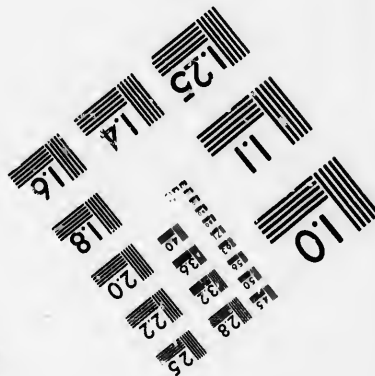
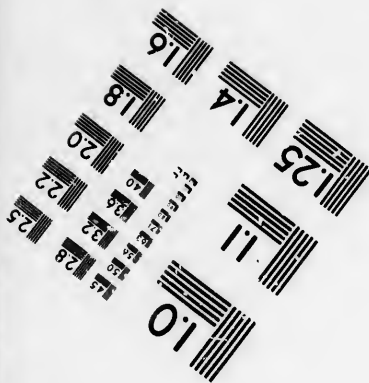
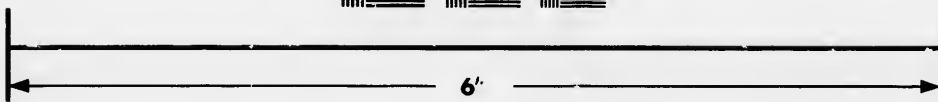
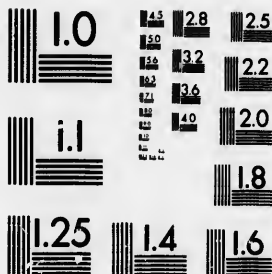


**IMAGE EVALUATION
TEST TARGET (MT-3)**



**Photographic
Sciences
Corporation**

23 WEST MAIN STREET
WEBSTER, N.Y. 14580
(716) 872-4503

**CIHM/ICMH
Microfiche
Series.**

**CIHM/ICMH
Collection de
microfiches.**



Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques

© 1986

Technical and Bibliographic Notes/Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

L'institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

- Coloured covers/
Couverture de couleur
- Covers damaged/
Couverture endommagée
- Covers restored and/or laminated/
Couverture restaurée et/ou pelliculée
- Cover title missing/
Le titre de couverture manque
- Coloured maps/
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black)/
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations/
Planches et/ou illustrations en couleur
- Bound with other material/
Relié avec d'autres documents
- Tight binding may cause shadows or distortion along interior margin/
La reliure serrée peut causer de l'ombre ou de la distorsion le long de la marge intérieure
- Blank leaves added during restoration may appear within the text. Whenever possible, these have been omitted from filming/
Il se peut que certaines pages blanches ajoutées lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.
- Additional comments:/
Commentaires supplémentaires:

- Coloured pages/
Pages de couleur
- Pages damaged/
Pages endommagées
- Pages restored and/or laminated/
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- Pages detached/
Pages détachées
- Showthrough/
Transparence
- Quality of print varies/
Qualité inégale de l'impression
- Includes supplementary material/
Comprend du matériel supplémentaire
- Only edition available/
Seule édition disponible
- Pages wholly or partially obscured by errata slips, tissues, etc., have been refilmed to ensure the best possible image/
Les pages totalement ou partiellement obscurcies par un feuillet d'errata, une pelure, etc., ont été filmées à nouveau de façon à obtenir la meilleure image possible.

This item is filmed at the reduction ratio checked below/
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	12X	14X	16X	18X	20X	22X	24X	26X	28X	30X	32X
						✓					

The copy filmed here has been reproduced thanks to the generosity of:

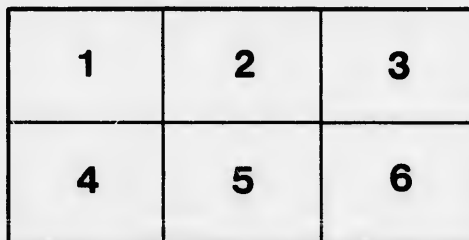
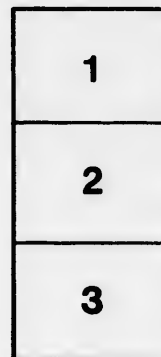
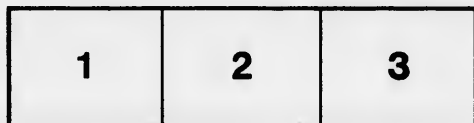
Seminary of Quebec
Library

The images appearing here are the best quality possible considering the condition and legibility of the original copy and in keeping with the filming contract specifications.

