

West of England

Trustees.

RIGHT HON. EARL OF DEVON.
 RIGHT HON. EARL PORTESCUE
 RIGHT HON. EARL OF MONTAGUE
 SIR THOMAS DYKE ACLAND
 SIR JOHN THOMAS B. DUCKWORTH
 SIR MASSEY LOPES, BART., M.P.

Directors.

PRESIDENT.
 JOHN CURZON MOORE STEVENS, of Winscott,
 Devon, Esq.
VICE-PRESIDENTS.
 SIR THOMAS DYKE ACLAND, of Killerton,
 Devon, BART., M.P.
 EDWARD A. SANDERS, of Stoke House,
 Exeter, Esq.
 THOMAS SHAPTER, of Exeter, M.D.
 THOMAS MAITLAND SNOW, of Exeter, Esq.

Secretary and Actuary.

Mr. CHARLES LEWIS, F.I.A., F.S.S.

CAPITAL, £600,000.



N^o 210107

TOTAL INSURED £ 250

RECEIVED ON THE GRANT OF THIS POLICY TO *July 1875* £ 5

ANNUAL RENEWAL PREMIUM PAYABLE AT *July 1875* £ 5

ESTABLISHED IN THE YEAR 1807. EMPOWERED BY ACT OF PARLIAMENT.

Fire and Life Insurance Company.

CHIEF OFFICE, EXETER.—OFFICE FOR THE METROPOLIS, No. 20, NEW BRIDGE STREET, BLACKFRIARS, E.C.

This Policy of Insurance Witnesseth that

The Feoffees of Colyton, Devon

£ having paid to the **West of England Fire and Life Insurance Company**, hereinafter called the Company, the sum of *Five Shillings* hereinafter called the Insured, for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

*250 On a Dwellinghouse stone and brick built and slated, and situated at *Worinton, Devon*, in tenure of *John Dore, Green Grocer**

N^o 25596 of £150 cancelled

The Company hereby agrees with the Insured (but subject to the Conditions within and on the 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 fifth* day of *March* 187*4*, and the *twenty fifth* day of *March* 187*5*, both inclusive, or at any time afterwards, so long as the Insured or *their* Representatives in interest shall pay to the Company, and they shall accept the sum required for the renewal of this Policy, on or before the *twenty fifth* day of *March* in each succeeding year, the Company will, out of their 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

Two hundred and fifty pounds

Provided always, and it is hereby expressly declared, that the said Capital, Stock, and Funds of the said Company shall alone be answerable for all Demands under this and all other Policies, and that no Director, Officer, or Member of the said Company, or Proprietor of Shares therein, shall, in any Event, upon any Account, or in any Manner, be responsible or liable for or in Respect of any Demand or Claim upon the said Company, beyond the Amount of his or her particular Share or Interest in the SIX HUNDRED THOUSAND POUNDS constituting the Capital Stock of the said Company at the Time when such Claim may arise; anything contained in this Policy, or any Law or Statute to the contrary, notwithstanding.

In Witness whereof, We (being Three Directors of the said Company) have hereunto set our Hands, this *twenty fifth* day of *March* One Thousand Eight Hundred and Seventy *four*

Examined.....

Entered.....

W J Hesterman
Superintendent
of Exeter } Directors.

WEST OF ENGLAND
FIRE AND LIFE INSURANCE COMPANY,

Established in Exeter, 1807.—Empowered by Act of Parliament, 1813.

CAPITAL, £600,000.

Office for the Metropolis.—No. 20, NEW BRIDGE STREET, BLACKFRIARS.

THE PROPOSALS AND CONDITIONS WITHIN REFERRED TO.

DESCRIPTION OF RISKS AND TERMS OF INSURANCE.

Class I.—NOT HAZARDOUS.

BUILDINGS—having the external Walls wholly of Brick or Stone, standing alone or separated from other Buildings by Party Walls of Brick or Stone and covered with Slate, Tile or Metal, wherein are no Shops, or Trades carried on, or hazardous Goods deposited.
For Sums not exceeding £5,000, Annual Premium (with certain Exceptions) 1s 6d. per Cent.

Class II.—HAZARDOUS.

BUILDINGS—as described in the former class, wherein hazardous Trades are carried on, or hazardous Goods deposited.—Buildings having the External Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party Walls of the same materials, covered with Slate, Tile, or Metal, wherein no hazardous Goods are deposited, or hazardous Trades carried on.

