Mr Day presents his compliments to Mr Gray, & informs him, that the £5,000 - (additional to the sums already insured at the British & Imperial) is effected in the Sun Fire Office —

& the policies will be dated to Lady Day - 1808 - as some weeks have elapsed since Xmas for which the Prince will not be charged

Jan. 11. 1807 —

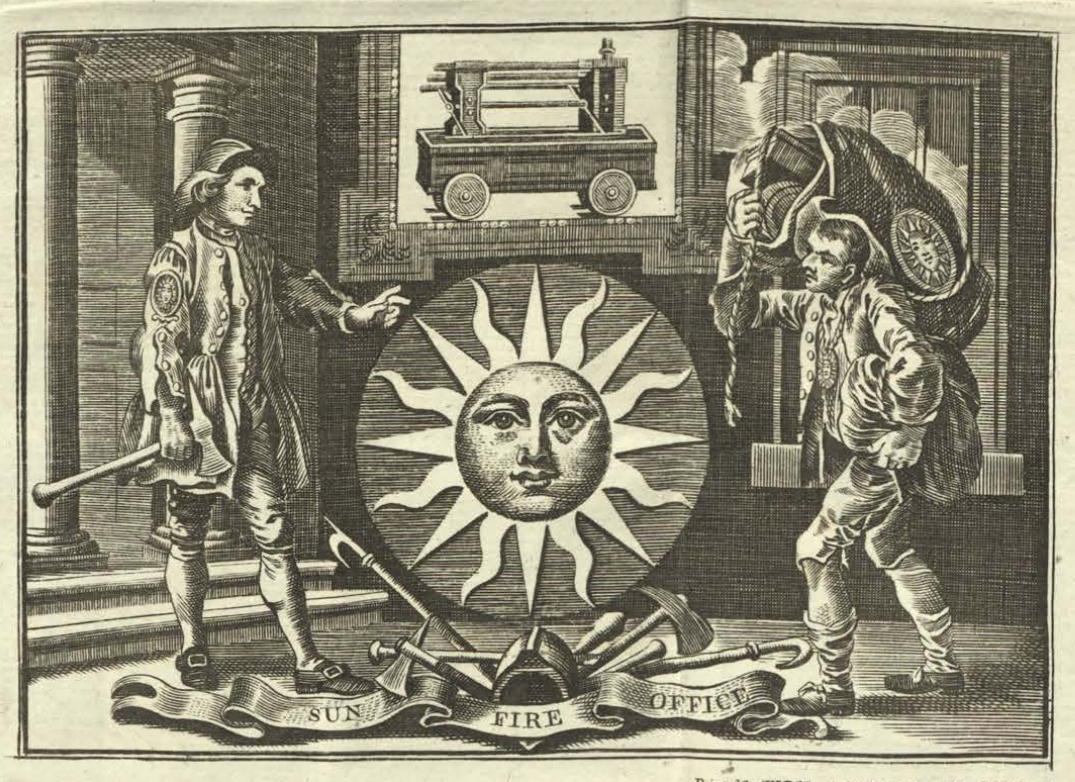
16. Jany 1807

Mr. Day –

£15,000. to be raised on the Parishes &c, at the Sum Price approved –

17th. Explained my reluctance to pay 4s. p C. to the British.

30808



Printed by W.P. Norris 15 Broker Row Moorfields London.

N° 799686

45 **Whereas** His Royal Highness George Augustus Frederick Prince of Wales.

hath paid the Sum of Thirty Pounds Four Shillings & twopence to the Society of the **SUN FIRE-OFFICE** in *London*, and has agreed to pay, or cause to be paid, to them, at their said Office, the Sum of Twenty five Pounds on the Twenty fifth of March 1806 and the like Sum of Twenty five Pounds yearly, on the Twenty fifth of March during the Continuance of this Policy, for Insurance from Loss or Damage by Fire, on His Residence (known by the Pavillion) situate at Brighthelmstone in the County of Sussex in his own Tenure not exceeding Five Thousand Pounds. Houshold Goods wearing Apparel printed Books & Plate therein only not exceeding Five Thousand Pounds. On his recent erected Stables in one Building near not exceeding Five Thousand Pounds.

Now, know ye, That, from the Date of these Presents, and so long as the said Prince of Wales shall duly pay, or cause to be paid, the said Sum of Twenty five Pounds at the Times and Place aforesaid; and the Trustees or acting Members of the said Society, for the Time being, shall agree to accept the same; the Stock and Fund of the said Society shall be subject and liable to pay to the said Prince of Wales His Executors, Administrators, and Assigns, all such his Damage and Loss which he the said Prince of Wales shall suffer by Fire, not exceeding the Sum of Fifteen Thousand Pounds, according to the exact Tenor of their printed Proposals, dated *June* the 14th, 1804, and of an Act of Parliament, of the 44th of GEORGE the Third, for charging a Duty on Persons whose Property shall be insured against Loss by Fire. **In Witness** whereof, we (Three of the Trustees or acting Members for the said Society) have hereunto set our Hands and Seals, the Thirtieth Day of January 1807.

Signed and Sealed (being stampt according to Act of Parliament) in the Presence of us,

W Harwood

J Allen

B Pearce

Stephen Tufnell

P Burche

RECEIVED, at the same Time, pursuant to Act of Parliament, the Sum of Twenty five pounds 13/- being the Duty on £ 15.000 insured by this Policy from 12th Jany 1807 to Lady 1808

B Harwood

N. B. The Interest in this Policy may be transferred by Indorsement, made and entered at the Office, if the Trustees or acting Members approve thereof, but not otherwise.

~~Mr £30.000 being insured on the within mentioned Property in like manner Viz. £15.000 in the Imperial Fire Office & £5.000 in the British Fire Office is hereby allowd & agreed to on Condition of this Office being subject to the Payment of a ratable Proportion with the above mentioned Offices in Case of any Loss or Damage by Fire during the Continuance of this Policy.~~

Entered in the Office Books
30th Jany. 1807
E. Harwood.

£15000 being insured on the within mentioned Property in like Manner in the Imperial Fire Office is hereby allowed and agreed to, on Condition of this Office being subject to the Payment of a ratable Proportion only with the aforesaid Office in Case of any Loss or Damage by Fire during the Continuance of this Policy – Entd: in the Office Books 22d April 1807 Edw: Cole

Sun 1808 30808

30809A

30809

Parish of *East Greenwich*, in the County of *Kent*.

the 1 Day of Jan 1807

RECEIVED then of The Princess of Wales the Sum of 9 Pounds, 1 Shillings, and 4 Pence, so much being assessed on her by Rates made on the 26 Day of December for the Relief of the Poor, and for the Repairing of the Highways, and cleansing the Streets of this Parish; in pursuance of an Act of Parliament, made in the 26th Year of His Majesty King George the Second, intitled, " An Act for the better Relief and Employ- " ment of the Poor of the Parish of *East Greenwich*, in the County of *Kent*; " and for Repairing the Highways, and Cleansing the Streets thereof." 1/4 Christmas 1806 I say received by me,

Collector.

Poor ....£ 7 " 18 " 8
Highways £ 1 " 2 " 8

Total £ 9 " 1 " 4

Wm Nicholson

Printed for G. Allen, Greenwich

Poor Rates
£ 9 – 1 – 4.

Jan. 1807

30810A

30810

RECEIVED, Oct. 26 1807 of ~~Mr.~~ Her Royal Highness of Wales

the Sum of Seventeen Pound, 0 Shillings, and 0 Pence,

for four Quarters Landlord's Property Tax, due 5th April last.

£	s.	d.
17	0	0

Stamp..... 4

17 0 4

RICHARD CHANNER,
WILLIAM DALLEY, } *Collectors.*

FOUR PENCE

Printed for G. Allen, Greenwich.

