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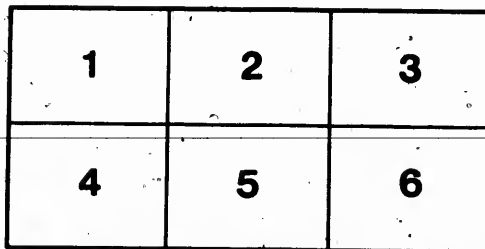
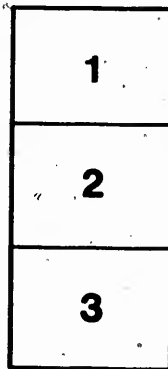
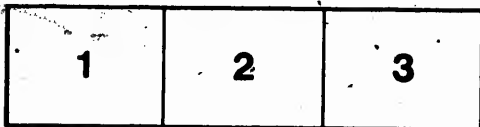
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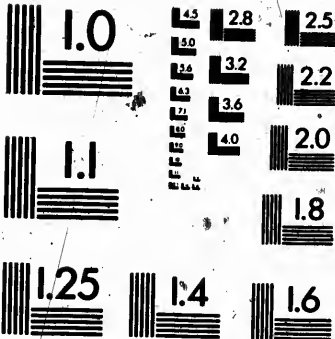
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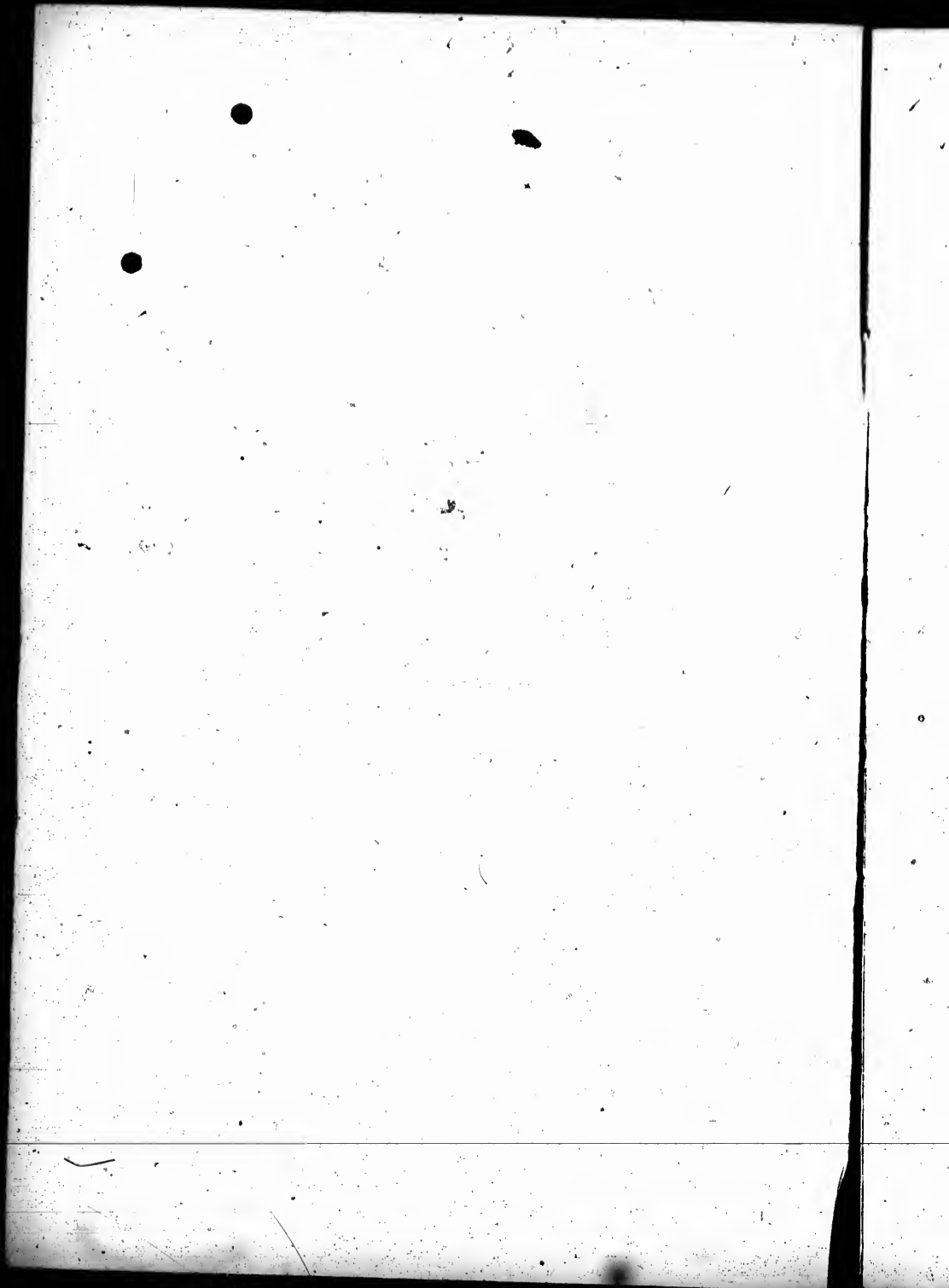
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LANCASHIRE
INSURANCE COMPANY.

