

0/981

# THE LONDON & LANCASHIRE

# INSURANCE COMPANY LTD

(INCORPORATED IN ENGLAND)

POLICY No. 11079234

SUM INSURED £1,500

The First Period of this Policy commences on the 6th day of December 1926 and expires at 4 o'clock in the afternoon of the 25th day of December 1927

Each Renewed Period of this Policy expires at 4 o'clock in the afternoon of the 25th day of December next after the acceptance by the Company of the Premium therefor.

Premium payable for First Period	...	...	£	4	:	15	:	6	.
Less return on cancelled Policy	...	...	£	-	:	-	:	-	.
Net Premium for First Period	...	...	£	4	:	15	:	6	.

Premium for Renewal of this Policy for 12 months payable annually on each 25th day of December £ 4 : 10 : -.

*This* **POLICY OF INSURANCE** witnesseth that in consideration of MRS. MARY NEARY of "Abalative House", Creggs, County Galway

(hereinafter called the Insured) paying to **THE LONDON AND LANCASHIRE INSURANCE COMPANY LTD.** (herein called the Company) the net premium abovementioned for insuring for the first period, and as hereinafter mentioned, the following Property, namely:—

- 1. £ 500 On Household Goods (including Provisions, Stores, Wines and Liquors, Linen, Wearing Apparel, Cycles, Sporting Effects, Furniture, Carpets, Curtains, Printed Books and Printed Music, Plate and Cutlery), China, Earthenware, Glass, Looking Glasses, Musical and Scientific Instruments, Curiosities, Medals, Jewels, Trinkets, Clocks, Watches, and Works of Art (including Pictures, Prints, Drawings, Sculpture and Tapestry); no Work of Art in case of loss or damage to be valued at more than £ 25:-:-; all in private use and the property of the Insured, Members of his family and Servants, while contained in the Insured's Private Dwelling-house, ~~which are stored in the warehouse provided, situate as aforesaid.~~
- 2. 500 On the building of said Private Dwellinghouse.
- 3. 350 On the building of the range of Outoffices all adjoining, situate there.
- 4. 50 On the building of the stable situate near last.

the Dwellinghouse being roofed with slates, the Outoffices and

aggregate, whilst—

tal;

Property temporarily removed to other places, and covered as above but not

of this Policy) that if after payment of the Premium the ne before the expiration of the first period of this Policy, any, and the Company shall have accepted the Premium or damage to an amount not exceeding in respect of the ONE THOUSAND FIVE HUNDRED POUNDS

December..... One Thousand

*Two*

ONE OF THE BOARD OF DIRECTORS.

## The London & Lancashire Insurance Company, Ltd.,

### ENDORSEMENT.

to be attached to the undernoted Policy, and declared to form part thereof as if written or printed thereon, subject to the Policy being in force at the date of this endorsement.

-4-

Endorsement "S" 7315 on Policy No. 11079234 - Mrs. Mary Meary.

Memo:- It is hereby declared that the premium for the first period of this Policy is reduced to £ 3. 8. 9 also that the premium for Renewal for twelve months payable annually on each 25th day of December is reduced to £ 3. 5. 0 and not as within stated. There is accordingly returned to the Insured the sum of £ 1. 6. 9 being amount of reduction in premium ab initio.

Entered in the Office Books,

This 5th day of April, 1927.

*John Mooney*

Asst. Local Manager.

*John Mooney*

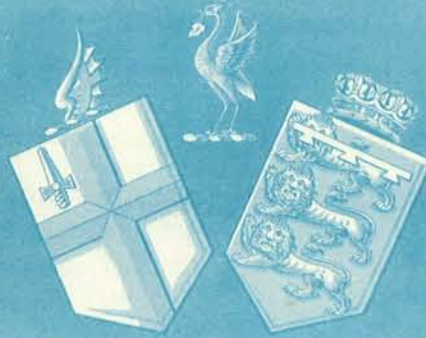


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Less return on cancelled Policy	...	...	£ -: -: -.
Net Premium for First Period	...	...	£ 4: 15: 6. <i>HA.</i>

Premium for Renewal of this Policy for 12 months payable annually on each 25th day of December £ 4: 10: -.