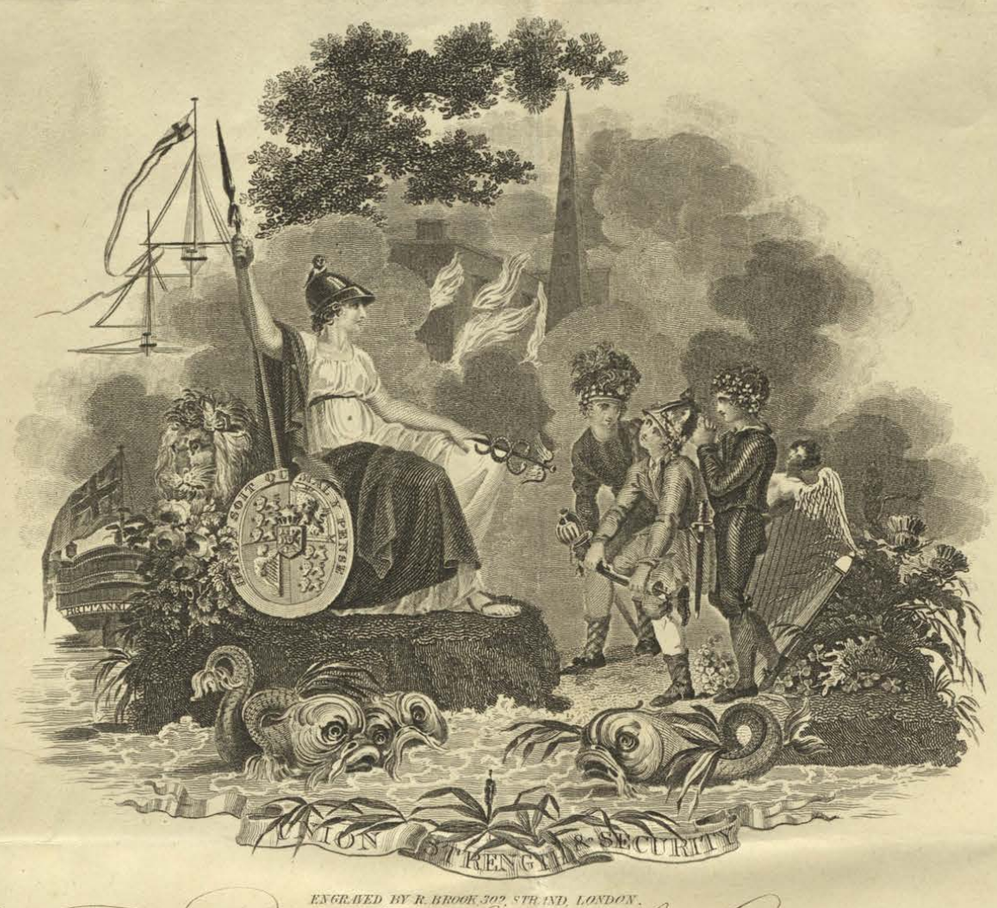
1 Year's Landlords
Property tax
£17 – 0 – 4.

Jan: 1807

30811

ABM. WATSON RUTHERFORD, Esq.
CHAIRMAN.
RICHARD TWINING, Esq.
DEPUTY-CHAIRMAN.

GRANT ALLAN,
GEORGE BROWN,
STEPHEN CATTLEY,
SAMUEL DREWE,
THOMAS HUGHAN, M. P.
EDWARD KEMBLE,
RICHARD LEE,
WILLIAM LEWIS,
DANIEL MILDRED,
JEREMIAH OLIVE,
THOMAS PLUMMER,
Sir CHARLES PRICE, Bart. M. P.
THOMAS REID,
JAMES SHAW, M. P.
ROBERT SLADE,
HENRY SMITH,
JOSEPH TIMPERON,
JOHN H. TRITTON,
ANDREW WEDDERBURN, Esqrs.
Directors.



	£	s.	d.
Premium to Lady day 1808	30	4	2
Duty to Ditto	22	13	.
Policy and Stamp	..	.	..
£	52	17	2

RECEIVED the above, D. Colombine

		£	s.	d.
Annual	Premium	25	.	.
	Duty	18	15	.
Payable at Lady day 1808.	£	43	15	.

N°. 22768.

Prince of Wales.

Whereas His Royal Highness George Augustus Frederick, has paid the Sum of Thirty Pounds, four shillings and two pence to the IMPERIAL INSURANCE COMPANY, and has agreed to pay, or cause to be paid, to the said Company, at their principal Office in London, the Sum of Twenty five Pounds on the Twenty fifth day of March 1808 and the like Sum 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 herein aftermentioned, on the Property hereby described in the Place or Places herein after particularized, and not elsewhere (unless previously allowed by Indorsement on this Policy,) *viz.* on

His Residence, called the Pavilion, situated at Brighton County of Sussex.

Five thousand Pounds

On Household Furniture of every description in the same.

Five thousand Pounds.

And on his newly erected Stables, in one building, situated near,

Five thousand Pounds.

Similarly insured in the Sun Fire Office.

Now be it Known, That from the Day of the Date of these Presents, and so long as the said ASSURED shall duly pay, or cause to be paid, the said Premium to the said Company, at the Time aforesaid, and the acting Directors of the said Company (for the Time being) shall agree to accept the same, the Capital Stock or Funds of the said Company shall be subject and liable to pay to the said ASSURED, his Heirs, Executors, and Administrators, all the Damage and Loss which he shall suffer by Fire, on the Property herein mentioned, not exceeding the Sum of Fifteen thousand Pounds according to the Tenor of their printed Proposals accompanying this Policy.

PROVIDED ALWAYS, and it is hereby expressly agreed and declared, and the true Intent and Meaning hereof is, that the Capital Stock and Funds of the said Company shall alone be answerable to the Demands thereupon, under this Policy; — and that no Member of the said Company shall be subject or liable to any Demands against the said Company, upon any Account or Pretence whatsoever, beyond his Share of the Capital Stock or Funds of the said Company, and which Share is set opposite his Signature to the Deed of Settlement establishing the said Company, or mentioned in some other Deed referring thereto, and declaring him to be a Member thereof, any Thing contained in this Policy to the contrary notwithstanding.

In Witness whereof WE, (being three of the Directors of the said Company,) have hereunto set our Hands and Seals, this Seventh Day of February in the Year of our Lord 1807.

RECEIVED at the same Time, the Sum of Twenty two pounds, thirteen shillings for Stamp Duty on this Policy, for the Commissioners of the Stamp Duties, according to the Acts of Parliament imposing those Duties.

☞ *Printed Receipts for future Payments on this Policy will be given at the Company's principal Office in London, except in Cases where the Premium is authorized to be received by their Public Agents in the Country.*

P521.

Ex.d. Dr Day

Signed, Sealed, and Delivered, (being first duly Stamped,) in the Presence of

Chas Lewis

T Reid

Grant Allan

W Lewis

BRYAN, Printer, Grocers Hall Court, Poultry.

Union 1807

PROPOSALS

OF

The Imperial Insurance Company,

For INSURING Houses, and other Buildings, Goods, Wares, and Merchandizes, and Manufacturing Stock, and Ships, Barges, and other Vessels, in Port or in Dock, and Goods on-board the same; also, Ships and other Vessels Building or Repairing; also, Barges and other Vessels on Navigable Rivers, Canals, and other Inland Navigations, and Goods on-board thereof, *from Loss or Damage by Fire.*

THE following Statement of the Capital will be sufficient to satisfy the Public of the undoubted Responsibility of the Company:

A Capital of ONE MILLION, TWO HUNDRED THOUSAND POUNDS Sterling, has been subscribed in Shares of £500 each, and no Member is a Subscriber for more than £5,000. Each Member has deposited £10 per Cent. on the Amount of his Subscription, amounting in the whole to £120,000, which Sum is invested, and is to accumulate for five Years, without any Dividends being made to the Members of the Company.

IN Case the current Premiums on Insurances, with the Deposit of £120,000, and all the Accumulations thereon, respectively, shall prove inadequate to satisfy the Losses which may arise, the Members of the Company are, from Time to Time, to be called upon to pay further Sums, in Proportion to their Subscriptions, and to the full Extent thereof, if the Demands upon the Company shall require the same.

IF the current Premiums shall be more than sufficient to answer Losses, and the Expences of Management, the Surplus is, from Time to Time, to be invested; but such Profits are in no Event to be divided, but are to go in Augmentation of the capital Stock; and the *Dividends and Interest of the Profits only, are to be divided, after the Expiration of five Years;* so that, if the Company makes a Profit by insuring, its Capital and Responsibility will annually encrease. The Capital provided by the Company being so abundantly ample, and Provision being made for its gradual Encrease, in the Manner before stated, the Company stipulate, (as is declared in their Policies,) that no Member thereof shall ever be liable for, or called upon, to pay a larger Sum than the Amount of his Subscription, upon any Account or Pretence whatsoever.

TABLE OF ANNUAL PREMIUMS TO BE PAID FOR INSURANCE.

No. I. COMMON INSURANCE.	No. II. HAZARDOUS INSURANCES.	No. III. DOUBLE HAZARDOUS INSURANCES.
BUILDINGS.—Brick or Stone Buildings, standing alone or separated by Partition Walls, and covered with Slate, Tiles, Copper, Lead, or Iron, with Brick Chimnies, wherein no hazardous Trades are carried on, or hazardous Goods deposited.	BUILDINGS.—Timber or Plaster Buildings; Brick and Timber or Brick and Stone Buildings, not having Party Walls of Brick or Stone, wherein no hazardous Trades are carried on, or hazardous Goods deposited; Brick or Stone Buildings, in which hazardous Trades are carried on; and Brick or Stone Water Corn-Mills, having no Kilns; likewise all Shops and Warehouses which have German or Metal Stoves with Pipes.	BUILDINGS.—All Thatched Buildings having Fire Heat therein; also Timber, or Brick and Timber Buildings, in which hazardous Goods are deposited, or hazardous Trades carried on.
GOODS.—Household Goods in private Dwellings, Merchandize and Stock, not hazardous in Brick or Stone Buildings, as above described, and in which no hazardous Trades are carried on, or hazardous Goods deposited.	GOODS.—The Stock and Goods of Tallow Chandlers, (not Melters,) Oil Leather Dressers, Soap-Makers, Brewers, Vinegar, and Sweet Makers, Printers, Hot-Pressers, and Callenderers, Coopers, Carpenters, Cabinet and Coachmakers, Bread-Bakers, Malsters, Inn-Holders, Stable-Keepers, and Ship-Chandlers; also, Hemp, Flax, Pitch, Tar, Saltpetre, Turpentine, Rosin, Tallow, and Oil, in Brick Buildings; and the Stock in Timber-Yards.	GOODS.—All Goods or Stock in Thatched Dwellings, Tallow Melters, Spermaceti and Wax Refiners and Wax Chandlers, Seed Crushers, China, Glass, and Pottery, Rope-Makers, Lamp-Black and Cart-Grease Makers; also Corn Mills, which contain a Kiln or Kilns.
3000l. or under, ... 2s. per Cent. per Annum.	1000l. or under, ... 3s. per Cent. per Annum.	1000l. or under, ... 5s. per Cent. per Annum.