INSTRUCTIONS TO AGENTS.

FIRE DEPARTMENT.

PRIVATE.

TORONTO, C. W. :
PRINTED AT THE GLOBE STEAM JOB OFFICE, KING STREET WEST
1864.

MONTREAL, _____

To _____

DEAR SIR,

I have the pleasure to inform you that you have been appointed Sub-Agent for this Company in _____

Before commencing the business of your Agency, I would urge upon you the necessity of carefully studying the Instructions and Table of Rates annexed, and I would impress upon you the *absolute necessity* of your strict adherence thereto.

It will be for the mutual interest of yourself and the Company that as large a business as can safely and soundly be done should result from your exertions, and, with confidence that all the means which your energy and influence command will be exerted towards this end,

I remain,

Yours faithfully,

Chief Agent E. C.

BR 13

368 110202

L12

INSTRUCTIONS TO AGENTS.

THE following Rules will serve as your guide in carrying on your Agency, and are framed with the view of obviating constant reference to the Chief Office for instructions:—

CHARACTER OF APPLICANTS.

You will guard against accepting proposals from persons of doubtful character, and those for insurance on property in the occupation of disreputable tenants.

Other considerations, such as the pecuniary embarrassment of the applicant, a disposition to overvalue his property, risk from threats or from probable designs on the part of enemies of the applicant, and any other peculiar conditions which may commend themselves to you as worthy to influence you in accepting or declining, command your rigid scrutiny.

APPLICATIONS FOR INSURANCE

Must be written on the printed forms furnished by the Chief Office at Montreal. You will, before granting an Interim Receipt, see that every question in the Form is fully and fairly answered, and that a complete, clear and distinct diagram of the building proposed for insurance, or in which property proposed for insurance is placed, is sketched on the back thereof.

You will personally, thoroughly examine the conditions of all property offered for insurance, and will not commit such examination to a sub-agent or assistant.

You will mark well the condition of the buildings, the risks to which they are exposed from without as well as from within, their contiguity to other buildings, and their risks therefrom.

You will personally verify the correctness of the plan sketched on the back of the Application Form, particularly that portion of it which specifies the distance from other buildings; and you will satisfy yourself that, in all other respects, the conditions of the property offered for insurance are truly described therein.

You will note how ashes are disposed of, whether they are deposited in a wooden receptacle near to the building, or to others adjacent thereto, and when *habitual* negligence in this or in other important particulars is manifest, you will decline the Risk.

In considering an application, you will be so cautious and punctilious as that no exception could be taken to your acceptance, were the property to be destroyed on the day following its date.

You will in every case give your own independent opinion of the risk.

You will mail all Applications to the Chief Office at Montreal on the day on which they are received.

LIMIT FOR INSURANCE.

