for its duration, so long as the said assured or her assigns shall continue to pay the like rate of premium, as shall have been paid for this Insurance, and so long as this Corporation shall agree to accept, and actually receive the same from the assured or her assigns, provided that a premium for a continuance of the Insurance shall be actually paid by the assured or her assigns to this Corporation, before the day limited for the termination of the risk, and such payment endorsed on this Policy, or a receipt therefor given by this Corporation. And it is further agreed, that the amount of such loss or damage, as the assured or her assigns shall be entitled to receive by virtue of this Policy, shall be paid within ninety days after notice and proof thereof made by the assured in conformity to the conditions of this corporation, subjoined in this policy. Provided always nevertheless, and it is hereby declared that this Corporation shall not be liable, or bound to pay the said assured in this Policy named her executors adm^rs or assigns, for any Loss or damage by fire, that may happen or take place in consequence of any invasion, civil commotion, Riot, or any Military or usurped Power whatsoever, And provided also that in case the assured shall have already any other insurance made on the hereby insured premises, she shall notify the same to this corporation, before or at the time of executing this policy or cause the same to be endorsed thereon, otherwise this Insurance shall be void and of none effect, and if the assured or her ~~heirs~~ assigns shall hereafter make any other insurance on the hereby insured premises she shall with all reasonable diligence notify the same to this corporation, and have the same endorsed on this policy, or otherwise acknowledged in writing by this corporation, or in default thereof this Policy shall cease and be of none effect. And it is further declared and agreed, that in case of any other Insurance being made upon the premises hereby insured either prior or subsequent to the date of these presents, the assured shall not in case of loss or damage be entitled to demand, or recover on said policy any greater proportion of the loss sustained than the amount hereby insured shall bear to the whole amount of the several Insurances made or to be made on the premises insured by this policy. And it is agreed and declared to be the true intent and meaning of the parties hereto and these presents that in case the above mentioned buildings shall at any time after the making and during the time this policy would otherwise continue in force be appropriated or used for the purpose of carrying on or exercising the trade business or vocation of a soap boiler, Tallow Chandler, Brewer, Malster, Baker, Rope maker, Sugar Refiner, Distiller, Chemist, Varnish Maker, Paper maker, Stable Keeper, Tavern Keeper, China, Glass or Earthenware seller, Oil or Colourman, Printer, Book Binder, Cooper, Carpenter, Cabinet Maker, Coach Maker, Boat Builder, Ship Chandler or Apothecary or any manufactory which requires the use of Fire heat, or shall be used for the purpose of storing therein gunpowder, Hemp, Flax, oil, Pitch, Tar, Rosin, Turpentine, Spirits of Turpentine, Aqua Fortis, Straw, Hay, Grain unthrashed, Fodder, distilled Spirits or other hazardous goods, for Theatrical or other public Exhibitions, Steam engine used, or undergoing repairs, without consent, then and from thence forth so long as the said buildings shall be wholly or in part appropriated, or used for any or either of

the purposes aforesaid, these presents shall cease and be of no force or effect, unless otherwise specially agreed by this Corporation and such agreement be signified in writing in or on the policy. And it is moreover declared that this Policy of the Insurance thereby intended to be made does not comprehend, or cover books of accounts, written securities, deeds or other evidences of title to lands, Bills, Notes or other evidences of debts, Money or Bullion.

And it is understood and agreed as well by this corporation as by the assured named in this policy and all others who may become interested therein that this Insurance is made and accepted in reference to the conditions which accompany these presents and in every case the said conditions are to be used to explain the rights & obligations of the parties, except so far forth as the policy itself specially declares those rights and obligations. In Witness Whereof the said Corporation have caused their Common Seal to be affixed to these presents, and the same to be signed by their President and attested by their Secretary, on this Thirteenth day of May in the year one thousand Eight hundred and forty four. John Rice. Pres^t.

Attested. Thomas J. Rutter. Secretary.

Conditions of Insurance.

1. All applications for insurance must be made at the office of the Company in writing;

2. In all applications for insurance of property the applicant must furnish an accurate and just description of the same viz. of what materials each building is constructed: whether occupied as a private dwelling, or how otherwise; where situated, the name of the present occupier, how situated with respect to other buildings. And in the insurance of goods, wares and merchandize, the place where the same are deposited is to be described, also a general description of such goods and whether any manufactory is carried on in the premises all of which is to be certified and attested in such manner as the nature of the case may admit. And if any person or persons shall insure his, or their buildings or goods, and shall cause them to be described in the policy otherwise than they really are so that the same be charged at the lower premium than would otherwise be demanded, or if such description be false, or fraudulent such insurance shall be void and of none effect.

3^d. Goods held in trust, or on Commission are to be declared as such, otherwise the policy would not extend to cover such property.

4th. Every policy of insurance made by this company shall be sealed with its seal signed by the President and attested by the Secretary and the person for whose interest the insurance is made must be declared and named therein; nor can any policy, or interest therein be assigned but by consent of the company expressed by endorsement made thereon.

5. No insurance will be considered as made or binding, until the premium be actually paid or secured.

6. Jewels, plate, medals or other curiosities, paintings & sculptures are not included in any insurance unless such articles be specified in the policy.

7. It shall be the duty of all persons insured by this company in case of fire, or other danger touching the risk, to do every thing