Larger Insurances on the above Descriptions of Risks, may be made by special Agreement.

N. B. Farming Stock insured, without Specification, at 2*s.* 6*d.* per Cent.

ALSO, Buildings and Stock of Sugar Refiners, Sugar Grinders, Sea Biscuit-Bakers, Distillers, Musical Instrument-Makers, Cotton Spinners, Callico Printers, Flax Dressers, Manufactories worked by Steam Engines, Chemist's Laboratories, Japanners, Turpentine Works, Theatres, and other extraordinary Risks, may be insured by special Agreement.

N B. Buildings and Goods on the Banks of the THAMES, from the TOWER to LIMEHOUSE, on both Sides of the River, are, (on Account of the additional Hazard in these Parts,) charged with a small additional Premium.—A Duty of 2s. 6d. per Annum is laid upon every Hundred Pounds Property insured from Fire, which Duty is to be paid at the Office, at the taking out of the Policy.

CONDITIONS upon which this COMPANY make INSURANCES.

I. PERSONS desirous to make Insurance on Buildings, are to deliver in to the Office, the following Particulars, viz. a Description of the Buildings,—where situated,—by whom occupied,—of what Materials the Walls and Roof of each Building intended to be insured are composed,—whether the same are occupied as Dwelling-Houses, or as Warehouses, Manufactories, Work-Shops, or how otherwise.

Houses not duly separated by Party-Walls, are deemed Brick and Timber.

All Manufactories which contain Furnaces, Kilns, Stoves, Coakels, Ovens, or otherwise use Fire-Heat, are chargeable at additional Rates.

II. In the Insurance of GOODS, WARES, or MERCHANDIZES, the Buildings, or Place in which the same are deposited, is to be described; it must also be stated, whether such Goods are of the Kinds denominated hazardous, and whether any Manufactory is carried on in the Premises. And if any Person or Persons shall insure his or their Buildings or Goods, and shall cause the same to be described in the Policy, otherwise than as they really are, so as the same be charged at a lower Premium than is herein specified, as applicable thereto, such Insurance shall be void; or if any Building shall contain any Kiln, Furnace, Steam-Engine, Stove, or Oven, used in the Process of any Manufactory, unless mention be made thereof in the Policy, it shall also be void in Respect to such Building, and the Goods therein.

III. That no Loss or Damage by Fire, occasioned by Invasion, foreign Enemy, civil Commotion, or any military or usurped Power, will be paid or made good, or considered as insured by this Company.

IV. Persons insuring Property at this Office, must give Notice of any other Insurance made by, or on their Behalf, on the same Property, whether such other Insurance shall be made previous, or subsequent to that which is made at this Office; and such other Insurance is to be endorsed on the Policies subscribed on Behalf of this Company, and entered at their Office, otherwise this Company will not hold themselves liable to pay in Case of Loss; and after such Indorsement is made, this Company will pay their rateable Proportion of any Loss or Damage by Fire subsequently sustained.

V. Leaseholders, Trustees, Mortgagees, and Persons entitled to Houses and Buildings in Reversion, may insure their respective Interests in Buildings, provided the Nature of their Tenure or Interest therein be duly specified; and this Office will fully reinstate all Damages to Buildings insured, or pay the Amount, not exceeding the Sum insured.

VI. Upon the Death of any Person insured at this Office, the Policy, and interest therein, may be continued to the Heir, Executor, or Administrator respectively, or be transferred to the Person who shall, upon such Death, be entitled to the Property insured, provided such Heir, Executor, or Administrator, or other Person so entitled, do procure his or her Interest therein, to be endorsed on the Policy, at the Office of this Company.

That Persons changing their Dwelling-Houses, Shops, or Warehouses, may preserve the Benefit of their Policies, if the Nature and Circumstances of the Risk insured be not altered; but, in all such Cases, the Policy is not to be considered as remaining in Force, until due Notice of the Removal, or Alteration, be given at the Office of this Company, and the same to be allowed by Endorsement, to be made by the Authority of the Company upon the Policy.

VII. All Persons insured by this Company, who shall sustain any Loss or Damage by Fire, are forthwith to give Notice thereof to the Company, at their principal Office in LONDON, and as soon as possible afterwards are to deliver in as particular an Account of their Loss or Damage, as the Nature of the Case will admit of; and shall make Proof of the same by their Oath or Affirmation, and produce such other Evidence as the Directors of this Company may reasonably require;—and until such Affidavit, Affirmation, and Account, are produced, the Amount of such Loss, or any Part thereof, shall not be payable or recoverable; and if there appear any Fraud in the Claim made to such Loss, false Swearing, or affirming, in Support thereof, the Claimant shall forfeit his Claim to Payment thereof, by Virtue of his Policy.

VIII. In Case any Difference or Dispute shall arise between the Assured and the Company, touching the Amount or Extent of any Loss or Damage, such Difference shall be submitted to the Judgment and Determination of Arbitrators, indifferently chosen, whose Award, in Writing, shall be conclusive and binding to all Parties. And when any Loss or Damage shall have been duly proved and ascertained, the Insured shall immediately receive Satisfaction, to the full Amount of the same, WITHOUT ANY DISCOUNT or other Deduction whatever.

IX.—SEPTENNIAL INSURANCES—Persons chusing to insure for seven Years, will be charged for six Years only; also, for any Number of Years, less than seven, will be allowed a reasonable Discount, both upon the Premium and Duty.

X. Insurances may be made for any Period less than twelve Months.

XI. No Receipts are to be taken for any Premiums of Insurance, but such as are printed and issued from the Office, and witnessed by one of the Clerks, or Agents of the Office.

☞ All Expences attending the Removal of Goods insured in this Office, out of any House or Premises on Fire, or out of any House or Premises adjoining or contiguous to any Building on Fire, will be cheerfully repaid.

J. DAY, SEC.

Bryan, Printer, Grocers Hall Court, Poultry.

30812A

30812

Received the 25th April 1807 of His Royal Highness the Prince of Wales by Genl Sam.l Mulle Treas.r the Sum of Fifty Pounds Seventeen Shillings & Two pence the amount of the annexed acct. for half year to 5. Inst.

£50. 17. 2.

Wm Jones D. Red.

Form
Highness the
e of Wales

Repairs	Rents & Prop.s Tax	
	4.–	2.1.–
	3.–	1.11.6
	9.–	4.1.–
	10.6	5.7.6
	1.–	10.1.–
	14.–	7.8.6
	12.10	6.–.–
	1.6	13.–
	1.6	17.–
	1.6	17.–
	–	6.–
	–	3.6
	1.8.–	14.1.–
	5.9.10	56.7.–
	by Tax	5.9.10
	£	50.17.2

St James
£ 50. 17. 2

Robt. Gray Esq
Somerset House

1807

30813

Please to bring this Letter or the Policy when you come to pay.

IMPERIAL INSURANCE COMPANY,

SUN COURT, CORNHILL,

And No. 5, *SAINT JAMES's STREET;*

His Royal Highness, The Prince of Wales &c &c

MARCH 1st, 1808.

~~SIR~~,

THE DIRECTORS of this Company desire me to inform you, for your Security, that your Policy, No. 22768 expires at *Lady-Day* next; and unless the Premium and Duty be paid within 15 Days from that Period, you cannot recover any Loss that may be sustained.

I am,

SIR,

Your obedient Servant,

J. DAY, Sec.

Sum insured £15000 Prem. . . . . £25: :
Duty 18:15:
£43.15

To Mr. Day

N. B. You may insure for any Number of Years you think fit, and a Discount will be allowed in such Case, according to the present Proposals.

His Royal Highness the Prince of Wales
&c &c &c &c
Pavillion
Brighton

Printed by J. Bryan, Grocers' Hall Court.

His Royal Highness the Prince of Wales —

3081

30814

BRITISH FIRE OFFICE,
STRAND, and CORNHILL, LONDON.

Policy N° 506

Received the 30th Day of April — 1808 of ~~Mr~~ H. R. H. the Prince of Wales — the Sum of Twenty one pounds 10/- for One Year's Premium and Duty on the Policy numbered as above, for Insurance on £8000 from Lady-Day 1808 to Lady-Day 1809.