SHIPS and VESSELS of all descriptions in Port, Harbour, or Dock, on Rivers or Canals, and the Goods on Board such Vessels.
GOODS—not hazardous, deposited in hazardous buildings, described in this Class.
HAZARDOUS GOODS, and the Stock and Goods of hazardous Trades, in Buildings of the First Class.—Hazardous Trades are Brewers (without any Steam-Engine), Tallow Chandlers, Melters, Printers (without Stoves), Bread Bakers, Malsters (who make no High-dried or Porter Malt), Inn Holders, Stable Keepers, Dealers in Hay and Straw, Apothecaries, Druggists or Chemists (without any Laboratory), Carriers, Vintners.—Hazardous Goods are—Hemp, Flax, Pitch, Tar, Saltpetre, Turpentine, Naphtha, Rosin, Brimstone, Tallow, Oil, Spirits, and other Goods of the like inflammable nature, and Stock in Timber Yards.
For Sums not exceeding £5,000 Annual Premium (with certain Exceptions) 2s 6d. per Cent.

Class III.—DOUBLY HAZARDOUS.

BUILDINGS—having the External Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party Walls of the same materials, and covered with Slate, Tile, or Metal, in which any hazardous Trades are carried on, or hazardous Goods deposited.
GOODS—hazardous Goods, and the Stock and Goods of hazardous Trades in hazardous Buildings, as described in the Second Class. Prints, Paintings, and Drawings; also China, Glass, Pottery, Sculpture, and such Articles as, by their Fragility, are liable to Destruction.
For Sums not exceeding £5,000, Annual Premium (with certain Exceptions) 4s 6d. per Cent.
Larger Insurances on the above Description of Risks may be made at the Office, by Special Agreement.

Class IV.—SPECIALLY HAZARDOUS.

To be made by Special Agreement. On Risks of extraordinary Hazard, viz.—Barge or Boat Builders, Colourmen, Corkburners, Coopers, Carpenters, Cabinet Makers, Coach Makers, Distillers, Floor-cloth Painters, Japanners, Lamp Black Makers, Pipe Makers, Printers (with Stoves), Machine Makers, Malsters who make High-dried or Porter Malt, Melters of Tallow or Rough Fat, Musical Instrument Makers, Oil, Spermaceti, Wax, Saltpetre or Sugar Refiners, Sail Makers, Soap Makers, Sea Biscuit Bakers, Ship Chandlers and other Trades of the like nature. Spinners, and all other Manufacturers of Cotton, Hemp, Flax, or Wool, Corn and Flour Mills, and Mills of every other Description, Sugar Grinders, and Varnish Makers; Buildings, with the Goods therein, in which Gas is prepared or made; Thatched Buildings, in Towns or Villages; also Buildings covered with Thatch, in which Fire Heat is used, with hazardous Goods of hazardous Trades therein; Chemists' Laboratories; and any other risks of more than ordinary Hazard, by reason of any Steam-Engine, Stove, Kiln, Furnace, Oven, or other Fire Heat, used in the process of any Manufactory.

MACHINERY and FIXTURES to be separately specified, these not being considered as part of the Mill, or Building, in which the same may be contained

WEARING APPAREL, LINEN, PLATE, PRINTED BOOKS and LIQUORS, in private use, may be insured under the general Description of Furniture; and the Premium thereon will depend on the Description of the Buildings, and Nature of the Goods deposited, and Trade carried on therein.
Watches, Jewels, and Trinkets, Musical Instruments, Pictures, Prints, and Drawings, China, Glass, Earthenware, House, and other Fixtures, Looking Glass Plates, Medals, Coins, or other Curiosities and Sculptures, are not included in any Insurance, unless such Articles are specified in this Policy; and no greater sum than Ten Pounds will be allowed (in case of Loss) upon any one Looking Glass, Picture, Print, Drawing, Watch, Jewel, or Trinket, unless otherwise stated.

FARMING STOCK, on a Farm, comprising Hay, Corn, and Live and Dead Stock, may be insured.

Insurances may be made for any Period less than Twelve Months.

PERSONS INSURED FOR SEVEN YEARS at ONCE, are allowed an Abatement of One Year's charge of Premium.

Buildings detached, or so separated as to occasion a Plurality of Risks, must be insured in distinct Sums; and Goods contained in such Buildings must be insured distinctly; and any Insurance in one gross Sum, upon two or more such separate subjects or parcels of Risks, is void.

THE CONDITIONS within referred to are as follows:—

I.—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 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.

II.—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.

III.—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, or Civil Commotion, nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in a Building not forming part of any Gas Works.

IV.—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 favor of such other person, be declared by a memorandum endorsed hereon by, or on behalf, of the Company.

V.—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.

All Notices are (to prevent mistakes) required to be made in Writing, and all Indorsements and Allowances must be Signed by the Secretary, or one of the Clerks or known Agents of the Company.

*. No Receipts will be regarded as valid but such as are printed, and issued from the Office, and signed by the Secretary, or one of the Clerks or known Agents.

All reasonable Expenses attending the Removal of Goods in Time of Danger will be repaid, such Claim being made within Seven Days after such Expenses shall have been incurred.

Feb. 1874.
1870

VI.—If the claim be in any respect fraudulent, or if any false statutory declaration 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.

