

Sum Insured.
£ 4500

FIRE Policy.
No 39146

PRESENT PAYMENT.
 Year's Premium...£ 3 : 10 : 6
 " Week's ditto " : " : "
£ 3 : 10 : 6

F.P. _____
 FUTURE PAYMENT.
£ 3 : 10 : 6

From the 22nd day of June 1874.
 to Midsummer 1878.

RENEWABLE
 Midsummer ANNUALLY.



THE
PATRIOTIC ASSURANCE COMPANY OF IRELAND,

FOR THE ASSURING OF
 HOUSES, GOODS, SHIPS IN DOCK, ETC. FROM FIRE; LIVES; AND FOR THE PURCHASING AND GRANTING OF
 ANNUITIES, ETC.

This Policy of Insurance Witnesseth THAT Francis Webb of Hill Town, Castle Pollard in the County West Meath Esquire hereinafter called the Insured, having paid to the PATRIOTIC ASSURANCE COMPANY OF IRELAND, hereinafter called the Company, the sum of Three Pounds, ten shillings & sixpence for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:

On the Building of six Houses situate nos 33 to 38 (both inclusive) York Street, Dublin in equal proportions, Occupied as private dwelling houses, Four Thousand Two Hundred Pounds	£ 4200
On the Building of six stables at use thereof in equal proportions, Three Hundred Pounds	" 300
Said Buildings are brick and stone ^{built} and roofed with slates & bounded by similar houses.	
	<u>£ 4500</u>

The Company hereby agrees with the Insured (but subject to the conditions on back hereof, which are to be taken as part of this Policy), that if the Property above described, or any part thereof, shall be destroyed or damaged by Fire, at any time between the Twenty second day of June 1874, and the Twenty fourth day of June 1878, both inclusive, or at any time afterwards, so long as the Insured or his Representatives in interest shall pay to the Company, and it shall accept the sum required for the renewal of this Policy, on or before the Twenty fourth day of June in each succeeding year, the Company will, out of its Capital Stock, and Funds, pay or make good all such loss or damage, to an amount not exceeding, in respect of the several matters above specified, the sum set opposite thereto respectively, and not exceeding in the whole the sum of Four Thousand Five Hundred Pounds.

In Witness whereof this Policy has been signed by

Examined A. B. Kelly
 Entered W. H.
 Three of the Directors of the Company, this Ninth day of July One Thousand Eight Hundred and Seventy Seven
 In presence of M. M. M.

William M. M. M.
John M. M.
Joseph M. M.



J. D. WYNN AND SON, Printers, 14, Middle Abbey-st., Dublin.

1874

to Messrs

Barth & Sons

Williamstown

For Messrs Hoff & Co

Please read your Policy and its Conditions, and see that it is made out in accordance with your intentions.

Renewable at *Williamstown* Annually.

Future Payment, £ 3 : 10 : 6

Present Payment, £ 3 : 10 : 6

No. 39146 for £4500

WILLIAM JOHN HANCOCK, SECRETARY OF THE COMPANY, HEAD OFFICE, 9, COLLEGE GREEN, DUBLIN.

The Patriotic Assurance Company of Ireland.

FIRE POLICY.