For the British Fire Office,

J. Mbealy for Cashier

Receipt N°

£. s. d.

Premium 11 .. 10.

Duty 10 .. ..

£21 .. 10.

An ample Discount is allowed on Payments for several Years together.—When any Alteration takes place in your Premises please to bring the Policy to the Agent.

Losses are paid immediately on being ascertained, *without Deduction or Office Fees*; and Adjustments are made with every possible Facility consistent with the Circumstances of the Case, *without Parochial Certificates* being required.

Firemen are provided to attend all Accidents by Fire, whether the Suffering Party are insured by this Office or not, who have an Uniform of Blue and Scarlet, and a Badge with the BRITISH LION thereon; and the Office have purchased powerful and effectual ENGINES to extinguish Fires.

Agents are appointed in all the principal Cities and Towns, of any of whom may be had the printed Proposals of this Office, and the Rates and Conditions of the Westminster Life Insurance and Annuity Office; the Business of which is carried on, as usual, in the same House in the Strand.

T. Collins, Printer, No. 1, Harvey's Buildings, Strand.

30815

Pol. No. 79686 at £25 — per Annum, Rec^t. No. 121 Supp.

RECEIVED of His Royal Highness the Prince of Wales the Sum of Twenty five Pounds — for One Year's Insurance in the **Sun Fire-Office**, *London*: And Eighteen Pounds 15 — for One Year's Duty, according to Acts of Parliament, on £15,000 Insured from L Day 1808 to L Day 1809 by Us, Members of the said Office, the 6 Day of May 1808

Witness, John Capon

25
18.15
£43.15

H. Walter

H. J. Boulton

☞ *To encourage the removal of goods in cases of Fire, this office will allow the reasonable charges attending the same; and makes good the sufferer's loss, whether destroyed, lost or damaged by such removal.*

This OFFICE *Insures for any number of years, not exceeding Seven, and will allow after the rate of* 2*l.* 10*s. per cent. per annum discount, according to the number of years the parties are inclined to insure for.*

N. B.—Whereas all Persons Insuring Houses or Goods from Fire in this Office are to pay in their respective Insurances and Duty within fifteen Days after every Quarter-Day that they become due, or otherwise are to have no Benefit from their Policies: *And whereas* for the greater Ease and Accommodation of the Insured in and about the Cities of *London* and *Westminster*, several Persons are appointed to call at their Houses to receive the said Insurance and Duty, or to remind them of the Payment thereof. But the Managers of the said Office having found, that from this Practice many of the Insured do apprehend, that if the said Receivers neglect to call on, and personally demand from them their respective Insurances and Duty within the said fifteen Days after every Quarter-Day, that they are still to have the Benefit of their Policies, though such Insurances and Duty have not been paid by them. THEREFORE, to prevent the like Mistakes for the future, this is to give Notice, that, unless such Insured do, within fifteen Days next after every Quarter-Day that they become due, either pay their respective Insurances and Duty into the said Office, where proper Persons daily attend to receive the same, or to the said Receivers, they will, according to the printed Proposals of the said Office, be excluded any Benefit therefrom.

Harrison, Lancaster-court, Strand.

1808

1808

30814

BRITISH FIRE OFFICE,
STRAND, and CORNHILL, LONDON.

Policy N° 506

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J. Mbealy for Cashier

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Premium 11 .. 10.

Duty 10 .. ..

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Firemen are provided to attend all Accidents by Fire, whether the Suffering Party are insured by this Office or not, who have an Uniform of Blue and Scarlet, and a Badge with the BRITISH LION thereon; and the Office have purchased powerful and effectual ENGINES to extinguish Fires.

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T. Collins, Printer, No. 1, Harvey's Buildings, Strand.

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£43.15

H. Walter

H. J. Boulton

☞ *To encourage the removal of goods in cases of Fire, this office will allow the reasonable charges attending the same; and makes good the sufferer's loss, whether destroyed, lost or damaged by such removal.*

This OFFICE *Insures for any number of years, not exceeding Seven, and will allow after the rate of* 2*l.* 10*s. per cent. per annum discount, according to the number of years the parties are inclined to insure for.*

N. B.—Whereas all Persons Insuring Houses or Goods from Fire in this Office are to pay in their respective Insurances and Duty within fifteen Days after every Quarter-Day that they become due, or otherwise are to have no Benefit from their Policies: *And whereas* for the greater Ease and Accommodation of the Insured in and about the Cities of *London* and *Westminster*, several Persons are appointed to call at their Houses to receive the said Insurance and Duty, or to remind them of the Payment thereof. But the Managers of the said Office having found, that from this Practice many of the Insured do apprehend, that if the said Receivers neglect to call on, and personally demand from them their respective Insurances and Duty within the said fifteen Days after every Quarter-Day, that they are still to have the Benefit of their Policies, though such Insurances and Duty have not been paid by them. THEREFORE, to prevent the like Mistakes for the future, this is to give Notice, that, unless such Insured do, within fifteen Days next after every Quarter-Day that they become due, either pay their respective Insurances and Duty into the said Office, where proper Persons daily attend to receive the same, or to the said Receivers, they will, according to the printed Proposals of the said Office, be excluded any Benefit therefrom.

Harrison, Lancaster-court, Strand.

1808

1808

30816A

30816

Parish of *East Greenwich*, in the County of *Kent*.

the 1st Day of April 1800

RECEIVED then of Her Royal Highness the Princess of Wales the Sum of Six Pounds, Sixteen Shillings, and ——— Pence, so much being assessed on her by Rates made on the 25th Day of March ——— for the Relief of the Poor, and for the Repairing of the Highways, and cleansing the Streets of this Parish; in Pursuance of an Act of Parliament, made in the 26th Year of His Majesty King George the Second, intitled, "An Act for the better Relief and Employment of the Poor of the Parish of *East Greenwich*, in the County of *Kent*; and for Repairing the Highways, and cleansing the Streets thereof." to Lady Day last.

I say received, by us,

Thos Taylor } Collectors.
Jno Kimbell }

Poor——£ 6. 4. 0
Highways £ 11. 4

Total £ 6. 16. 0

30817

p year poor to Xmas 1808
His Roy^l Highn^s prence of Wales
poor Rate to the parish St James

pall Mall	18	12	11
d^o	4	10	3
Chidley Court	14	5	0
pall Mall again	4	10	3
d^o	106	17	6
	148	15	11

~~Arrear Debt per Sum Note~~ ~~41 14 6~~
~~190 10 5~~

Mr Wood

Whitehaven Coll^r 19 St James St

Poor Rate: Xmas 1808

J: Hutchins

£148. 15. 11
Stamp — 2 —
£148. 13. 11

30818

Insurance on Carlton House &c.

			£	s	d	
Imperial — on House, Stables & Offices	"On the building of His Royal Highness's "House situate in Pall Mall & known by "Carlton House" "Fifteen thousand five hundred pounds "And on Stables & Offices adjoining, near, "Two thousand five hundred pounds." (together £18,000.)	Ann.l Premium	25.	15.	..	£23.5.0 on £15500 at 2/ — 2500 at 2/ 0.10.0 £25.15.0
		Duty -----	22.	10.	..	
			£ 48.	5.	..	
British — on House, Stables & Offices.	"Fifteen Thousand five hundred pounds "on His Royal Highness's now dwelling "House & Offices adjoining & communicating "situate as aforesaid, called Carlton House. "Two Thousand five hundred Pounds "on Stables & Offices adjoining behind. "All Stone & brick built and Slated." (together £18,000.)	Ann.l Premium	25.	15.	..	Rate as the preceding.
		Duty ---	22.	10.	..	
			£ 48.	5.	..	
Royal — on House Linen Plate, Wine & Jewels.	"Three thousand Pounds on Household "and Table Linen in a Stone Building* "situate in Pall Mall called Carlton House. "Ten thousand Pounds on Plate, "Five thousand Pounds on Wine, and "Seven thousand Pounds on Jewels in "the same". (together £25,000.)	Ann.l Premium	37.	10.	..	Rate 3/.s 4d.s
		Duty —	31.	5.	..	
			£ 68.	15.	..	

* previous to payment of the Premium & Duty, it was observed to the Clerk who del.d the Policy that the Materials should have been described as of "Brick & Stone", but the answer was that the above term "Stone Building", was sufficient, being according to the Surveyor's Report.

The Directors of the British Fire Office have lately declined to continue the Insurance before mentioned for £18,000, as being too large a risk; but they intimate that they would not object to the smaller Sum of £10,000. It appears, however, that on this they expect the Premium should be raised to 5/.s p.r Cent; and they don't seem disposed to let the Article of Furniture make any part of the Risk.

Carlton House having been newly furnished at a considerable Expence, it is wished to effect some further Insurances, beyond the Sum declined by the British, & to apply part thereof to Furniture in such terms, as to the description, as may not interfere with the Insurance already effected with the Royal Exchange, and which perhaps would be sufficiently expressed by the Words "Household Furniture only".

