

# SUN FIRE-OFFICE,

CORNHILL, near the ROYAL-EXCHANGE, and at CRAIG'S COURT, CHARING-CROSS.

# PROPOSALS

For Insuring Houses and other Buildings, Goods, Wares, and Merchandise, and Ships in Harbour, in Dock, or Building, and Craft, from LOSS and Damage by FIRE.

HEREAS the Infuring from Lofs or Damage by Fire tends to the Safety of Property in general, and to the Prefervation of many Families in particular, who otherwise might be exposed to Poverty and Ruin; And whereas the extending so laudable an Undertaking (that every Part of the Nation might have the Benefit thereof) was, in great Meature, owing to this Society, they being the first that attempted the Insurance of Goods, and that of Houses, beyond the Limits of the Bills of Mortality; and they having ever since punctually discharged all Claims on them; therefore, the Public have continued a suitable Encouragement to this Office: And, in Order to render the Security unexceptionable, the Sum of ONE HUNDRED THOUSAND POUNDS is raised, to be a Fund for that Purpose.

### INSURANCES MAY BE MADE ON THE FOLLOWING TERMS AND CONDITIONS.

ALL POLICIES SHALL BE SIGNED and sealed by Three or more Trustees or acting Members: By which Policies may be insured Houses and other Buildings, Ships, Household-Furniture, Printed Books, Jewels, Trinkets, Goods, Wares, Merchandise, Utensils, Implements in Trade, and Farming Stock, being the Property of the Persons insuring; except all Manner of Writings, Books of Accompts, Bills, Bonds, Tallies, Ready Money, and Gun-Powder.

### ARTICLE II.

HOUSES, BUILDINGS, AND GOODS IN TRUST, AND MERCHAN-DISE ON COMMISSION, (except as aforefaid,) may be infured, provided the fame are declared in the Policy to be in Trust or on Commission, but not otherwise.

### ARTICLE III.

ON BESPEAKING POLICIES, all Persons are to make a Deposit for the Policy, Stamp-Duty, and Mark; and shall pay the Premium to the next Quarter-Day, and from thence for one Year more at leaft, and shall, as long as the Managers agree to accept the same, make all future Payments annually at the said Office, within Fifteen Days after the Day limited by their respective Policies, upon Forseiture of the Benesit thereof; and no Insurance is to take Place till the Premium be actually paid by the Insured, his, her, or their Agent or Agents.

### ARTICLE IV.

## The several Heads of Injurance.

I. COMMON INSURANCES are Buildings covered with Slate, Tile, or Lead, and built on all Sides with Brick or Stone, and Goods and Merchandife therein, not hazardous, and where no hazardous Trades are carried on or hazardous Goods de-

II. HAZARDOUS INSURANCES are Timber or Plaster Buildings, and Goods and Merchandise therein, not hazardous; also Thatched Barns and Out-Houses (having no Chinneys, or adjoining to any Building having a Chinney) containing Farmer's Stock or Implements of Husbandry; or Brick or Stone Buildings, wherein hazardous Goods or Trades are deposited or carried on; such as Bread Bakers, Brewers, Carpenters, Chemists, Coach-Makers, Colour-Men, Coopers, Hemp and Flax Dressers, Inn-Holders, Malt-Houses, Oil Leather Dressers, Ship and Tallow Chandlers, Stable-Keepers, Hemp, Flax, Tallow, Pitch, Tar, Rosin, Turpentine, Hay, Straw, and all Manner of Fodder, and Corn unthreshed; Apothecaries Stock, also Oil, and Spirituous Liquors, as Merchandise.

III. DOUBLY-HAZARDOUS INSURANCES are all other Thatched Buildings, and Goods and Merchandize therein; Timber or Plaster Buildings, wherein hazardous Goods or Trades are deposited or carried on; also Salt-Petre, Tallow-Mellers, Wax-Chandres, Dour-Builders, Change, Change