THE CONDITIONS WITHIN REFERRED TO ARE AS FOLLOWS:—

1. Any material mis-description of any of the Property proposed to be hereby Insured, or of any Building or Place in which Property to be so Insured is contained, or any mis-statement of, or omission to state any fact material to be known for estimating the risk, renders this Policy void as to the Property affected by such mis-description, mis-statement, or omission respectively.
2. If, after the risk has been undertaken by the Company, anything whereby the risk is increased be done to Property hereby Insured, or to, upon, or in any Building hereby Insured, or any Building or Place in which Property hereby Insured is contained, or if any Property hereby Insured be removed from the Building or Place in which it is herein described as being contained, without, in each and every of such cases, the assent or sanction of the Company, signified by endorsement hereon, the Insurance as to the Property affected thereby ceases to attach.
3. This Policy does not cover Property held in Trust, or on Commission, unless expressly described as such; nor China, Glass, Looking Glasses, Jewels, Clocks, Watches, Trinkets, Medals, Curiosities, Manuscripts, Government Stamps, Prints, Paintings, Drawings, Sculptures, Musical, Mathematical, or Philosophical Instruments, Patterns, Models, or Moulds, unless specially mentioned in the Policy; nor Deeds, Bonds, Bills of Exchange, Promissory Notes, Money, Securities for Money, or Books of Account; nor Gunpowder; nor Loss or Damage by Fire to Property occasioned by or happening through its own Spontaneous Fermentation or Heating; or by or through Invasion, Foreign Enemy, Riot, Civil Commotion, or the act of an incendiary; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in a Building not forming part of any Gas Works.
4. This Policy ceases to be in force as to any Property hereby Insured, which shall pass from the Insured to any other person otherwise than by Will or operation of Law, unless notice thereof be given to the Company, and the subsistence of the Insurance in favour of such other person be declared by a memorandum endorsed hereon by or on behalf of the Company.
5. On the happening of any Loss or Damage by Fire to any of the Property hereby Insured, the Insured is forthwith to give notice in writing thereof to the Company, and within fifteen days at latest to deliver to the Company as particular an account as may be reasonably practicable of the several articles or matters Damaged or Destroyed by Fire, with the estimated value of each of them respectively, having regard to their several values at the time of the Fire, and in support thereof to give all such vouchers, proofs, and explanations as may be reasonably required, together with, if required, a statutory declaration of the truth of the account; and in default thereof no claim in respect of such Loss or Damage shall be payable until such notice, account, proofs, and explanations respectively are given and produced, and such statutory declaration, if required, is made.
6. If the claim be in any respect fraudulent, or if any false statutory declaration

17th March, 1870

- be made in support thereof, or if the Fire was occasioned by or through the procurement or connivance of the Insured, all benefit under this Policy is forfeited.
7. The Company may, if it think fit, reinstate or replace Property Damaged or Destroyed, instead of paying the amount of the Loss or Damage, and may join with any other Company or Insurers in so doing, in cases where the Property is also Insured elsewhere.
8. On the happening of any loss or Damage by Fire to any Property, in respect of which a claim is, or may be, made under this Policy, the Company, without being deemed a wrong doer, may by its authorised Officer and Servants, enter into the Building or Place in which such Loss or Damage has happened, and for a reasonable time remain in possession thereof, and of any Property hereby insured which is contained therein, for all reasonable purposes relating to, or in connection with, the Insurance hereby effected, and this Policy shall be evidence of leave and licence for that purpose.
9. If at the time of any Loss or Damage by Fire happening to any Property hereby insured, there be any other subsisting Insurance or Insurances, whether effected by the Insured or by any other person, covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
10. In all cases where any other subsisting Insurance or Insurances, whether effected by the Insured or by any other person, covering any Property hereby insured, either exclusively or together with any other Property in and subject to the same risk only, shall be subject to average, the Insurance on such Property under this Policy shall be subject to average in like manner.
11. If any difference shall at any time arise between the Company and the Insured, or any Claimant under this Policy, as to the amount of any Loss or Damage by Fire, or as to the fulfilment or non-fulfilment of any of the Conditions herein set forth, or as to any question, matter, or thing concerning or arising out of this Insurance, every such difference, as and when the same arises, shall be referred to the arbitration and decision of two indifferent persons, one to be chosen by the party claiming and the other by the Company; or in case of disagreement between them, then of an Umpire to be chosen by the Arbitrators before entering on the reference; and the costs of the reference shall be in the discretion of the Arbitrators or Umpire as the case may be, who shall award by whom and in what manner the same shall be paid; and the decision of the Arbitrators or Umpire, as the case may be, shall be final and binding on all parties, and this Condition shall be deemed and taken to be an Agreement to refer as aforesaid.
12. In all cases where this Policy is void or has ceased to be in force under any of the foregoing Conditions, all moneys paid to the Company in respect thereof will be forfeited.