

Nurserymen, Market Gardeners'
and General
HAILSTORM INSURANCE

Corporation, Limited.

Head Office: 41 & 42 KING STREET, COVENT GARDEN, W.C.

Mr. Hubert Richard

GLASS.

No. *2114*

	£	s.	d.
ANNUAL PREMIUM			
at <i>Lady Day</i> Quarter	5	12	6
ODD TIME		15	

FIRST PAYMENT

Retno. on 1994

£	6	7	6
	1	8	9
	<hr/>		
	4	18	9

AGENT:

Mr. Charles

IN CASE OF DAMAGE BY HAIL.

The enclosed Notice must be filled up and sent, within seven days of the Storm, to the Head Office at 41 and 42 KING STREET, COVENT GARDEN, W.C., and not to the Agent. See Eighth Condition.

EXAMINE THIS POLICY.



Nurserymen, Market Gardeners, and General

HAILSTORM

Insurance Corporation,

Limited.

Telegrams:
FOREWARNED, LONDON.

Telephone:
4227 GERRARD.

ESTABLISHED 1895.

HEAD OFFICE:

41 & 42 KING STREET, COVENT GARDEN,
W.C.

Incorporated under the Companies' Acts, 1862 to 1890.

No. 2114

ANNUAL PAYMENT

To be made at

Lady Day

£ 5-12-6

PRESENT PAYMENT

Received on the Grant of this Policy.

From *5 Feb* 190*8*
To *25th March* 190*8*

Annual Premium.... £ *5* s. *12* d. *6*
Odd Time : *15* :

Less ret. on 1904 £ *6* s. *4* d. *6*
4-18-9
4-18-9

Whereas *Mrs Hubert Richards of Evesham Worcester*

hereinafter designated "the Assured" hath paid to THE NURSERYMEN, MARKET GARDENERS', AND GENERAL HAILSTORM INSURANCE CORPORATION LIMITED the sum above stated to have been received on the grant of this Policy for the Insurance from loss by Breakage caused by Hail of the several quantities and qualities of Glass contained in the Houses or Buildings more particularly distinguished and especially enumerated in the Proposal for this Policy and referred to in the Schedule below on his Premises situated at *Nickhamford*

Now therefore in consideration of such payment being made and so long as the said Assured shall pay or cause to be paid to the said Corporation the above-mentioned Annual Premium and so long also as the Directors for the time being shall agree to accept the same the funds of the said Corporation shall subject as herein mentioned and to the Conditions endorsed hereon be liable to pay or make good to the above-named Assured his Heirs Executors Administrators or Assigns according to the insured value of the same all such damage as shall happen to the said Glass by reason of the Breakage thereof by Hail during the period for which this Policy shall be in force.

But it is expressly declared that the funds and subscribed capital of the Corporation shall alone in any event be liable to answer and make good all such damage and that no Director or other Proprietor for the time being nor any former Director or other Member of the Corporation or his Heirs Executors or Administrators shall in any event be individually responsible for the payment of or contribution towards such damage or to any execution or other process or proceeding in respect thereof or be liable to any demand against the Corporation on any pretence whatever beyond the amount then unpaid on his share or shares in the capital stock or funds of the Corporation not already subject to any previous claim or demand.

In witness whereof We (two of the Directors of the said Corporation) have hereunto set our hands the *22nd* day of *February* One Thousand Nine Hundred and *Sevens*

Exd. *1/8/08*

Harry Wetch

Countersigned *Alexander Murray* Secretary. *James Sweet*

Directors.



SCHEDULE OF GLASS INSURED.

DESCRIPTION OF BUILDINGS.	TOTAL SQUARE FEET OF GLASS.	KIND OF GLASS.	AMOUNT INSURED, limited to 6 per square foot.
<i>Eleven Glasshouses</i>	<i>45,000</i>	<i>21oz.</i>	<i>£1125.</i>

Cancelling 1994

Agent Mrs P. Choules

ONLY DAMAGE BY HAIL IS COVERED.

CAUTION TO THE ASSURED.
 In every case of damage by HAIL, where a claim is intended to be made, notice must be sent to the HEAD OFFICE AT LONDON, as required by the Eighth Condition, and within the time therein named, and the Assured is informed that notice given to any Local Agent will not be held by the Corporation as a compliance with that Condition.

VII. In the event of any portion of the within-mentioned Glass being replaced, a proportionate premium to the expiration of the then current year must be paid on such replaced Glass, or in the event of its being broken by another Hailstorm the Corporation will not be liable for any interim damage.

VIII. In case of damage notice thereof in writing should be given immediately and must be given at latest within seven days, addressed to "The Secretary or the NURSERYMEN, MARKET GARDENERS' AND GENERAL HAILSTORM INSURANCE CORPORATION, LIMITED, 41 & 42, King Street, Covent Garden, W.C.," stating the number of the Policy, particulars of the damage sustained, and the time at which such damage occurred, and in default of such notice the Corporation shall not be liable, and the Assured shall be excluded from all benefits under this Policy.