Original copies in printed paper covers are filmed beginning with the front cover and ending on the last page with a printed or illustrated impression, or the back cover when appropriate. All other original copies are filmed beginning on the first page with a printed or illustrated impression, and ending on the last page with a printed or illustrated impression.

The last recorded frame on each microfiche shall contain the symbol \rightarrow (meaning "CONTINUED"), or the symbol ∇ (meaning "END"), whichever applies.

Maps, plates, charts, etc., may be filmed at different reduction ratios. Those too large to be entirely included in one exposure are filmed beginning in the upper left hand corner, left to right and top to bottom, as many frames as required. The following diagrams illustrate the method:



L'exemplaire filmé fut reproduit grâce à la générosité de:

Séminaire de Québec
Bibliothèque

Les images suivantes ont été reproduites avec le plus grand soin, compte tenu de la condition et de la netteté de l'exemplaire filmé, et en conformité avec les conditions du contrat de filmage.

Les exemplaires originaux dont la couverture en papier est imprimée sont filmés en commençant par le premier plat et en terminant soit par la dernière page qui comporte une empreinte d'impression ou d'illustration, soit par le second plat, selon le cas. Tous les autres exemplaires originaux sont filmés en commençant par la première page qui comporte une empreinte d'impression ou d'illustration et en terminant par la dernière page qui comporte une telle empreinte.

Un des symboles suivants apparaîtra sur la dernière image de chaque microfiche, selon le cas: le symbole \rightarrow signifie "A SUIVRE", le symbole ∇ signifie "FIN".

Les cartes, planches, tableaux, etc., peuvent être filmés à des taux de réduction différents. Lorsque le document est trop grand pour être reproduit en un seul cliché, il est filmé à partir de l'angle supérieur gauche, de gauche à droite, et de haut en bas, en prenant le nombre d'images nécessaire. Les diagrammes suivants illustrent la méthode.

T H E

Rates and Conditions

O F T H E

PHOENIX ASSURANCE

Lombard-Street and C

L O N D O N

AMERICA.

T H E

210

Conditions of Insurance

F T H E

SURANCE-OFFICE,

et and *Charing-Cross,*

N D O N.

LONDON,

August 26, 1785.



P R O P O
 F R O M T
 Phoenix Assurance
 Of L O N

For Insuring Houses, Buildings, Stores, &c.
 FROM LOSS AND DAM



INSURANCE from Loss and Damage by FIRE has
 the Happiness of Families, and has given addition
 distinguished Approbation with which the Public
 improved System of this Office, occasioned frequ
 principal Cities and Towns in *Europe* and *North-A*
 extend its Plan to the WESTERN CONTINENT,
 it is hoped will be found moderate and reason
 Fabricks in the Towns of *North-America*, and the almost general U
 cannot at present propose a Table of Rates framed upon a lower S
 Buildings, the further Introduction of Fire-Engines, the Exceller
 Fairness of Sufferers by Fire, in stating the Losses when Acciden
 not far distant, to furnish the Comforts of Insurance to the Inha
 The Readiness with which this Office pays the Claims of Sufferers,
 that it is not necessary to offer more on the Subject, than to refe
 of this City with whom they correspond.

* * Several Churches, Colleges, Hospitals, Public Halls, and other Publ
 are now insured in this Office.