If Infurances are defired for any larger Sums than are specified in the Table of annual Premiums, a special Agreement may be made for the same; special Agreements may also be made for Mills, and Stock therein: Also for Mills or Buildings containmay and be made for Mins, and stock therein. And for Mins of Dindings containing any Kiln, Steam-Engine, Stove, or Oven, used in the Process of any Manufactory, or Stock therein, or for other Infurances more hazardous than those described in the Hd and HId Heads of Insurances, (as Sugar and Biscuit Bakers, Distillers, Varnish-Makers, Chemists Laboratories; Manufactories of any Commodity deemed hazardous, as Sail and Rope-Makers, Floor-cloth Painters, Coach Makers Painters and Varnishers, Musical-Insurance, and Oil, Cotton Flax and Lint. Spinners Refiners of Salt-Petre, Spermaceti, and Oil; Cotton, Flax, and Lint, Spinners, with all the Operations attending the manufacturing of those Materials, from the raw State into Thread for the Weaver, or fuch like,) by Reason of the Nature of the Trade, the Narrowness of the Place, or other dangerous Circumstances; which special Hazard must be inserted in the Policy to render the same valid and in Force.

# ARTICLE VI.

ANY NUMBER OF HOUSES, and Out-Houses, Household-Furniture, Printed Books, Wearing-Apparel, Plate, Prints, Jewels and Trinkets in private Use, Stock in Trade, Goods in Trust or on Commission, may be insured in one Policy.

TO PREVENT FRAUDS, Persons insured by this Office shall receive no Benefit from their Policies, if the same Houses or Goods, &c. are insured in any other Office, unless such insurance be first specified and allowed by an Indorsement on the Back of the Policy, in which Case this Office will pay their ratable Proportion on any Loss or Damage; and if any Person or Persons shall insure his, her, or their Mills, Buildings, Manufactories, or Houses; Utensils, Stock in Trade, Goods, Wares, or Markhall and Stall carefit the descripted atheres to the descripted of the same stall Merchandife; and shall cause the same to be described otherwise than as they really are, so as the same be insured at a lower Premium than the special Hazards (under Article V.) may require, or at a lower Rate than proposed in the Table of Premiums, such Insurance shall be of no Force, nor shall the Person insuring receive any Benefit by such Policy, in Case of any Loss or Damage.

NO LOSS OR DAMAGE TO BE PAID on Fire happening by any Invasion, Foreign Enemy, Civil Commotion, or any military or usurped Power whatever.

WHEN ANY PERSON DIES, the Policy and Interest therein shall continue to the Heir, Executor, or Administrator, respectively, to whom the Right of the Premises insured shall belong; provided, before any new Payment be made, such Heir, Executor, or Administrator, do procure his or her Right to be indorfed on the Policy, at the faid Office, or the Premium be paid in the Name of the said Heir, Executor, or Administrator.

### ARTICLE X.

PERSONS, CHANGING their Habitations or Warehouses, may preferve the Benefit of their Policies, if the Nature and Circumstance of such Policy is not altered; but fuch Insurance will be of no Force till such Removal or Alteration is allowed at the Office, by Indorsement on the Policy. Infurances on Buildings and Goods are deemed distinct and separate Risks; so that the Premium on Goods is not advanced by Reason of any Infurance on the Building wherein the Goods are kept, nor the Premium on the Buildings by Reason of any Insurance on the Goods.

### ARTICLE XI.

PERSONS INSURED, fustaining any Loss or Damage by Fire, are forthwith to give Notice thereof at the Office, and as soon as possible afterwards deliver in as particular an Account of their Loss and Damage as the Nature of the Case will admit of, and make Proof of the same by their Oath or Affirmation, according to the Form practised in the said Office, and by their Books of Accompts, or other proper Vouchers, as shall be reasonably required, and procure a Certificate under the Hands of the Minister and Church Wardens, together with some other reputable Lubabitants of the Page fter and Church-Wardens, together with some other reputable Inhabitants of the Parish, not concerned in such Loss, importing, That they are well acquainted with the Character and Circumstances of the Person or Persons insured, and do know or verily believe, that he, she, or they, really and by Missertone, without any Frand or cvil Practice, have fustained, by such Fire, the Loss and Damage, as his, her, or their Loss, to the Value therein-mentioned; but, till such Assidavit and Certificate of such the Insured's Loss shall be made and produced, the Loss-Money shall not be payable. And, if there appear any Fraud or false Swearing, such Sufference shall be excluded from all Benefit by their Policies. And, in Case any Difference arise between the Office and the Infured, touching any Lofs or Damage, fuch Difference shall be submitted to the Judgement and Determination of Arbitrators indifferently chosen, whose Award, in Writing, shall be conclusive and binding to all Parties.