IX. The Corporation do not undertake to reinsure, but compensation will be paid on Glass broken by Hail at the rate per foot at which it is insured.

X. If, in support of a claim, there shall appear any fraud or willful misstatement, the claimant shall forfeit all benefit under this Policy.

XI. All differences respecting the amount of damage shall be immediately submitted to the arbitration of two persons—one to be chosen by the Corporation and the other by the Assured—or their Umpire, to be chosen before they proceed to adjudicate, and if they cannot agree who shall be Umpire, each party shall write a name upon a slip of paper to be drawn for, and the name first drawn shall be the Umpire. If the Assured shall not agree to go to arbitration as herein provided within seven days after being required to do so, he shall not have any claim upon the Corporation for such damage.

XII. The Corporation will not be liable for any damage between the time of signing the proposal and the same being received at the Head Office, nor until the full amount of the premium has been paid, and the party taking the Proposal shall be considered the Agent of the Assured for this purpose.

XIII. Non-compliance by the Assured with any of the above conditions renders this Policy void.

I. This Insurance is granted on the understanding that the quantity of Glass herein enumerated forms the entire area of that particular description owned by the Assured, unless otherwise stated on the proposal at the time it is made; but when only a portion of any kind of Glass is intended to be insured, each Building or part of Building containing the same must be especially described, and the number and situation of the Building or Buildings given, and the approximate area owned stated. In order that the insured portion may be readily identified. In cases of omission or misrepresentation, this Corporation shall not be liable for damage by Hail to Glass in any such Buildings.

II. In all cases of Insurance on Glass against damage by Hail, a correct description of the kind of Glass to be insured must be inserted in the proposal form. If such description contain any false statement or misrepresentation, the Assured shall not be entitled to claim for any damage sustained.

III. Upon the death of any person insured, the Policy may, by endorsement, be continued to the legal representatives, or be transferred to the person succeeding to the property.

IV. No Policy shall be of any force if assigned, unless such assignment shall have been allowed by an endorsement thereon.

V. The renewal premium under this Policy shall be due the day when the current year for which it is first granted expires, and may be paid during ten days from that date, but the Directors shall not be bound to send any notice of the renewal premium becoming due, and at the expiration of the coming year, or of any subsequent year, they shall be at liberty, if they see fit, to decline altogether to renew this Policy, and to refuse to accept the premium for another year, in which case the risk under this Policy shall therefore cease and determine. No payment of any such renewal premium shall suffice to keep on foot or renew this Policy unless the usual official receipt under the hands of two of the Directors shall be given for the same. Insurances for less than a year shall terminate at four o'clock in the evening of the day specified, without the allowance of ten days.

VI. No receipts shall be valid unless signed by one of the Corporation's Clerks or Agents, nor shall any receipts be valid, except such as are on printed forms issued from the Office.

CONDITIONS OF INSURANCE.

Nurserymen, Market Gardeners' and General HAILSTORM INSURANCE Corporation, Limited.

Head Office: 41 & 42 KING STREET, COVENT GARDEN, W.C.

Mr. Hubert Richard

GLASS.

No. 2114			
ANNUAL PREMIUM	£	s.	d.
at Lady Day/Quarter	5	12	6
ODD TIME		15	
FIRST PAYMENT	£	6	7
£ 1 8 6			
4-18-9			

AGENT:

Mr. Charles

IN CASE OF DAMAGE BY HAIL.

The enclosed Notice must be filled up and sent, within seven days of the Storm, to the Head Office at 41 and 42 KING STREET, COVENT GARDEN, W.C., and not to the Agent. See Eighth Condition.

EXAMINE THIS POLICY.

That the undermentioned persons are interested in this Policy as follows: Mrs. Thomas Duffield Stronach of 139, Cockspur Street St. and Robert Crawford Stronach of 3, St. Paul's Churchyard, St. Paul's Churchyard, London, E.C.4. John William Pickering and Walter Arthur Pickering of 2+3, White Star St. as Trustees and the General and Travelling Trustees Company Limited of 2 and 3, White Star St. as the Mortgagees.

Taken this 20th day of December 1907

15 South Street Finsbury St. E.

Secretary

Endorsed on the Books of the Corporation this 25th day of December 1907.

Mr. James Monte

The insured Mr. H. L. Richards writes that he has not visited in Mr. William Richards' department. He writes that he has not visited in Mr. Richards' department. He writes that he has not visited in Mr. Richards' department.

49, White Star St. London, E.C.4.

Indorsed on the books of the Corporation this 2nd day of September, 1915.

Secretary

CONDITIONS OF INSURANCE.

I.

This Insurance is granted on the understanding that the quantity of Glass herein enumerated forms the entire area of that particular description owned by the Assured, unless otherwise stated on the proposal at the time it is made; but when only a portion of any kind of Glass is intended to be insured, each Building or part of Building containing the same must be specially described, and the number and situation of the Building or Buildings given, and the approximate area owned stated, in order that the insured portion may be readily identified. In cases of omission or misrepresentation, this Corporation shall not be liable for damage by Hail to glass in any such Buildings.