You will not, in any one locality, without special authority, accept one or more risks which, in the event of a fire occurring, would endanger a loss, in that locality, to the Company, of a greater amount than the following:—

- 1st. On Fireproof Stone or Brick buildings,
roofed with slate or metal, - - - \$8,000
- 2nd. On Stone or Brick buildings, roofed
with wood, - - - - - 4,000
- 3rd. On Rough-cast buildings, or buildings
entirely of wood, (according to
risk) - - - - - \$1,000 @ 2,000

You will generally avoid accepting Risks on Leasehold, vacant or disputed property. This rule does not refer to valuable Leasehold having a considerable time to run.

APPLICATION FOR INSURANCE ON MORTGAGED PROPERTY

Should be made by the Mortgagor, in order to avoid the possibility of a double Insurance by Mortgagor and Mortgagee on the same property.

ENDORSEMENTS.

You will at once forward copies of all endorsements required to be made on a Policy to the Chief Office at Montreal, for approval, without which you will make no alteration or endorsement thereon.

THE VALUE OF PROPERTY

Offered for Insurance is a consideration of vital importance, and will require your strictest examination. You will in no case accept a risk for a proportion of more than two-thirds to three-fourths of the actual cash value of the property.

DIVISION OF RISK.

In taking Applications, you will see that the different amounts required to be insured on different kinds of property under the same Policy, are respectively apportioned thus:—

On a Brick Dwelling, roofed with Shingles in Mortar, (No. 1 on diagram) - - - -	\$1,000
On Household Furniture therein contained,	1,000
On Wearing Apparel	500
On Piano	200
On Printed Books	300
	<hr/>
	\$3,000

You will also see that specified amounts are placed on each building or tenement required to be insured.

In cases of Applications for Insurance on mill property, a specified amount must be placed upon the buildings, fixed machinery, and moveable machinery respectively.

ACCOUNTS.

Must be made up to the last day of each month, and mailed, together with a remittance of the exact amount of balance, so that they may reach the Chief Office at Montreal on the 3rd day of the month following, at latest.

LOSSES.

Upon the occurrence of a loss covered, or partially covered, by one of the Company's Policies, you will at once acquaint the Chief Office at Montreal with the fact by telegraph, stating the name of the Insured and the number of the Policy, and probable extent of loss, and will by first post give the fullest particulars as to partial or total loss and extent of same, the cause of fire, whether any suspicions exist of the conduct of the Insured, or of others, in respect thereof, what other companies, if any, are concerned in the loss, and all other particulars which you may deem of importance or of interest to the Company,—waiting instructions from the Chief Office or the arrival of the Inspector.

In the case of a partial loss of Merchandize, you will see that the goods are at once assorted and arranged according to class, and otherwise placed in a condition for appraisal, in the manner described in the Policy.

You will answer all questions as to mode of procedure for recovery of claims by referring applicants to the instructions and conditions in this regard embodied in the Policy; and in order properly to protect the interests of

the Company, you will be careful to see that the proofs submitted for transmission to the Chief Office are in strict conformity to the conditions of assurance, in respect of affidavits, certificates, and other vouchers.

You will forward all claim papers in duplicate.

RATES.

It would be impossible to frame a table of rates applicable to every case, and you will understand that the table annexed gives the rate for ordinary risks. It will be found that unforeseen hazards sometimes present themselves, demanding an increased rate. On the other hand, where it can be shown that more than usually ready means exist for extinguishing fires, a proposal for a modification of the rate may be entertained.

In circumstances under which you may consider it for the interest of the Company to alter the rate, either by way of increase or abatement, you will be guided to some extent by the rates of other respectable Companies having Agencies in your neighbourhood.

There is a constant endeavour on the part of applicants to beat down the rates, and although the temptation may be strong to abate a very little in order to obtain business, it must be steadily resisted, as whenever rates are unwarrantably reduced, the result must be injurious to the interests of the Company, and must necessitate the withdrawal of the agency.

RATES FOR ONE YEAR.

Applications for Insurance on property where Steam is used for propelling Machinery must be approved by the Chief Office at Montreal before the Company will be liable for loss or damage.

ORDINARY RISKS.

FIRST CLASS.