**This POLICY OF INSURANCE** witnesseth that in consideration of MRS. MARY NEARY of "Abalative House", Creggs, County Galway

(hereinafter called the Insured) paying to **THE LONDON AND LANCASHIRE INSURANCE COMPANY LTD.** (herein called the Company) the net premium abovementioned for insuring for the first period, and as hereinafter mentioned, the following Property, namely:—

- 1. £ 500 On Household Goods (including Provisions, Stores, Wines and Liquors, Linen, Wearing Apparel, Cycles, Sporting Effects, Furniture, Carpets, Curtains, Printed Books and Printed Music, Plate and Cutlery), China, Earthenware, Glass, Looking Glasses, Musical and Scientific Instruments, Curiosities, Medals, Jewels, Trinkets, Clocks, Watches, and Works of Art (including Pictures, Prints, Drawings, Sculpture and Tapestry); no Work of Art in case of loss or damage to be valued at more than £ 25:--:--; all in private use and the property of the Insured, Members of his family and Servants, while contained in the Insured's Private Dwelling-house, ~~which is stone built, and situated at~~, situate as aforesaid.
- 2. 500 On the building of said Private Dwellinghouse. —
- 3. 350 On the building of the range of Outoffices all adjoining, situate there. —
- 4. 50 On the building of the stable situate near last. —

£ 1,500 said buildings are all brick or stone built, the Dwellinghouse being roofed with thatch covered with galvanized iron and small part with slates, the Outoffices and stable being roofed with slates, tiles or galvanized iron.

POLICY No. .... hereby cancelled.

The Insurance by Item 1 of this Policy extends to cover the insured property to the extent of £ 50:--:-- in the aggregate, whilst—  
(i) temporarily removed  
(a) to any other private dwelling, or any boarding-house, lodging-house, hotel, inn, club, school, nursing home or hospital;  
(b) to any office, business or trade premises where the insured or any member of his family is working;  
(ii) at any bank or safe deposit (not being part of a Furniture Depository);  
(iii) deposited for the purpose of making-up, renovation, repair, cleaning or dyeing in any laundry or trade premises;  
(iv) on the person;  
(v) in transit.  
All in the United Kingdom.

N.B. (1).—In case of loss at the Insured's Private Dwelling-house, the amount insured on the Contents thereof shall be the total sum insured less the value of Property temporarily removed to other places, and covered as above but not exceeding the sum above specified.  
N.B. (2).—The protection afforded by this Insurance to Property temporarily removed as above, applies only if, and so far as, such property is not otherwise insured.

The Company agrees with the Insured (but subject to Conditions endorsed hereon, which are to be taken as part of this Policy) that if after payment of the Premium the Property above described, or any part thereof, shall be destroyed or damaged by Fire or Lightning, or by Explosion at any time before the expiration of the first period of this Policy, or before the expiration of any period of renewal of this Policy, in respect of which the Insured shall have paid to the Company, and the Company shall have accepted the Premium required for the renewal of this Policy, the Company will pay, or at its option make good by re-insatement all such loss or damage to an amount not exceeding in respect of the several matters specified in this Policy the sum set opposite thereto respectively, and not exceeding in the whole the sum of ONE THOUSAND FIVE HUNDRED POUNDS...

In Witness Whereof, this Policy has been signed this Eighth day of December One Thousand Nine Hundred and Twenty-Six

*Sydney J. J. ...* LOCAL MANAGER.

*Two James ...* ONE OF THE BOARD OF DIRECTORS.

Examined b  
Entered WFB



THE  
**LONDON AND LANCASHIRE**  
INSURANCE COMPANY, LTD.

HEAD OFFICES:  
45, DALE STREET, LIVERPOOL.  
155, LEADENHALL STREET, LONDON, E.C.3.

CHIEF ADMINISTRATION:  
5 & 7, CHANCERY LANE, W.C.2.

19, BENNETT'S HILL, BIRMINGHAM.  
CORN STREET, BRISTOL.  
7, ST. MARY STREET, CARDIFF.  
CITY CHAMBERS, LEEDS.  
13, ST. ANN STREET, MANCHESTER.  
113, PILGRIM ST., NEWCASTLE-ON-TYNE.  
9, KING STREET, ABERDEEN.  
34, ST. ANDREW SQUARE, EDINBURGH.  
32, ROYAL EXCHANGE SQUARE, GLASGOW.  
11, DONEGALL SQUARE, W. BELFAST.  
18 & 19, COLLEGE GREEN, DUBLIN.