†† Nothing will tend to moderate the Rate of Premiums in every Insu
 Property, as in what Buildings it is deposited, of which, if possible, a Plan sh
 on each Building, or the Goods therein, and how such Buildings are called a

T A B L E O F

CANADA,
NOVA-SCOTIA,
AND
UNITED STATES
OF
AMERICA.



PROPOSALS

FROM THE
Insurance Company
OF LONDON,

for insuring Houses, Stores, Goods, Wares, & Merchandize,
AND DAMAGE BY FIRE.

Damage by FIRE hath been found a Measure of great Importance to
and has given additional Security to Commercial Transactions.—The
with which the Public throughout GREAT-BRITAIN received the
benefit, occasioned frequent Application for Insurance of Property in the
of *Europe* and *North-America*; and the Company having determined to
of the *EUROPEAN CONTINENT*, offers the following Rates and Conditions, which
are moderate and reasonable.—On Account of the numerous Timber
used in the almost general Use of Shingles in covering the Roofs, the Company
has determined upon a lower Scale: But it is hoped that the Increase of Brick
Engines, the Excellence of the Police, and, above all, the Honor and
Reduction of Losses when Accidents arise, will enable this Office at some Period,
to offer Insurance to the Inhabitants of *North-America* at a still lower Rate.
The Claims of Sufferers, and the Solidity of its Funds, are so well known
on this Subject, than to refer those who desire Information, to the Merchants

and to the Halls, and other Public and Private Buildings in the principal Cities of *Europe*,

and to the Agents in every Part of the World, for a full and ample Specification of the
Terms, which, if possible, a Plan should be sent, and Particulars how much is to be insured
and in what Buildings are called and situated.

OF THE
OF THE

Of ANNUAL PREMIUMS to be paid for ASSURANCE

	No. I.	No. II.
	Upon Common Insurances or Hazards of the First Class, viz.	Hazards of the Second Class
	<i>Brick or Stone Houses, with Roofs of Tiles, Slate, Stone, Iron, Lead, or Copper.</i>	<i>Houses of which the Walls are Part Timber, or Plastered Houses, being Slate, Iron, Tiles, Lead, or Copper.</i>
	<i>Furniture or Merchandize not hazardous, contained in such Buildings.</i>	<i>Furniture or Merchandize not hazardous in such Buildings.</i>
For Sums not exceeding	English Pounds Sterling.	English Pounds Sterling.
	1000 in one Risk 10s. 6d. per Cent. per Ann.	1000 — 15s. per Cent. per Ann.
	2000 ditto — 15s. — per Cent. per Ann.	2000 — 21s. per Cent. per Ann.
	3000 ditto — 21s. — per Cent. per Ann.	3000 — 25s. per Cent. per Ann.
		<i>Ships in Harbour and Ships Building in this Class; also, Carpenters, Coopers, Bakers, Ship-Chandlers, and Builders.</i>

C O N D I T I O N S

I. PERSONS desirous to be insured by this Company, are requested to send their Orders to their Agent or Correspondent in London.

II. The Correspondent or Agent of every Person desiring to be insured, is to deliver into the Office the Christian and Surname of such Person or Persons; their usual Place of Abode; also, the Rank, Title, Profession, Employment, or other Addition.

III. The Property to be insured must be described as well as the Case will admit; if Buildings, of what Materials, the Walls and Roof? Dimension,—how called,—and in what Situation with respect to other Buildings,—Breadth of Street, &c. what Sum is to be covered on each? As for Example, How much on the Mansion? and what further Sum on the Coach-House and Stables?

When Household Goods are intended to be insured, it is usual to specify thus,

On Household Furniture and Linen	—	—	—
On Wearing-Apparel	—	—	—
On Plate	—	—	—
On China and Glass	—	—	—
On Printed Books	—	—	—
On Liquors in Casks or Bottles	—	—	—
Total			

When Goods in Trade are to be insured, it will be proper to set forth of what Kinds the same consist; as whether, Woollen, Linen, Grocery, Perfumes, Ironmongers Wares? And if the same are deposited in more than one Building, then what Sum is to be insured on the Goods in each Building; Also, how such Buildings are constructed and situated?