- | | |
|--|-------------------|
| | <i>Per \$100.</i> |
| 1. Buildings of Stone or Brick covered with Metal, Slate, Patent Roofing or Shingles laid in mortar, isolated or having entire party walls 18 inches above roof, | 0 50 |

	Per \$100
2. When in unfavourable situations, or very Narrow Streets,	0 62½ a 0 75
3. When in unfavourable situations and endangered by Wooden Buildings,	0 75 a 1 00

SECOND CLASS.

1. Buildings of Stone or Brick covered with Wood, distant 60 feet from all other buildings,	0 62½
2. The same, but having buildings within the distance of 60 feet, and not nearer than 25 feet, or when they join first or second class buildings,	0 75 a 0 87½
3. The same, having Wooden buildings within 25 feet,	1 00 a 1 50

THIRD CLASS.

1. Rough-cast Buildings and Buildings wholly of Wood, distant 60 feet from all other buildings,	1 00
2. The same, but having Wooden buildings within 60 feet, and not nearer than 40 feet,	1 25 a 1 50
3. The same, but having Wooden buildings within 40 feet, and not nearer than 25 feet,	1 50 a 2 00
4. The same, having Wooden buildings within 25 feet or attached, 2 50 a 4 00	

NOTE.—Wooden buildings in blocks are specially hazardous. Agents before assuming these risks should carefully examine the buildings and ascertain the character of all the occupants, and where there is nothing objectionable, insure only for small amounts at *full rates*.

EXTRA RATES,

To be charged in addition to the foregoing ordinary Rates on Buildings, and contents of buildings, in which the following trades or occupations are carried on :—

	Per \$100
Blacksmiths, Hotels, Confectioners, Druggists, Dyers, Hatters, Plumbers, Saloons, Printers, Stables (private)	0 50
On Stocks of Crockery, Glassware, Fancy Goods, Jewellers, Watchmakers—the Building 15 cts. additional,	0 50
Retail Groceries, Milliners' Stock, Bakers, Bookbinders, Tin-smiths, Furniture Sale Shops, and the like,	0 25
Retail Dry Goods, Hardware, Leather, and the like,	0 15
Waggon-makers, Looking-glass and Picture-frame Makers,	1 00
Cabinet-makers, Carpenters, Chair-makers, Coopers, Musical Instrument-makers,	1 50

EXTRA TENANTS.

	Per \$100
For every Tenant more than one, whether by lease or sub-lease, occupying the building on which insurance is required, additional for first or second class,	0 05
Do. do third or fourth class,	0 12½
Lawyers' and other offices, one to three offices,	0 10
Do. " four offices or more,	0 20
Buildings in course of erection, or undergoing repairs, to be charged per month additional to cover the carpenter's risk,	0 12½

SPECIAL RISKS.

As the following Rates apply to Isolated Buildings only, an additional rate must be charged as circumstances of exposure or risk, from proximity to other buildings, may require:—

BREWERIES.

	Per \$100
1. Built of Stone or Brick, first class,	1 75
2. Do. do second do.	2 00
3. Do. do third do.	2 50
If steam power is used, and the boiler is placed in fireproof room outside of building, add	0 50
Malt-house with kiln attached,	0 50

NOTE.—Not to be taken unless kiln is constructed with iron joists and metal or tile plates, and not answerable for grain in kiln.

COUNTRY STORES.

1. Stone or Brick, first class,	0 75
2. Do. do second do.	1 00
3. Wood. third do.	1 50

NOTE.—Never insure goods to exceed (with other insurance which may be upon them) two-thirds of the cash value of average stock.

CHURCHES.

1. Stone or brick, first class,	0 50
2. Do. do second do.	0 75
3. Do. do third do	1 00
Organs to be charged, in addition to the above,	0 50

CARDING AND FULLING MILLS.

1. Brick or Stone, worked by water, . . . \$2 50, if by steam	3 50
2. Do. do do . . . 2 75, do do	3 75
3. Wood, do . . . 3 50, do do	special.

DISTILLERIES.