Supposing £50,000 to be insured, leaving the Imperial and the Royal to stand as at present, such Sum might be equally divided amongst five other Companies, each taking

On Carlton House & Offices adjoining — £5000.
On Household Furniture only therein — 4000.
On the Stables & adjoining Offices, behind — 1000.
£10,000.

The Policies should notice, by Endorsement, the Insurance of £18,000 at the Imperial, and, if necessary, the Insurance at the Royal: they would also, of course, notice the Sev.l Insurances now proposed to be made for £10,000 each.

Mar 1809

Insurances on Carlton House

Remarks thereon 25. March 1809

30819

Mr Phipps has the honour to inclose to Mr Gray a statement of the several Insurances effected for his R. H. the Prince of Wales; with a specification of the amounts of premium & Duty due on each, annually, at Lady Day.

Mr Phipps has paid on Mr Gray's account for these Insurances

	£48.5.-	to the Imperial, for the renewal of their Policy
	35.-.-	to the Sun Fire Office.
	58.-.-	to the Globe Company
10 —	28.10.-	to the Phœnix Fire Office
&	39.15.-	to the Albion Company.
	209.10.-	
less by	18.10.-	returned by the Phœnix for three quarters of a year on the former Policy for £10,000; which Policy has been cancelled on their books, according to Mr Gray's order. — (£10.9.- premium 8.1.- Duty)
Say	£191.0.0	

The

The receipt for the Imperial renewal is inclosed; with notes of the payments made to the other Companies.

The Royal Exchange Policy is returned inclosed — The Imperial Policy shall be returned, when indorsed; & the Policies for the new Assurances shall be transmitted to Mr. Gray, as soon as they get to Mr. Phipps's hands.

The Notice from the Imperial for the renewal now due on the Pavillion is also inclosed. The notice from the Sun Fire Office on the same account has probably been sent to Mr. Gray.

New Bridge Street.
Tuesday, 4th April 1809.

4. April 1809

Mr. Phipps.

On new Insurances with the Albion &c. on Carlton House.

30820

FIRE.

GLOBE INSURANCE COMPANY,

PALL-MALL AND CORNHILL, LONDON.

Name of Person to be insured The Prince of Wales

Residence

Sum to be insured on Buildings ..... £ 10,000

Household Goods

On ~~Furniture, Linen,~~ Wearing Apparel, printed Books, ~~Plate, and Liquors in private Use~~ ..... £ 7000

On Watches, Jewels, and Trinkets .....

On Pictures and Prints 3000

On China and Glass and Looking Glass Plates ....

On Horses, Harness, Carriages, and Fodder .....

On Stock in Trade .....

£ 20000

N. B. *You are to state the Situation and Description of each Building in which Property is to be insured, and whether any Process by Fire-Heat be carried on therein.—A Brick House means a House built of Brick, with Party Walls of the same Materials.*

T. BURTON, Printer, Little Queen-street.

17000 @ 3/. — £25.10
3000. 5/. — 7.10
33
Duty £25.
£58

30821

Pl. 27.

Nº 316608.

1 SHILLING

W. 43. 54.

This Policy of Assurance Witnesseth, That *His Royal Highness George Augustus Prince of Wales.*

hath paid the Sum of *Sixteen Pounds.*
to the PHŒNIX ASSURANCE-COMPANY of LONDON, and having agreed to pay, or cause to be paid, to them at their Office in *Lombard-Street*, the Sum of *Sixteen Pounds.* on the *25th March 1810.*
and the like Sum *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.—On

The Building of Carlton House situate in Pall Mall with Offices adjoining and Communicating Brick Stone and Slated Five Thousand Pounds.
Household Goods Wearing Apparel and Printed Books (Household Linen not included) therein Four Thousand Pounds.
China Glass and Looking Glass Plates therein One Thousand Pounds.
Memo. The under stated Sums are also Insured on the Property above mentioned Viz.
On the first Article above recited
£5000 in the Albion Fire Office — £5000 in the Sun Fire Office
£10000 in the Globe Insurance Office — £15500 in the Imperial Insurance Office
On the Second Article above recited
£4000 in the Albion Fire Office — £5000 in the Sun Fire Office — £7000 in the Globe Insurance Office
And on the Third Article above recited
£1000 in the Albion Fire Office — £2000 in the Sun Fire Office — £3000 in the Globe Insurance Office

Now know all Men, by these Presents, That from the *Date hereof* *N.B. No 107344. Cancelled*
and so long as the said Assured shall duly pay, or cause to be paid, the said 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 *Ten Thousand* Pounds, according to the Tenor of the Printed Conditions hereunto annexed.

Received at the same Time, the Sum of *Twelve Pounds Ten Shillings* for Duty on the said Policy, according to Act of Parliament, for the Commissioners of the Stamp Duties.

In Witness whereof, we (three of the Directors of the said Company) have hereunto set our Hands and Seals, the *29th* Day of *March* 1809.

Sealed *and* **Delivered** *(being first duly stampt) in the Presence of us,*
Jno. Worsley
L. Goodyer

Premium *£16*
Duty ..... *12 . 10*
Total Payable ..... *£28 = 10 =* *at Lady Day.*

J. Bell
John Hawes Junr
Wm Saunders

CONDITIONS OF INSURANCE.

I. PERSONS desirous to make Insurance on BUILDINGS, are to deliver in to the Office, or to its Agent, the following Particulars, viz.—Of what Materials the Walls and Roof of each Building intended to be insured—Whether the same are occupied as private Dwellings, or how otherwise—Where situated—Also, the Name or Names of the present Occupiers.

Houses not duly separated by Party-Walls, are deemed Brick and Timber.

All Manufactories which contain Furnaces, Kilns, Stoves, Coakels, Ovens, or otherwise use Fire-Heat, are chargeable at additional Rates.

In the Insurance of GOODS, WARES, or MERCHANDIZE, the Building or Place in which the same are deposited, is to be described; also, whether such Goods are of the Kinds denominated Hazardous, and whether any Manufactory is carried on in the Premises. And if any Person or Persons shall insure his or their Buildings or Goods, and shall cause the same to be described in the Policy otherwise than as they really are, so as the same be charged at a lower Premium than is stated by the Office Proposals, 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 to be paid on Fire happening by any Invasion, Foreign Enemy, Civil Commotion, Riot, or any military or usurped Power whatever.

IV. Books of Accounts, Written Securities, Bills, Bonds, Tallies, and Ready Money, cannot be insured.

V. Printed Books, Jewels, Plate, Trinkets, China and Glass, Medals or other Curiosities, Paintings, Drawings, Sculptures, and Wearing-Apparel, are not included in any Insurance, unless such Articles are specified in the Policy.

VI. Persons insuring Property at this Office, must give Notice of any other Insurance made elsewhere on their Behalf on the same, and cause such other Insurance to be endorsed on their Policies; in which Case each Office shall be liable to the Payment only of a rateable Proportion of any Loss or Damage which may be sustained; and unless such Notice is given, the Insured will not be entitled to recover in Case of Loss.

VII. Leaseholders, Trustees, Mortgagees, and Reversioners, as well as Landlords, may insure their Interests in Buildings, provided the Nature of the Tenure or Interest be duly specified, and the Office will fully reinstate all Damages to Buildings so insured, the ornamental as well as substantial, or pay the Amount.

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 is paid to the Office, or its Agent, or unless a Sum has been advanced and the Office or its Agent has delivered a Receipt for the same; and all Persons desirous to continue their Insurances, must make their future Payments Annually within Fifteen Days after the Day limited by their respective Policies, or the same will be void.

IX. Upon the Death of any Person assured at this Office, the Policy and Interest therein may be continued to the Heir, Executor, or Administrator, respectively, to whom the Right of the Premises or Property shall belong, provided such Heir, Executor, or Administrator, do procure his or her Interest therein to be endorsed on the Policy, at the said Office; and Persons changing their Habitations or Warehouses, may preserve the Benefit of their Policies, if the Nature and Circumstances of such Policy be not altered; but in all such Cases, the Policy will be of no Force, unless due Notice of the Removal or Alteration be given at the Office, and the same be allowed by Endorsement on the Policy.

X. All Persons assured by this Company, sustaining any Loss or Damage by Fire, are forthwith to give Notice to the Company at their Office in *Lombard-Street*, and as soon as possible after, to 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 Oath or Affirmation, and by their Books of Accounts, or other proper Vouchers, as shall be reasonably required; and shall procure a Certificate under the Hands of the Minister and Church-Wardens, and of some reputable Householders of the Parish, not concerned in such Loss, importing that they are 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 Misfortune, without any Kind of Fraud or evil Practice, have sustained by such Fire, Loss and Damage to the Amount therein mentioned; and until such Affidavit and Certificates are produced, the Loss Money shall not be payable; also, if there appears any Fraud or false Swearing, the Claimant shall forfeit his Claim to Restitution, or Payment, by Virtue of his Policy.

XI. In Case any Difference or Dispute shall arise between the Assured 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 to all Parties. And when any Loss or Damage shall have been duly proved, the Insured shall immediately receive Satisfaction to the full Amount of the same, *without Allowance of Discount*, or any other Deduction whatever.

