

This policy of assurance witnesseth, that ... ha... paid to the Phoenix Assurance Company of London, the amount of premium and duty stated below as the present payment, and having agreed to pay, or cause to be paid to the said company on the day of expiration of this policy, for insurance from loss or damage by fire ...

Contributors

Phoenix Assurance Company

Publication/Creation

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N^o 1327, 249



This Policy of Assurance

Witnesseth, That

William Bond, Greenwood Hill, and Mr. Henry White.

Mr. Henry White of my King's Bench.

have paid to the PHOENIX ASSURANCE-COMPANY of LONDON, the Amount of Premium and Duty stated below as the PRESENT PAYMENT, and having agreed to pay, or cause to be paid to the said Company on the day of expiration of this Policy as undermentioned, the Amount stated below as FUTURE PAYMENTS, and the like Amount yearly on the Day aforesaid, during the continuance of this Policy, FOR INSURANCE FROM LOSS OR DAMAGE BY FIRE, not exceeding in each Case the Sum or Sums hereinafter recited upon the Property herein described, in the Place or Places herein set forth, and not elsewhere (unless allowed by Endorsement previously made) viz.—

£300 On the building for dwelling house - brick built - and private - situated at 16 Pall Mall Terrace, London.

Now know all Men, by these Presents,

That from the *1st day of April* and so long as the said Assured shall duly pay, or cause to be paid, the Premium aforesaid, at the Times aforesaid, and the Trustees or Directors of the said Company for the Time being, shall agree to accept the same, the Capital Stock and Funds of the said Company shall be subject and liable to pay to the said Assured his, her, or their Heirs, Executors, and Administrators, all such Damage and Loss which the said Assured shall suffer by Fire, on the Property herein mentioned, not exceeding the sum of *£100,000 and no more* according to the Tenor of the Printed Conditions hereunto annexed.

In Witness whereof, we (three of the Directors of the said Company) have hereunto set our Hands, the Day of *April* 186*6*

Premium to <i>£100</i> 186 <i>6</i>£	1	0	0
Duty to ditto.....£	1	0	0
Policy.....£	1	0	0
Total PRESENT PAYMENT.....£	1	0	0
 Annual Premium.....£	 1	 0	 0
Annual Duty.....£	 1	 0	 0
Total FUTURE PAYMENTS.....£	1	0	0

payable Annually

Examined, *Wm. Bond*

CONDITIONS OF INSURANCE.

I. PERSONS desiring to make Insurance upon BUILDINGS, are to describe or deliver in to the Office, or to its Agent, the following Particulars, viz.—of what Materials the Walls and Roof of such Building intended to be insured are constructed; whether the same are occupied as private Dwellings, or how otherwise; particularly whether any hazardous Trade, Occupation, or Process is carried on, or any hazardous Articles are deposited therein; where situated; the Name or Names of the Occupiers.
In the Insurance of Houses, Warehouses, or Miscellaneous Buildings, the Building or Place in which the same are deposited is to be described as above, and whether any hazardous Trade, Occupation, or Process is carried on, or any hazardous Articles are deposited therein; also the Quantity and Description of such Goods.
Houses not daily repaired by Party-insured are deemed Brick and Timber.
When PREMISES insured, or in which Goods are insured, contain any Steam-Engine, Furnace, Kilo, Stove, Cooks, Ovens, or other Implement, or, or by which Heat is produced (common Fire-places excepted), the construction and circumstances of the same must be particularly described.
If after an Insurance shall have been effected any alteration be made in any Building insured, or in any Building containing Goods insured, or if there be any introduction of hazardous Articles, or of any hazardous Trade, Occupation, or Process, or of any Steam-Engine or Implement for producing Heat as aforesaid, the same must be immediately notified to the Company, and until the same be allowed by them in writing, the Policy will be void.
And if any Person or Persons shall insure his, her, or their Buildings or Goods, and shall cause the same to be described otherwise than as they really are, to the prejudice of the Company, or shall misrepresent or omit to communicate any circumstance which is material to be made known to the Company, in order to enable them to judge of the Risk they have undertaken, or are required to undertake, such Insurance shall be of no force.
II. Goods held in Trust or on Commission, are to be insured as such, otherwise the Policy will not extend to cover such Property.
III. No Loss or Damage will be paid on Fire happening by any Invasion, Foreign Enemy, Civil Commotion, Riot, or any military or naval Power whatever.—Nor will the Company be answerable for any Loss or Damage by Fire that may happen to any Mill, Oven, Stove, or other Property, by Natural Heating.
IV. Books of Accounts, written Securities, Bills, Bonds, Tallies, and ready Money, cannot be insured.
V. China and Glass, Jewels, Metals or other Curiosities, Paintings, Drawings, and Sculptures, are not included in any Insurance unless such Articles are specified in the Policy.
VI. Persons insuring Property in this Office, must give notice of any other Insurance made elsewhere on their behalf on the same, and cause such other Insurance to be recorded on their Policies, otherwise the same will be void.—Each Office shall be liable to the Payment only of a reasonable Proportion of any Loss or Damage which may be sustained.

