Prospectus.



Reserve Funds - Exceed Two-and-a-Half Millions.
Claims Paid - - - Exceed Six Millions.

HEAD OFFICE :-

St. Helen's Square, York.

AGENCY :-

The Yorkshire Insurance Company Ltd.

ESTABLISHED AT YORK, 1824.

DIRECTORS.

Chairman :

The RIGHT HON. LORD WENLOCK, K.C.B., G.C.S.I., G.C.I.E., Escrick Park, Yorks.

Deputy-Chairman :

Philip Saltmarshe, Esq., Saltmarshe, near Howden.

Sir Geo. O. Wombwell, Bart., Newburgh Priory, Yorks. Edwin Gray, Esq., York.

R. de Neufville, Esq., 39, Lombard Street, London, E.C.
The Right Hon. Viscount Downe, C.B., C.I.E., Wykeham Abbey, Yorks.
G. A. Dunconbe, Esq., Beverley.
F. B. Eastwood, Esq., Dunster House, Mincing Lane, London, E.C.
Ellis Elias, Esq., 206, Cromwell Road, London, S.W.
John Gordon, Esq., Leeds.
Sir Edward Green, Bart., York.
The Right Hon. Viscount Helmsley, M.P., Nawton Tower, Yorkshire.
John R. Hill, Esq., Millfield, York.
W. H. Jalland, Esq., F.R.C.S., York.
James Melrose, Esq., Clifton Croft, York.
Geo. G. Milne, Esq., 6, Princes Street, Bank, London, E.C.
E. R. Turton, Esq., Upsall Castle, Thirsk.
J. T. Ware, Esq., Minster Yard, York.

Secretary and General Manager : Jas. Hamilton.

Third Party (Public Liability) Insurance.

Policies issued indemnifying Employers for all sums which they may become legally liable to pay for compensation in respect of accidental bodily injury to or damage to property of any Person (Third Party), not in their service or acting on their behalf, caused through the fault or negligence of employees, or by any defect in the ways, works, machinery or plant, connected with or used in their business.

Rates of Premium are exceedingly moderate and will be quoted on receipt of particulars on proposal form overleaf.

A separate prospectus is issued for Driver's Indemnity.

Third Party Policy

Premium : :

: :

£ : :

No. M.

YORKSHIRE

ESTD 1824.

FIRE & LIFE INSURANCE COMPANY

ACCIDENT. BURGLARY. FIDELITY. LIVE STOCK.

Whereas _____

of _____

(hereinafter called "the Insured") has by a proposal or statement in writing, signed by or on behalf of the Insured, dated the _____ day of _____ One thousand nine hundred and _____ which proposal or statement the Insured hath agreed shall be the basis of this Policy, and be considered as incorporated herein, is desirous of effecting an Insurance with the YORKSHIRE FIRE AND LIFE INSURANCE COMPANY (hereinafter called "the Company") and has paid to the Company the sum of _____ as the premium for the indemnity hereinafter mentioned for _____ calendar months from the date hereof.

Now it is hereby agreed as follows:—

The Company, so far as regards injuries caused during the period covered by the premium so paid as aforesaid, or any further period in respect of which the Company shall accept a premium or premiums, shall pay to the Insured all sums which the Insured shall become legally liable for not exceeding, however, in the whole the sum of _____ Pounds, inclusive of any costs payable to the Claimants or incurred in or with reference to resisting claims, for any one accident (whether the same shall cause injury to one or more persons), nor exceeding _____ Pounds, inclusive of the like costs, for any number of accidents occurring in any one year of insurance, in respect of:

1. Personal injuries to any persons not in the service of the Insured or acting on behalf of the Insured or his Employees and not being conveyed in the Insured's vehicles, and for damage to the property of such persons caused by the Insured's horses or vehicles of the description mentioned in the Schedule hereto whilst being driven by the Insured's paid servants as stated in said proposal, or by the Insured (if it be so stated in said proposal, and if the Insured be included in the maximum number of drivers mentioned in the said Schedule).

2. Personal injuries to any persons not in the service of the Insured or acting on behalf of the Insured or his Employees, and for damage to the property to such persons caused by the Employees (other than drivers) of the Insured described in the Schedule hereto whilst actually engaged in the business of the Insured.

SCHEDULE REFERRED TO.

Number of Drivers.	Description and Number of Vehicles.	Number of Employees other than Drivers.	Description and Classification of Occupations.	Estimate of Wages.	Places at which the Employees are engaged.

Provided always, that this Policy and the Covenant to indemnify herein contained are subject to the conditions endorsed hereon which are hereby agreed to be conditions precedent to the right of the Insured to sue or recover hereunder.

Now be it hereby known, that from the date hereof, so long as such future payments shall be made as aforesaid, and the Directors of the said Company for the time being, shall agree to accept such future payments, the capital, stock, or funds of the said Company, shall be liable to pay or make good to the person above Insured, or to the heirs, executors, administrators, or assigns of the said Insured, all such loss or damage as the said Insured, or the heirs, executors, administrators, or assigns of the said Insured, shall suffer in the manner above indicated.

Provided always nevertheless, that the capital, stock, and funds of the said Company shall alone be liable to answer and make good all claims and demands whatsoever under or by virtue of this Policy; and that the Proprietors and Shareholders of the Company shall not, nor shall any of them by reason of this Policy, be in anywise subject or liable to any such claims or demands, or be in anywise charged beyond the amount of the share or shares of such capital stock or funds of which, for the time being, they are registered holders.

In witness whereof, I, a Director of the said Company, have hereunto subscribed my name, this _____ day of _____ in the year of our Lord One thousand nine hundred and _____

Agency _____

_____

Examined _____ *Entered* _____

NOTICE TO THE INSURED.