XII. *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 Premium and upon the Insurance Tax.

XIII. No Receipts are to be taken for any Premiums of Insurance, but such as are printed, and issued from the Office, and witnessed by one of the Clerks or Agents of the Office.

30821

Phoenix 1809

30822

His Royal Highness George Augustus Prince of Wales

	Sun.	Royal Exchange	Phoenix	Imperial	Globe	Albion	Totals	
On House in Pall Mall called "Carlton House" with Offices adjoining & communicating — Stone brick and slated —	5000	—	5000	15,500	10,000	5000	40,500	@ 3/
On Household Goods, wearing apparel, & printed books therein (Household linen not included)	5000	—	4000	—	7000	4000	20,000	@ 3/
On China & Glass therein —	2000	—	1000	—	3000	1000	7,000	@ 5/
On Household & Table Linen — therein	—	3000	—	—	—	—	3,000	@ 3/
On Plate — therein	—	10,000	—	—	—	—	10,000	@ 3/
On Wine — therein	—	5,000	—	—	—	—	5,000	@ 3/
On Jewels — therein	—	7,000	—	—	—	—	7,000	@ 3/
On Stables & Offices adjoining and communicating with each other, near to, but detached from, the above brick	—	—	—	2,500	—	5000	7,500	@ 2/
	12,000	25,000	10,000	18,000	20,000	15,000	100,000	
Annual premium	£20. —	37. 10.	16. —	25. 15.	33. —	21. —	153. 5.	
do duty	15. —	31. 5.	12. 10.	22. 10.	25. —	18. 15.	125. —	
	£35. —	68. 15.	28. 10.	48. 5.	58. —	39. 15.	278. 5.	

due at Lady day

Carlton House – Insurance Policy
1889.

Showing the Particulars of the same.

30822

£100,000 – Carlton
£30,000 – Paintings

30823

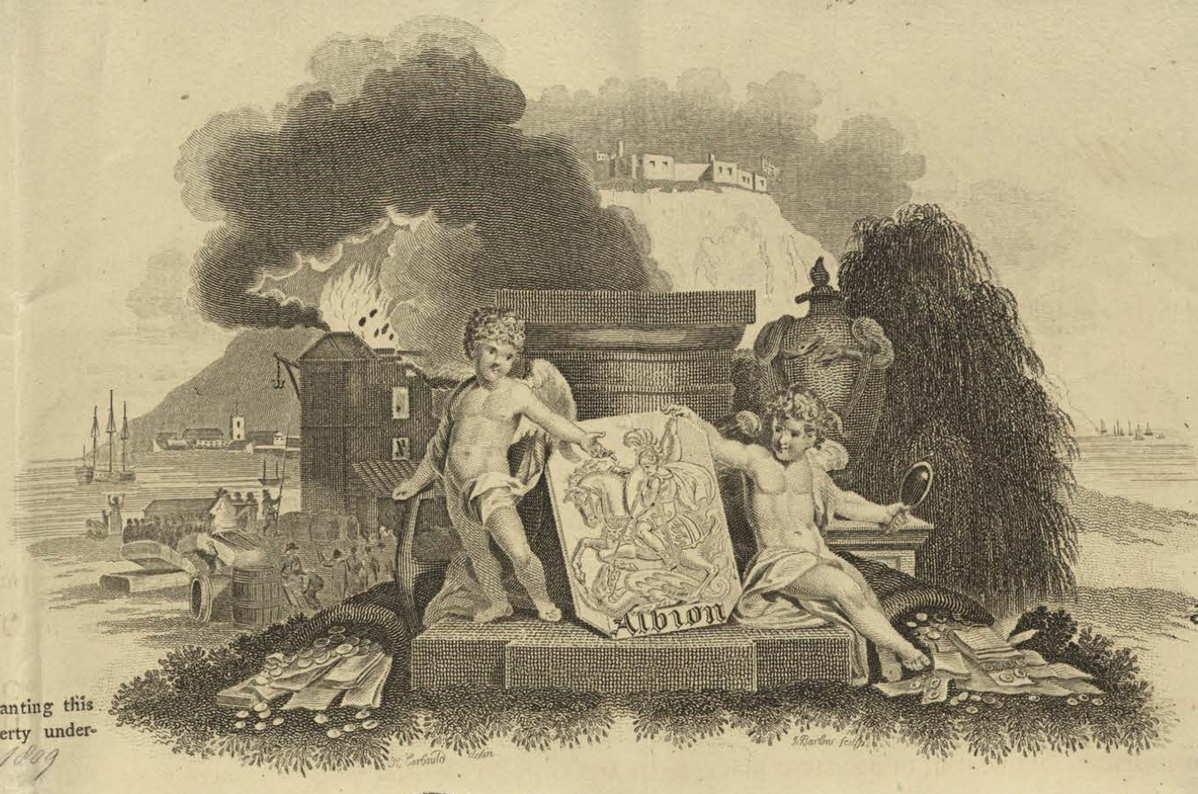
Fire Policy.

9.

1 SHILLING

TOWN.

No 17021



Directors.

James Pattison, Esq. *Chairman.*

John Towgood, Esq. *Deputy Chairman.*

Thomas Starling Benson, Esq.	John Kingston, Esq. M. P.
Henry Bonham, Esq. M. P.	George Leame, Esq.
Henry Burmester, Esq.	Thomas Maltby, Esq.
James Burton, Esq.	Joseph Minet, Esq.
John Calvert Clarke, Esq.	Henry Pigeon, Esq.
Richard Clay, Esq.	Sir John Pinhorn.
John Danvers, Esq.	William Rayley, Esq.
Solomon Davies, Esq.	William Smith, Esq. M. P.
William Gonne, Esq.	J. J. Smith, Esq. and Alderman.
Gilbert Handasyde, Esq.	Thomas Smith, Esq. and Alderman.
Matthew Harrison, Esq.	Daniel Richard Warington, Esq.

Warner Phipps Secretary p

Payment received by the Company on granting this Policy, for the Insurance of the Property undermentioned, from the 28 March 1809 to 25 March 1810

Premium ..... 21. —

Duty..... 18. 15

£39. 15.

Payment conditioned to be made for the renewal of this Policy on the 25 March 1810 and thenceforwards, annually on the same day of the same month.

Premium ..... 21. —

Duty..... 18. 15.

£39. 15.

Albion

FIRE AND LIFE INSURANCE COMPANY,

NEW-BRIDGE-STREET, LONDON;

INSTITUTED 1805;——AND EMPOWERED BY ACT OF PARLIAMENT.

Whereas His Royal Highness George Augustus Prince of Wales

has paid to the ALBION FIRE AND LIFE INSURANCE COMPANY, of LONDON, the sums above stated to have been received, on the grant of this Policy, for Premium and Duty; and has agreed and conditioned to pay, or cause to be paid, to the said COMPANY, from time to time, at its House in NEW-BRIDGE-STREET, LONDON, or to some one of its accredited Agents, the sums above stated to be in future due for the renewal or continuation of this Policy, at the period or periods also above stated;

now be it hereby known, that from the 28th March 1809 and so long as such future payments, so conditioned to be made, shall be made, and the Directors of the said COMPANY, for the time being, shall agree to accept such payments, the capital stock and funds of the said COMPANY shall be subject and liable to pay and make good to the person or persons above mentioned, and by whom such payment is so acknowledged to have been made, or to his, her, or their heirs, executors, or administrators, all such loss or damage as the said person or persons, so assured, shall suffer by fire on the property hereinafter described, not exceeding, in the whole, the sum of Fifteen thousand pounds sterling; and not exceeding, in any case, the sum which shall be specifically stated against the property hereinafter so described; *that is to say,*

Five thousand Pounds on the Building of Carlton House, in Pall Mall; & on the Offices adjoining & communicating therewith, brick & stone built & slated; Four thousand Pounds on household Goods, wearing-Apparel, & printed Books therein; One thousand Pounds on China and Glass therein and Five thousand Pounds on the Stables & Offices adjoining each other, belonging to, but detached from the said House — Brick.

Memo: £15,500 on the first & £2,500 on the last mentioned insured in the Imperial Fire Office; £5,000 on the first; £5,000 on the second and £2,000 on the third insured in the Sun Fire Office; £10,000 on the first; £7,000 on the second and £3,000 on the third insured in the Globe Insurance Office, and £5,000 on the first £4,000 on the second and £1,000 on the third insured in the Phoenix Fire Office.

Memorandum. It being the intention of this Company that one only of its Policies shall be in force, at any one time, in favour of the same Person or Persons, on the same Property, it is declared, in the case of any former Insurance having been granted by the Company to the Person or Persons herein named, on the Property above described, that this Policy shall not take effect until such former Insurance shall have ceased, or shall be given up. The unexpired value of former Policies may be at all times received, in aid of new Insurance.