VII. Leaseholders, Trustees, Mortgagees, and Reversioners, as well as Landlords, may insure their Interest in Buildings.
VIII. Premiums are to be paid from the Day on which the Policy commences to the Quarter-day then next ensuing, and from thence for one Year more at least. No Order for Insurance will be of any force unless the Premium and Duty be paid to the Office, or its Agent, or unless a Remittance has been advanced, and the Office, or its Agent, has delivered a Receipt for the same; and all Persons desiring to continue their Insurance must make their future payments successively within Fifteen Days after the Day limited by their respective Policies, or the same will be void.
IX. Upon the Death of any Person insured at this Office, the Policy and Interest therein shall continue to the Heirs, Executors, or Administrators, respectively, to whom the Right of the Premium or Property shall pass.
X. Persons insuring Goods, and changing their Habitations or Warehouses, may preserve the benefit of their Policies; but in all such cases, the Policy will be of no force, unless due notice of the removal or alteration be given to the Company, and the same be allowed by Endorsement on the Policy.
XI. All Persons insured by this Company, insuring any Loss or Damage by Fire, shall forthwith give notice to the Company at their Office in London Street, and, as soon as possible after, shall deliver in as particular an Account of their Loss or Damage as the nature of the case will admit of, and make proof of the same by their solemn Declaration, and by their Books of Accounts, and such other proper Vouchers as shall be reasonably required; and until such Declaration be made, and such Proof be given, the Loss Money shall not be payable; also, if there appear any Fraud or false Declaration, the Company shall forfeit all claim to restitution, or payment, by virtue of its Policy.
XII. When any Loss or Damage shall have been sustained by Fire upon Property insured, the Company will either reimburse the same—or the Insured, as soon as such Loss or Damage shall have been duly proved, shall immediately receive satisfaction to the full amount thereof.—In case any difference or dispute shall arise between the Insured and the Company, touching any Loss or Damage, such difference may be submitted to the judgment and determination of Arbitrators indifferently chosen, whose Award in writing shall be conclusive and binding on all Parties.
XIII. Septennial Insurances.—Persons choosing to insure for seven Years will be charged for six Years only, also for any number of Years more or less than seven, will be allowed a reasonable Discount, both upon the Premiums and upon the Insurance Tax.
XIV. No Receipts are to be taken for any Premiums of Insurance but such as are printed and issued from the Office, and signed by one of the Clerks, or Agents, of the Office.

The National in New York is located in the in the same
Henry Building of the New Thomas Porter Building
has been previously stated.

2nd 3rd August 1815

William H. H. H.

The interest of the within named Henry Watts
in this Policy is now vested in Alfred Wilson
of No. 1 Great Diamond Street Green Square
10th Aug. 1865 - Henry Watts

10th Aug^r 1865 - Henry W. M.

Given 26th August 1865

Asplenium napier

The amount insured by this Policy is hereby increased to £300. Premium 5/- as before.

Contd 23rd March 1877.

J. D. Murray

The Interest of the within named Alfred Wilson
in this Policy is now vested in William
Charles Barber of No 115 St. Peter St.
Leith
25th March 1889. Allen & Son

25th March 1889.

Allen & Son

H. Pullinger & Co.

(CHARING CROSS DEPARTMENT.)

PHŒNIX FIRE OFFICE, 57, Charing-Cross, & 19, Lombard-Street.

Rec^d. N^o. 174

Pol. N^o. *1327269*



Received the

16th day of *March* 1888,

of Mr. *A. Wilson* £ *700*. the Sum stated

£. s. d.

in the Margin hereof, being One Year's Premium for the Renewal of the above Policy

Premium

: *5* :

of this Office, for £ *300*

from Lady-day 1888 to Lady-day 1889.

For the Directors,