Policy No **11079234**

NAME **MRS. MARY NEARY**

SUM INSURED **£ 1,500**

NET PREMIUM FOR  
FIRST PERIOD **£ 4: 15: 6.**

RENEWAL PREMIUM **£ 4: 10: --**

PAYABLE ANNUALLY ON EACH **25th** DAY

OF **December**

AGENT **Messrs. Farrell McDonnell & Co.,**

ROSCOMMON.

**CONDITIONS.**

1. If, after the insurance by this Policy has been undertaken, anything be done without the previous written consent of the Company (otherwise than in and about the execution, for not exceeding 30 days, of ordinary repairs) whereby the danger of loss or damage to Property hereby insured is increased, this Policy shall be void.

2. If any of the Property hereby insured be removed from the building or place in which it is herein stated to be contained, or if the interest of the Insured in Property hereby insured shall pass from him otherwise than by will or operation of law, this Policy shall cease to attach thereto unless a memorandum is endorsed hereon by or on behalf of the Company signifying their consent to the continuance of the Insurance.

3. If at the time of Loss or Damage to any Building hereby insured the Insured shall have contracted to sell his interest therein, and the purchase shall not have been but shall be thereafter completed, the Purchaser on the completion of the purchase, shall be entitled to the benefit of this Policy so far as it relates to and so far as he is not otherwise insured against such loss or Damage, without prejudice to the rights and liabilities of the Insured or the Company under the Policy in the meantime.

4. This Policy does not cover—

(a) Money and securities, goods in trust, plans, patterns, models, moulds, designs, stamps, documents, manuscripts, and books of account, unless the same are specifically mentioned and insured by the Policy.

(b) Loss or damage occasioned by or happening through or in consequence of  
Riot, Civil Commotion, Foreign Enemy, Military or Usurped Power, Subterranean Fire or Earthquake;

Spontaneous fermentation or heating of or the undergoing of any heating process by the property insured;

Explosion, other than of Boilers used for domestic purposes, or of illuminating Gas in a Building not forming part of any Gas Works.

5. On the happening of any Loss or Damage, the Insured shall forthwith give notice thereof in writing to the Company, and shall within thirty days after such loss or damage, or such further time as the Company may allow, deliver to the Company a claim in writing for the Loss or Damage, containing as particular an account as may be reasonably practicable of the several articles or items of Property damaged or destroyed,

and of the amount of loss or damage thereto respectively. The Insured must also give to the Company all such proofs and information with respect to the claim as may be reasonably required. No claim under this Policy shall be payable unless the terms of this condition are complied with.

6. If the claim be in any respect fraudulent, or if any fraudulent devices are used by the Insured, or anyone acting on his behalf, to obtain any benefit under this Policy, all benefit under it shall be forfeited.

7. In the event of reinstatement of any Property, the Insured shall produce and give to the Company all such plans, documents, books and information as the Company may reasonably require.

8. The Company may at any time after the Loss or Damage take and keep possession of, or examine, arrange and otherwise deal with the insured property for all reasonable purposes, and if the Insured or anyone acting on his behalf obstruct or oppose the Company in so doing, all benefit under this Policy shall be forfeited.

9. If at the time of any Loss or Damage there be any other subsisting Insurance covering such Loss or Damage, the Company shall not be liable for more than their ratable proportion thereof. And if there shall then be any other subsisting Insurance on any of the Property hereby insured, either alone or together with any other Property which shall be subject to any Condition of Average, the Insurance of such Property under this Policy shall be subject to such Condition of Average in like manner.

10. All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed by each of the parties in writing, or in case the Arbitrators do not agree, of an Umpire appointed by the Arbitrators in writing before entering upon the Reference, and the making of the Award shall be a condition precedent to any liability of the Company or any right of action against the Company in respect of any claim.

11. Every Warranty to which the Property insured or any item thereof is, or may be, made subject, shall from the time the warranty attaches apply and continue to be in force during the whole currency of this Policy, and non-compliance with any such Warranty, whether it increases the risk or not, shall be a bar to any claim in respect of such property or item; provided that if this Policy is renewed a claim in respect of loss or damage occurring during the renewal period shall not be barred by reason of a Warranty not having been complied with at any time before the commencement of such period.

**N.B.—It is necessary that the Insured should read the Policy and its Conditions, to ascertain that it is made out according to intention.**