Provided also, and it is hereby declared to be the express intent and meaning of this undertaking, that the capital stock and funds of the said COMPANY, amounting to ONE MILLION of POUNDS STERLING, shall be alone answerable for any loss or damage which may be sustained as aforesaid; and that neither the persons who are subscribers hereto, nor any other person or persons, who may be members, partners, or proprietors of, or in, the said COMPANY, shall, under any circumstances, be subject or liable for more than the amount of his, her, or their share or shares of the said capital stock; and which share or shares will be found stated against the signature or signatures of such person or persons, respectively, in the deed, or deeds, of settlement, constituting him, her, or them, members, partners, or proprietors of, or in, such COMPANY, or in some other deed referring thereto; any thing herein contained to the contrary notwithstanding.

And **provided moreover,** that such Insurance shall, at all times, and under all circumstances, be subject to such conditions as are contained in the printed proposals issued by the said COMPANY, a copy of which conditions is hereunto annexed.

In Witness whereof, we, three of the Directors of the said COMPANY, have hereunto set our hands this 28th day of March in the year of our Lord one Thousand eight Hundred

N.B. Household Linen not included in this Insurance.

Entered, William Rose

Examined, 19th April 1809 J Hutchison

Joseph Minet

J. J. Kingston

William Rayley

Copy of so much of the Proposals of the Albion Fire and Life Insurance Company, as relates to Insurance against Fire.

DESCRIPTIONS OF RISKS.

		RATE, per Cent. per Annum, for Sums not exceeding 3000*l.*
FIRST CLASS. *Common.*	Buildings of Brick, or Stone, with party-walls, covered with Slate, Tile or Metal, in which neither hazardous Trades are carried on, nor hazardous Goods deposited,	..... 2s.
	Goods not hazardous, deposited in such Buildings.	
	Farming Stock;—subject to the Regulations below stated.	
SECOND CLASS. *Hazardous.*	Buildings covered with Slate, Tile, or Metal, and built of Timber, Brick and Timber, or of Brick externally, without party-walls, in which neither hazardous Trades are carried on, nor hazardous Goods deposited.	..... 3s.
	Buildings, covered with the same materials, and built of Brick, or Stone, with party-walls, in which certain hazardous Trades are carried on, and Goods in a certain degree hazardous deposited.	
	Buildings, thatched, and not having a chimney, nor adjoining to a Building having a chimney; and Goods in such Buildings.	
	Goods not hazardous, deposited in Buildings of Timber, Brick and Timber, and of Brick externally, without party-walls, and covered with Slate, Tile, or Metal.	
	Goods in a certain degree hazardous, in Buildings of Brick or Stone, with party-walls, and covered with Slate, Tile, or Metal.	
	Ships, in Port, Harbour, or Dock, and the Cargoes of such Ships; and Ships building or repairing.	
	Barges and Vessels of all descriptions, on Rivers or Canals; and the Goods on board such Vessels.	
THIRD CLASS. *Doubly Hazardous.*	Buildings of Timber, or Brick and Timber, or Brick externally, without party-walls, in which Goods are deposited, or Trades carried on, either of which may be in a certain degree hazardous.	..... 5s.
	Buildings thatched, and having a chimney, or adjoining to any Building having a chimney; and all Goods in such Buildings.	
	Goods in a certain degree hazardous, in Buildings of Timber, or Brick and Timber, or Brick externally, without party-walls.	

In the above Class of *Hazardous Risks*, are included the Stock and Goods of Coopers, Soap-Makers, Bread-Bakers, Tallow-Chandlers (not Melters,) Brewers, Ship-Chandlers, Stable-keepers, Maltsters, and others; the Stock in Timber Yards; also Hemp, Flax, Pitch, Tar, Turpentine, Resin, Oil, and other articles.

In the Class of *Doubly Hazardous Risks*, are included the Stock and Goods of Tallow-Melters, Rope-Makers, Japanners, and others; also China, Glass, Pottery, Sculpture, and other articles, which, on account of their fragility, are liable to destruction.

Buildings in which manufactories or processes are carried on, attended with particular danger, come under a fourth Class, namely that of SPECIAL RISKS. In this Class are included, Sugar Refineries, Distilleries, Chemists' Elaboratories, Turpentine Works, Steam Engines, Cotton Works, and various other edifices.

On these, such premiums are charged as are adapted to the nature of the risk.

Hay and Corn in Barns or Stacks, and Live and Dead Stock of all descriptions, on Farms, are insured, as above stated, at 9s. per Cent. per Annum. It is necessary, however, that a separate valuation should be affixed to the stock in each detached part of a Farm; or, if the Insurance be made generally on stock in all parts of a Farm, that the Policy should be subjected to an AVERAGE CLAUSE—that is, to a stipulation that the payment to be made against any partial loss, shall be in the same proportion to the amount of such loss as the sum insured may bear to the whole value of the property to which the Insurance might extend.

All general Insurances, that is to say, Insurances on *various* Buildings, or on Property in *various* Buildings, *in one sum*, are subject, in like manner, to an AVERAGE CLAUSE.—The words of the Average Clause are as follow; viz. "*It is declared and agreed, in case the property in all the buildings or places mentioned should, at the breaking out of any fire or fires, be collectively of greater value than the sum insured, and the same be not totally consumed, that the Company shall only pay and make good such a proportion of the loss or damage, as the sum insured shall bear to the whole value of the said property, at the time when such fire or fires shall first happen.*"

Buildings and Goods on the banks of the Thames, between the Tower and Limehouse, and on the opposite shore, within the same extent, are subject to a small additional charge, on account of the risk attending those districts.

A duty of 3s. 6d. per Cent. per Annum, on all property insured from fire, is payable to Government, under an Act of the 44th of his Majesty George III.

Insurances are undertaken to a larger amount than that above stated; and Policies are granted at suitable premiums for less than twelve months.

CONDITIONS.

I It is the duty of every person desiring Insurance from Fire, to describe accurately the construction of the building to be insured, or containing the property to be insured, according to the several distinctions above stated: also, the nature of the goods, or other property, on which insurance may be proposed: to state whether there be any Stove, Coakel, Furnace, or other implement for producing heat, by which the risk may be in any degree increased; to communicate to the office, after an Insurance shall have been effected, the fact of any such implement having been erected, subsequently to the grant of such Insurance, or of any hazardous goods having been deposited in any building on which, or on the property in which, an Insurance may have been made; and, in all other respects, to furnish such explanations as may at all times enable the Company to judge of the risk they have undertaken, or are desired to undertake. If any omission, or misrepresentation, take place on any of these points, the Insurance granted is to be of no force.

II. No claim is to be made for loss occasioned by Invasion by a foreign enemy, by civil commotion, or by any military or usurped power; and all Insurances on property in Foreign Countries are to become suspended, and to remain out of force, during the whole continuance of any such invasion, civil commotion, or military or usurped power.

III. Books of Account, written Securities, Bills, Bonds, ready Money, and Gunpowder, are not, under any circumstances, to be held insured by any policy granted by this Company.

IV. No description of property is to be considered insured by any policy, unless specifically mentioned in such policy.

V. Insurances made with other Companies on property insured by this Company must be noticed, either in, or by indorsement upon, the policies granted by this Company. Persons neglecting to notify such insurances with other Companies, will forfeit their right of recovery on this Company.

VI. Excepting in the cases of policies granted for short periods, the charges of premium and duty on Insurances made with this Company are to be calculated from the day on which the same may be effected, until the quarter-day then next ensuing; and for one year, or for several years, from such quarter-day, as may be agreed on; and, unless the future payments for renewal of such policies be made within fifteen days of the period limited for their expiration, the Insurance shall cease.

VII. No Insurance proposed to this Company, is to be considered in force, until the premium and duty be actually paid.

VIII. If property insured by any policy of this Company should pass by death, assignment, or otherwise, into new hands, the interest in the policy may be preserved to the successor, provided such succession be allowed at the office by indorsement on the policy; and if goods insured be removed to a new situation, such removal must be also allowed by indorsement on the policy, and a suitable premium be paid, if the risk be increased by such removal.

IX. If any loss or damage by fire be sustained on property insured with this Company, the person insured is forthwith to give notice of such loss or damage at the Company's office: and as soon as possible after, and within three months at the utmost, to deliver in to the Company as exact an account of the particulars and amount of such loss or damage as the nature of the case may admit. If it be required, such account shall be supported by the oath or affirmation of the party insured; by the attestation or certificate of some persons who may reside within the parish or immediate neighbourhood of the sufferer, and who may be competent evidence to his or her character, and to the fairness of the claim; and also by the production of such books, documents, or vouchers, as may appear necessary. If there be found to be any false swearing, fraud, collusion, or wilful mistatement, on the part or behalf of the person insured, or if it shall appear that the fire shall have been occasioned by any wilful act, connivance, or other evil practice of that person, the policy in every such case shall be void, and the whole right of recovery forfeited.

X. In every case of loss, the Company will reserve to itself the right of reinstatement, in preference to the payment of claims, if it shall judge the former course to be most expedient.

XI. If any difference shall arise with respect to the amount of any claim for loss or damage by fire, such difference shall be submitted to arbitrators indifferently chosen, whose award shall be conclusive.