	Per \$100
1. Stone or Brick, first class,	3 00
2. Do. do. second do.	3 50
3. Do. do. third do.	4 00

FLOURING MILLS.

1. Brick or stone, first class, not more than three pair of stones, worked by water,	1 75
2. Do. do. second class do.	2 00
3. Wood, third do.	2 50
If worked by steam, add to first and second class	1 00
Do. do. third class	1 50
For every additional run of stone, add	0 12½

IRON FOUNDRIES.

1. Stone or Brick, first class,	1 50
2. Do. do. second do.	2 00
3. Wood, third do.	3 00
If Patterns be made in the building, or buildings connected therewith, add	1 25
If Steam Power be used, add	0 50
Patterns not insurable.	

LIVERY STABLES.

1. Stone or Brick, first class,	1 50
2. Do. do. second do.	2 00
3. Wood, third do.	3 50
Limited amounts only should be taken.	

LUMBER YARDS.

1. If enclosed with well-boarded fence or wall, and distant 100 feet from other Lumber Yards, or dangerous premises,	1 75
2. Without such Fence or Wall,	2 25
3. If adjoining other Lumber Yards or dangerous premises, add according to risk.	
4. Green Lumber, piled in close piles, 80 feet from exposure to risk, may be taken for short periods (charging by tenths) at	1 00
NOTE.—No Risk to be taken on Lumber within 100 feet of Steam Saw Mill.	

MACHINE SHOPS.

1. Stone or Brick, without forges, no working of wood therein, first class,	1 00
2. Do. do. second do.	1 50
3. Wood, third do.	2 00

	<i>Per \$100</i>
If there be Forges, add	0 25
If Wood be worked, add	0 75

PAPER MILLS.

Paper, dried by Steam, Bleaching not done in Mill, and Rags neither assorted nor stored in Mill :—

1. Brick or Stone, first class,	1 75
2. Do. do. second do.	2 00
3. Wood, third do.	2 50
If endangered by Rag Store, add	1 00
If worked by Steam, add	0 50

SAW MILLS.

1. Worked by Steam Power,	Special
2. Brick or Stone, Water power with not more than one edging and two upright saws,	1 75
3. Wood, do. do.	2 50
4. Do. do. with one saw only,	2 00
For every additional Saw, add	0 12½
If Lathing Saw is used, add	0 25

SOAP AND CANDLE FACTORIES.

1. Brick or Stone, first class,	1 75
2. Do. do. second do.	2 00
3. Wood, third do.	3 00
If Steam is used, add	0 50

Taverns.

1. Brick or Stone, first class	1 00
2. Do. do. second do.	1 50
3. Wood, third do.	2 00
In no case should the amount insured exceed one-half the value.	

TANNERIES.

Without Heaters, or if heated by Steam, the fireplace in a separate brick compartment, with entire party walls between :—

1. Brick or Stone, first class,	1 75
2. Do. do. second do.	2 00
3. Wood, third do.	2 25
With Heaters,	Special

WAREHOUSES FOR GENERAL STORAGE.

Brick or Stone, first class \$0 75.—With Steam Elevators,	1 25
Do. second class 1 00 do.	1 50
Frame, . . . third class 1 50 do.	3 00

For private Storage deduct 12½ cts. on first and second class.
 Do. do. 25 do third class.

STEAMBOATS.

Annual Rate, 2 00 @ 3 00
 For winter months only, and while refitting—risk to cease when
 fire is lighted for the purpose of getting up steam, 1 00

SAIL VESSELS.

For winter months, and while refitting—risk to cease when navi-
 gation opens, 0 75

RATES OF PREMIUM FOR PERIODS OF LESS THAN A YEAR.

1 month,	2	10ths of annual rate.	7 months,	7½	10ths of annual rate.
2 months,	3	"	8	"	8
3	"	4	"	9	8½
4	"	5	"	10	9
5	"	6	"	11	9½
6	"	7	"		

Planing Mills, Pail, Shingle, Sash and Blind Factories, and all other special hazards not enumerated, must be referred to the Chief Office at Montreal, and no liability may be incurred pending a reply.