II.

In all cases of Insurance on Glass against damage by Hail, a correct description of the kind of Glass to be insured must be inserted in the proposal form. If such description contain any false statement or misrepresentation, the Assured shall not be entitled to claim for any damage sustained.

III.

Upon the death of any person insured, the Policy may, by endorsement, be continued to the legal representatives, or be transferred to the person succeeding to the property.

IV.

No Policy shall be of any force if assigned, unless such assignment shall have been allowed by an endorsement thereon.

V.

The renewal premium under this Policy shall be due the day when the current year for which it is first granted expires, and may be paid during ten days from that date, but the Directors shall not be bound to send any notice of the renewal premium becoming due, and at the expiration of the coming year, or of any subsequent years, they shall be at liberty, if they see fit, to decline altogether to renew this Policy, and to refuse to accept the premium for another year, in which case the risk under this Policy shall thenceforth cease and determine. No payment of any such renewal premium shall suffice to keep on foot or renew this Policy unless the usual official receipt under the hands of two of the Directors shall be given for the same. Insurances for less than a year shall terminate at four o'clock in the evening of the day specified, without the allowance of ten days.

VI.

No receipts shall be valid unless signed by one of the Corporation's Clerks or Agents, nor shall any receipts be valid, except such as are on printed forms issued from the Office.

VII.

In the event of any portion of the within-mentioned Glass being replaced, a proportionate premium to the expiration of the then current year must be paid on such replaced Glass, or in the event of its being broken by another Hailstorm the Corporation will not be liable for any interim damage.

VIII.

In case of damage notice thereof in writing should be given immediately and must be given at latest within seven days, addressed to "THE SECRETARY OF THE NURSERYMEN, MARKET GARDENERS' AND GENERAL HAILSTORM INSURANCE CORPORATION, LIMITED, 41 & 42, King Street, Covent Garden, W.C.," stating the number of the Policy, particulars of the damage sustained, and the time at which such damage occurred, and in default of such notice the Corporation shall not be liable, and the Assured shall be excluded from all benefits under this Policy.

IX.

The Corporation do not undertake to reinstate, but compensation will be paid on Glass broken by Hail at the rate per foot at which it is insured.

X.

If, in support of a claim, there shall appear any fraud or wilful misstatement, the claimant shall forfeit all benefit under this Policy.

XI.

All differences respecting the amount of damage shall be immediately submitted to the arbitration of two persons—one to be chosen by the Corporation and the other by the Assured—or their Umpire, to be chosen before they proceed to adjudicate, and if they cannot agree who shall be Umpire, each party shall write a name upon a slip of paper to be drawn for, and the name first drawn shall be the Umpire. If the Assured shall not agree to go to arbitration as herein provided within seven days after being required to do so, he shall not have any claim upon the Corporation for such damage.

XII.

The Corporation will not be liable for any damage between the time of signing the proposal and the same being received at the Head Office, nor until the full amount of the premium has been paid, and the party taking the Proposal shall be considered the Agent of the Assured for this purpose.

XIII.

Non-compliance by the Assured with any of the above conditions renders this Policy void.

CAUTION TO THE ASSURED.

In every case of damage by HAIL, where a claim is intended to be made, notice must be sent to the HEAD OFFICE AT LONDON, as required by the Eighth Condition, and within the time therein named, and the Assured is informed that notice given to any Local Agent will not be held by the Corporation as a compliance with that Condition.

ONLY DAMAGE BY HAIL IS COVERED.

A FORM OF NOTICE IS ENCLOSED TO FACILITATE A CLAIM IN CASE OF DAMAGE.

That the undymentioned persons are interested in this Policy as follows:—

Memo: Mess. Thomas Druffield Hawkin of 13^a. Cockspur Street S.W. and Robert Crawford Hawkin of 3 New Court Temple St. ~~as~~ as ^{or} Mortgagees.
Walter Bishop Sadgrove, John William Pickering and Walter Arthur Sadgrove of 2+3 White Street E.C. as Sureties and The Home Mutual Travelling Structures Company Limited of 2 and 3 White Street E.C. as ^{the} Mortgagees

Dated this 20th. day of December 1907

W. H. H. H.

15 South Street
Finsbury E.C.
Solicitor

Endorsed on the Books of the Corporation this 25th day of December
1907.

Alex. James Morris
Secretary.

The interest of the above named Thomas
Duffield Standen & Robert Crawford Standen
in the within Policy has ceased
Deposited

The interest of Mr H.L. Richards in his Policy is
now vested in Mr. William Pearce of Seaparrow
Swansea
The interest of Messrs Saapuro & Pickett has ceased
and ordered accordingly

Coventry Street
Smith Place
Finsbury & Co
31 Aug 1915

Return Policy to

49. Finsbury Pavement
to
Messrs H.L. Richards & Co
31 Aug. 1915.

Endorsed on the books of the
Corporation this 2nd. day of
September, 1915.

Secy James Allonso
Secretary.