In the foregoing Conditions, with respect to the adjustment of loss, it will be found that the requisition heretofore made of a certificate signed expressly by the Minister and Church-Wardens has been dispensed with.—The Company must, of course, guard against any abuse of the security afforded by Fire Insurance to fair claimants; but, in doing this, it will enforce no unnecessary strictness of regulation; and, in no case, will it think it right to subject the property and character of any individual to the arbitrary will or caprice of three specific persons, who may be induced to withhold their Certificate from insufficient, and, in some instances, from entirely unexplained motives. If a Certificate, when required, be subscribed by neighbours of undoubted character, and who shall in no way be interested in the recovery of the money claimed, the Company, as far as regards the Certificate, will be satisfied.

Persons insured by this Company, and who suffer loss, will receive a full indemnity for such loss, to the amount of the Insurance, without deduction or discount; and persons insured will in no instance be subject to Calls, to assist in making good the losses of others, as in Contribution Societies.

No charge is made for policies issued by this Company; nor is any perquisite or fee allowed to be taken on the indorsement of policies for the purposes before stated, or for any other purpose.

Losses occasioned by Lightning are made good.

Expenses attending the removal of goods insured, in time of danger, are repaid.

Buildings proposed to be insured with the Company are surveyed, and valued, when necessary, free of charge.

On insurances for seven years, or for any greater, or lesser term, exceeding one year, a considerable allowance is made, both on the premium and duty.

Powerful Engines, of the most approved construction, have been provided to render aid in cases of fire; and a Corps of Firemen, of great strength and activity, has been appointed, and is maintained at a large expense, to add still further to the public security. The men are distinguished by an uniform of dark green with scarlet facings; and by a silver badge, bearing a figure of *St. George encrossing the Dragon*, as the emblem of the Company.

It is not the practice of this Company to affix any marks on buildings. It is known that such marks are used only as a mode of advertisement. They continue on buildings many years after Policies have ceased; and afford no guide whatever to the Firemen of any Company to regulate the attention they might shew to persons really insured. The Company trusts that its conduct and character are sufficiently popular to remove the necessity of any such species of advertisement; and, as the Firemen of the Company are enjoined to render the utmost assistance to all who need it, the security of persons insured will in no respect be diminished by the disuse of this superfluous appendage.

As the messengers of the Company are not put to the trouble of fixing marks, they are forbidden taking fees on the delivery of policies, as hitherto practised.

All Policies, and other Instruments, issued by this Company, are under the hands of three of the Directors.

Attendance is given daily at the Company's House in *New-Bridge-Street, Blackfriars*, Sundays excepted, from the hour of Nine in the Morning until Four in the Afternoon.

LONDON, 1st SEPTEMBER, 1808.

By Order of the Board of Directors,

WARNER PHIPPS, *Secretary.*

HARTNELL, *Albion-Press*, Southwark,
Printer to the Company.

30824

FIRE.

GLOBE INSURANCE.

No. 34757

Whereas the following Sums have been paid by His Royal Highness George Augustus Prince of Wales &c &c &c.

1100

I. B. 12/436

P. B. 21/328

to the GLOBE INSURANCE COMPANY, viz.

	£	s	d	Present Payment £	s	d
Present Payment for Premium to Lady Day 1810	33	—	—	58	—	—
Present Payment for Duty to Ditto	25	—	—			
Policy						

the Receipt of which respective Sums is hereby acknowledged; **And whereas** it hath been agreed that the following Sums shall hereafter be paid yearly to the said Company on the Day aforesaid during the Continuance of this Policy, viz.

	£	s	d	Future Payment payable at Lady Day £	s	d
The future Payment for Premium	33	—	—	58	—	—
The future Payment for Duty	25	—	—			

for the Insurance from Loss or Damage by Fire, not exceeding in each Case the Sum or Sums hereinafter mentioned, on the Property hereby described in the Place or Places hereinafter particularized, and not elsewhere, unless previously allowed by Endorsement on this Policy, viz. On

The Interest in this Policy may be transferred by Indorsement thereon, at either of the Company's Offices, in Pall Mall, or Cornhill; or by Application to their Country Agents.

The Building of Carlton House with Offices adjoining and communicating therewith situate in Pall Mall Brick Stone and Slated, Ten Thousand Pounds — On Houshold Goods Wearing Apparel and Printed Books therein, Seven Thousand Pounds — On China Glass and Looking Glass Plates therein, Three Thousand Pounds

Memo" The following Sums being insured on the above Property in the undermentioned Fire Offices Viz^t £15,500 Imperial, £5000 Sun, £5000 Phœnix & £5000 Albion on the Building, £5000 Sun £4000 Phœnix & £4000 Albion on Houshold Goods, £2000 Sun, £1000 Phœnix & £1000 Albion on the China & Glass, the same is hereby allowed and agreed to, on Condition, that this Company shall be subject to the Payment of a rateable Proportion with the above mentioned Offices in case of loss or damage by Fire during the Continuance of this Policy

£20,000

Now be it known, That from the Date of these Presents until the Day above-mentioned, and so long afterwards as the said Assured shall duly pay, or cause to be paid, the said Premium and Duty to the said Company, at the Time aforesaid, and the Directors of the said Company for the Time being shall agree to accept the same, the Capital Stock or Fund of the said Company shall be subject and liable to pay to the said Assured, his Executors and Administrators, all the Damage and Loss which the said Assured shall suffer by Fire on the Property herein mentioned, not exceeding, in each Case respectively, the Sums herein-before specified, on the Property herein-before set forth, according to the Tenor of the printed Proposals of the said Company, dated the 28th Nov. 1805: **Provided Always,** and it is hereby expressly agreed and declared, and the true Intent and Meaning of these Presents is, that the Capital Stock and Funds of the said Company shall alone be answerable to the Demands thereupon under this Policy, and that no Member of the said Company shall, upon any Account or Pretence whatsoever, be subject or liable to such Demands beyond his Share of the One Million Pounds Sterling constituting the Capital Stock or Fund of the said Company, and which Share is set opposite to his Signature to the Deed of Settlement establishing the said Company, or mentioned in some other Deed referring thereto, and declaring him to be a Member thereof, any Thing contained in this Policy to the Contrary notwithstanding.

In Witness whereof We (being three of the Directors of the said Company) have hereunto set our Hands, this Twenty fifth Day of March in the Year of our Lord One thousand eight hundred and nine

R. Melder

Edward Goldsmid

Thos Grill

Ex^d

Ent^d W. H. Jones.

CONDITIONS OF INSURANCE.

I. If any Misrepresentation takes place in the Description of Buildings, or Goods proposed to be insured, or if they are described in the Policy otherwise than as they really are, so that the same shall be charged at a lower Premium than ought to be paid; or if particular Circumstances of Risk, arising from the Use of the Building, or the Nature of the Goods proposed to be insured, shall not be specially mentioned in the Policy, such Insurances shall be of no Force.—II. No Loss or Damage by Fire happening by Invasion, Foreign Enemy, Riot, Military or usurped Power, will be paid. Persons insured must give Notice of any other Insurance made on their Behalf in the Property insured at this Office, and cause the same to be indorsed on their Policy; otherwise they will not be intitled to recover in case of Loss. In case of Death, the Policy may be continued by Indorsement to the Representatives of the Party insured. No Policy will cover Ready Money, Books of Accounts, Notes, Bills, Bonds, Tallies, ingrossed or written Deeds, or Gun-powder.—III. All Persons insured by this Company, sustaining any Loss or Damage by Fire, are forthwith to give Notice to the Company at their Office in Pall-Mall or Cornhill, and as soon as possible after, to 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 Oath or Affirmation, and by their Books of Accounts or other proper Vouchers, as shall be reasonably required; and shall procure a Certificate under the Hands of the Minister and Church-Wardens, and of some reputable Householders of the Parish, not concerned in such Loss, importing that they are 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 Misfortune, without any Kind of Fraud or evil Practice, have sustained by such Fire, Loss and Damage to the Amount therein mentioned; and until such Affidavit and Certificates are produced, the Loss Money shall not be payable; also, if there appears any Fraud or false Swearing, the Claimant shall forfeit his Claim to Restitution, or Payment, by Virtue of his Policy. In Case any Difference shall arise upon the Claim made on the Office, such Difference shall be submitted to Arbitrators, whose Award shall be final.

(By Order of the Directors)
THOMAS H. WILKINSON, Secretary.

Pall-Mall, London, 28th Nov. 1805.

Thomas Burton, Printer, 31, Little Queen Street, Holborn.

30824 Globe 1810

30825

DUTY UPON PROPERTY.

Verge of the Palaces of Whitehall and St. James's.

RECEIVED this 26th Day of January 1810

of H. R. H. the Prince of Wales

	Qrs.	When due.	£.	s.	d.
Duties by Schedule A *(Landlord's Duty)*	2	Michlmas 1809	71	14	—
Ditto B					
Ditto C					
Ditto D					
Ditto E					
		Stamp	—	1	—
			71	15	—

W Windson

Collector.

J. Smeeton, Printer, St. Martin's Lane.

1810

Mr. Burton

£71. 15.