IV. The Premium must be paid in Ready Money at the Time the Order is given, and the Insurance commences the Instant it is paid, and will continue in Force for



Gems, Antiques, &c. by Special Assurance.
 IX. No. of Policies.
 X. Premium by Week.
 XI. Who is the Sufferer?
 XII. Whether with the Goods of the Accidental Goods destroyed under the Sum insured.
 XIII. Fees, Stamp, &c.
 XIV. Will be ready

* * * The Policies issued by this Company will be under the Hand

† † Attendance is daily given at the Company's Offices in Lombard-Street

to be paid for ASSURANCE against FIRE.

No. II.

Hazards of the Second Class, viz.

Houses of which the Walls are Part Brick and Part Timber, or Plastered Houses, being covered with Slate, Iron, Tiles, Lead, or Copper.

Furniture or Merchandize not hazardous, contained in such Buildings.

Hazardous Goods in Brick or Stone Buildings.

English Pounds Sterling.

1000— 15s. per Cent. per Annum.

2000— 21s. — per Cent. per Annum.

3000— 25s. per Cent. per Annum.

Ships in Harbour and Ships Building are rated in this Class; also, Carpenters, Coopers, Innbuilders, Bakers, Ship-Chandlers, and Boat-Builders.

No. III.

Hazards of the Third Class, viz.

Timber Buildings covered with Boards or Thatch; also,

Goods therein, and Hazardous Goods, as Pitch, Tar, Turpentine, Wax, Hemp, Oils, Tallow, Spirituous Liquors, Hay, Straw, and Unthreshed Corn, in what Buildings soever contained.

English Pounds Sterling.

1000— 21s. — per Cent. per Annum.

2000— 25s. — per Cent. per Annum.

3000— 31s. 6d. per Cent. per Annum.

Mills and Machinery are rated in this Class; also, Porcelain, Glass, and Pottery Wares, in Trade.

of INSURANCE.

long as the Payments shall be made at the Office, at every Revolution of the Term specified in the Policy, or within Fifteen Days after.

V. If any other Insurance be existing on the same Property, Notice thereof must be given with the Order, otherwise the Policy will be void.

VI. Goods held in Trust, or on Commission, must be declared to be so held, otherwise the Policy will not cover such Property.

VII. This Company will not be accountable for the Amount of any Loss or Damage caused by any Foreign Invasion, or by any military or usurped Force, nor for the Damage done by any Fire occasioned by Earthquakes or Hurricanes.

VIII. Bills of Exchange, Bonds, Securities, Title-Deeds, Ready Money, are not included under any Insurance.——Medals, Jewels,

Gems, Antique Curiosities, Mirrors, and Paintings, above £10 each, may be insured by Special Agreement.

IX. No Insurance made for a less Term than One Year.

X. Persons choosing to insure for Seven Years, shall be allowed One Year's Premium by Way of Discount; also, a reasonable Discount upon Triennial Insurances.

XI. When any Loss by Fire is sustained on Property insured by this Company, the Sufferer is desired to certify the same as soon as possible, sending to the Office in Lombard-Street, London, such Particulars as the Nature of the Case will admit, together with the Testimony of such Neighbours or Servants as were present at the Time of the Accident, and of such Persons as were qualified to judge of the Value of the Goods destroyed or damaged;—these Documents (their Validity first ascertained under the Seal of a Notary or Magistrate) being presented to the Office on Behalf of the Sufferer, by any Person duly authorized, the Amount of the Loss (not exceeding the Sum insured) shall be immediately paid without any Deduction of Discount, Fees, Stamps, or other Charge of any Kind whatever.

XII. All Expences attending the Removal of Good, during a Time of Danger will be readily paid by this Company.

Company will be under the Hands and Seals of Three of the Directors.

's Offices in Lombard-Street, London, and at Charing-Cross, Westminster.



£

et forth of what
Perfumes, Iron-
e Building, then
Also, how such
e Order is given,
inue in Force fo