N. B. When any Loss is settled and adjusted, the Insured will receive immediate Satisfaction for the same without any Deduction or Discount, and are not liable to any Covenants or Calls for Contributions to make good Losses.

To encourage the Removal of Goods in Cases of Fire, this Office will allow the reasonable Charges attending the same, and make good the Sufferer's Loss, whether destroyed, lost, or damaged, by such Removal.

# ARTICLE XII.

NO RECEIPTS are to be taken for any Premiums of Infurance, but such as are printed and issued from the Office, and witnessed by one of the Clerks or Agents of the Office.

# TABLE OF RATES.

# ANNUAL PREMIUMS TO BE PAID FOR INSURANCES.

2s. per Cent. Sums above may be insured by Special 3s. Ditto. 6,000 Hazardous . . . . Agreement. 3,000 Doubly-Hazardous . .

FARMING STOCK, on any Part of the Farm, infured under General Policies, without the Average-Clause, at 2s. per Cent. N. B. Any barn, or other out-building, and the farming flock therein, may be insured under one sum: - premium 3s.

PERSONS MAY INSURE FOR MORE YEARS THAN ONE, not exceeding Seven; and, in such Case, there will be an Abatement of Six-Pence in the Pound per Annum, on the Premiums agreed for, for every Year except the first: In a Common Insurance of £ 1000 for Seven Years, the Premium to be paid, by the Table, will be Seven Pounds, in which the Six-Pence in the Pound per Annum is to Due Educated for the last Six Years, that is, Three Shillings, which amounts to One Pound One Shilling, and reduces the Sum to be paid to Five Pounds Nineteen Shillings, and the fame in Proportion for any other Sum or Number of Years; and Persons insuring can never be subject to any Calls or Contributions to make good Losses.

N. B. By an Act of the 44th of George III. a Duty of 25. 6 d. per Annum is to be levied on every Hundred Pounds of Property infured against Fire.

AND, FOR THE FARTHER ENCOURAGEMENT of Persons Insuring, this Office is provided with several Land-Fire-Engines; also Two powerful Fire-Engines which Float on the River Thames; and there are employed in the Service of the said Office a Number of Engineers and Firemen, to work the said Engines; and also, there is a Night-Patrole established, each with a Watch-Box, with the Words, Fire-Patrole, and a Sun Illuminated, in different Stations, to whom the Public may apply, in case of Alarms or Fires, at all Hours of the Night, which tends greatly to the public Security. The Firemen and Patrole are clothed in blue Liveries, wearing Silver Badges, with

The Sun Fire-Office having, at their fole Expense and unconnected with any other Office, established a Fire Night-Patrole, for the Purpose of preventing Fires and giving the earliest Assistance whenever this happens; the Public is hereby informed, that the Stands for the Patrole-Men are situated as underneath, where the Public are requested to give the earliest Information in Case of Accident.

Stations of the Land-Engines.

No. 1 At E. Coome's, Swallow-freet, Oxford-fireet.
2 At F. Holyland's, Swan-Inn, Holborn-bridge.
3 At M. Bristow's, Rateliff-bighway.
4 At R. Cleaver's, opposite St John's Church, Hor-

flydown.
5 At R. Cooper's, Cuper's Bridge, Narrow-Wall,

Stations of the Fire-Patrole.

At the Engine-House. At St Sepulchre's Church, Skinner-Street. At the Engine-House.

At the Engine-House.

Stations of the Floating Engines.

The Trafalgar-Float, Moored off Surry-Stairs, Strand.

The Sun-Float, King's Stairs, Rotherbithe.

Lambeth. At the Engine-House. ALL CITIES and GREAT TOWNS may receive Affiftance and Encouragement for purchasing Engines and proper Machines for putting out Fires, upon Application to the faid Office, agreeably to the Number of Infurances made by this Office in fuch respective Cities or great Towns.

FOR THE EASE AND CONVENIENCY of the Inhabitants of the City of WESTMINSTER and Places adjacent, this Society has an Office in CRAIG's COURT, CHARING-CROSS, where, as well as at their Office in CORNHILL, near the ROYAL-EXCHANGE, Attendance is daily given from Nine in the Morning until Four in the Afternoon,

Printed by W. P. Norris, No. 15, Broker-Row, Moorfields, London.