No alteration in the terms of this Policy or of its Conditions will be held valid unless the same is signed or initialled at the Company's Offices.

Specimen

Third Party Policy.

No. **M.** .....

YORKSHIRE
Insurance Company.

(ESTD. 1824).

Fire. Accident. Life.

Burglary. Live Stock.

Fidelity Guarantee.

Capital Authorised ...	ONE MILLION
Capital Subscribed	£556,460

Reserve Funds-

EXCEED ONE-AND-A-HALF MILLIONS

Claims Paid .. EXCEED 5 MILLIONS

HEAD OFFICE

ST. HELEN'S SQUARE, YORK.

LONDON OFFICES:

2, BANK BUILDINGS, PRINCES STREET, E.C.

WEST END: 49, Pall Mall, S.W.

BELFAST: 36, Rosemary Street.
BIRMINGHAM: 37, Bennett's Hill.
BRISTOL: 2, Clare Street.
CARDIFF: 102, St. Mary Street.
DUBLIN: 3, College Green.
DUNDEE: 3, Panmure Street.
EDINBURGH: 41, George Street.
GLASGOW: 24, St. Vincent Place.
HULL: Lowgate.
LEEDS: Infirmary Street.
LIVERPOOL: 5, Fenwick Street.
MANCHESTER: 3, Cross Street.
NEWCASTLE: Collingwood Street.
SHEFFIELD: Market Place.
SOUTHAMPTON: 8, High Street.

CONDITIONS.

1. In the event of an injury within the meaning of this Policy occurring to any person or property the Insured shall within 48 hours after the same is brought to his knowledge and whether any claim has been made on the Insured, or not, give notice thereof in writing to the Company, together with a statement of the name address and occupation of the person injured, or whose property may be damaged and full particulars of the accident and of the injury or damage thence resulting to him or his property as far as the Insured knows or can ascertain the same, and in the event of a Coroner's enquiry being intimated, the Insured shall by telegram or otherwise give timely notice to the Company, so that they may be represented thereat if so advised.

2. On receiving from the Insured notice of any claim, the Company may take upon themselves the settlement of the same, and in that case the Insured shall give them all necessary information and assistance for the purpose, and if the Company shall so require, such information shall be given upon forms supplied by the Company for the purpose, and the information or evidence shall, if required by the Company be certified by the Employer or his principal Manager. The Insured shall not (except at his own cost) pay or settle any claim without the consent of the Company, but if any proceedings be taken to enforce any claim in respect of which such notice shall be given, the Company shall have the absolute conduct and control of the same throughout in the name and on behalf of the Insured, and the Insured shall render every assistance in his power to resist any Claim wholly or in part or to defend any such proceedings. The liability of the Company shall cease and be at an end if such Claims are not made and action taken against the Insured in respect of the same within six months from the happening of the accident in respect of which such claims shall arise.

3. The Insured shall at every renewal of this Policy give to the Company notice of any circumstance, rendering the risk more hazardous than at the time of payment of the immediately preceding premium, and shall and will at all times use all reasonable diligence in keeping himself acquainted with the state and condition of the ways, works, machinery and plant, vehicles, horses and harness belonging to or connected with or used in his business, and in keeping the same in a proper state of repair and condition and (where proper so to do) in having the wheels of said vehicles sufficiently guarded. If any defect shall be discovered rendering the risk more hazardous, the Insured shall cause the said defect to be made good and shall in the meantime, cause such additional precautions as circumstances may require to be taken.

4. This Policy shall become void if any Premium be not paid within seven days after the due date. The Company shall not be bound to send any notice of the Renewal Premium becoming due, nor to renew this Policy. The Company shall, at any time by giving notice in writing to the Insured by registered letter at his place of abode as last known to the Company, be at liberty to determine and cancel the Policy as from the date of such notice, provided that the Company shall in that event on demand return to the Insured a proportionate part of the premium corresponding to the unexpired term of the Policy.

5. Every notice and communication to be given or made hereunder to or with the Company, shall be sent to the Offices of the Company.

6. If there shall be any mis-statement by the Insured as to the number of persons employed, or the intentional omission of material fact from the proposal for this Insurance given to the Company, or if the third condition be not complied with the Policy shall be void.

7. If any difference of any kind whatsoever shall arise between the Company and the Insured or his representatives in respect of this Policy or any claim thereunder the same shall be referred to arbitration under the provisions of the Arbitration Act 1889, or any other Arbitration Act having similar objects for the time being in force and this Policy shall be deemed a submission to arbitration under the said Act.

8. The phrase "one accident" used in the within policy shall mean and be interpreted as the total result of an accidental occurrence the limited amount only being payable irrespective of the number of persons injured or the value of property destroyed by the said accidental occurrence.

9. In the case of death or retirement of any member of or the addition of a new member of any firm hereby insured the policy shall inure for the benefit of the remaining or continuing and new members of such firm.

10. It is specially agreed that without the consent of the Company the Insured shall not employ more than the number of Drivers mentioned in the Schedule hereto during the currency of this Policy and the word "Drivers" in the Policy shall be taken to mean and have reference only to Drivers who may be regularly in the employ of the Insured. No Driver to be employed as aforesaid shall be under the age of 18 years.

11. The period to be covered by the Premium has been fixed on the assumption that only the sum stated in the Schedule hereto will be paid in wages during that period to such Employees. The Insured shall at all times allow the Company to inspect the wages book, and will on request supply the Company with a correct account of all sums paid during each year of insurance, and if the total amount so paid shall differ from the amount on which premium has been paid the difference in premium shall be met by a further payment to the Company or by an allowance by the Company as the case may be.