VII.—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.

VIII.—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 authorized 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 license for that purpose.

IX.—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.

X.—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.

XI.—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 fulfillment or non-fulfillment 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.

XII.—In all cases where this Policy is void or has ceased to be in force under any of the foregoing Conditions, all monies paid to the Company in respect thereof will be forfeited.

CHARLES LEWIS, Secretary and Actuary, F.I.A., F.S.S.

3457



Commercial Union Assurance Company Limited
WHICH HAS ACQUIRED THE BUSINESS
OF THE

WEST OF ENGLAND

FIRE AND LIFE INSURANCE OFFICE

FIRE POLICY No 410104

SUM INSURED £ 250

PREMIUM £ 5

Colyton 4/4/1900
Received of Mr. Feoffees of Colyton

the Sum mentioned in the Margin for the Renewal of the
said Policy for One Year from LADY-DAY 1900

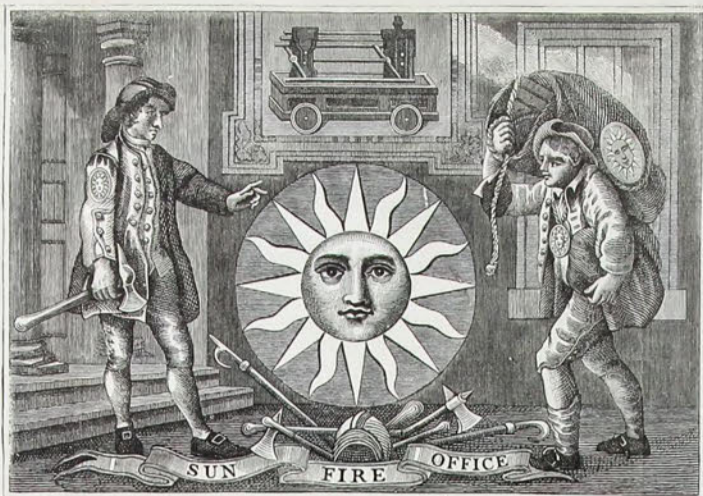
J. Mountstephen Agent.
JWS

LIFE DEPARTMENT. NOTE. Prospectuses & Life Rates may be obtained on application to any of the Company's Agents.

Insurance Policy.



N^o. 2493746.



ESTABLISHED 1710.

THREADNEEDLE STREET;—60, CHARING CROSS;—
AND OXFORD STREET, CORNER OF VERE STREET,
LONDON.

MANAGERS.

HENRY FRANCIS SHAW LEFEVRE, Esq., CHAIRMAN AND TREASURER.

The Right Hon. WILLIAM BERESFORD.
PHILIP PLYDELL BOUVERIE, Esq.
WALTER WYNDHAM BURRELL, Esq.
GEORGE WODEHOUSE CURRIE, Esq.
EDWARD DENT, Esq.
HARVIE MORTON FARQUHAR, Esq.

WALTER RANDOLPH FARQUHAR, Esq.
AUGUSTUS TERRICK HAMILTON, Esq.
Capt. HENRY GEORGE HAMILTON, R.N.
JOSEPH HOARE, Esq.
Lieut.-Colonel JAMES M. HOGG, M.P.
CHARLES RICHARD LITTLEDALE, Esq.

RICHARD BIDDULPH MARTIN, Esq.
ALFRED MONTGOMERY, Esq.
FREDERICK HENRY NORMAN, Esq.
EDWARD HOWLEY PALMER, Esq.
BRICE HUGH PEARSE, Esq.
CHARLES RICHARD POLE, Esq.

Received for the Insurance of the Property
undermentioned

from *1 day* 1874

to *1 day* 1875

Annual Premium.. £ s. d.
: 10 : 9

Weeks Odd Time : :

Total present } £ : 10 : 9
Payment }

200 18.9

in 1/6 of Revenue. See Book.

1/66 557 cancelled.

This Policy of Insurance Witnesseth THAT *The Feoffees of Colyton in Devon* for
the time being

hereinafter called the Insured, having paid to the Society of the SUN FIRE OFFICE, (hereinafter called the Society,) the sum
of *Ten shillings 4/9* for insuring against loss or damage by Fire, as
hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

	£
<i>Two dwellinghouses in Fore Street Houghton in Devon in tenure</i>	
<i>of one a Journeyman and Porter a Boot & Shoemaker £100 on each</i>	<i>200</i>
<i>Three dwellinghouses only behind near in tenure of Dacey, Ham</i>	
<i>1 Spear laborers £10 on each</i>	<i>150</i>
<i>Six dwellinghouses near in tenure of Russell's for £50 on each</i>	<i>300</i>
<i>all stone & slated & private except as named</i>	<i>650</i>

The Society hereby agrees with the Insured (but subject to the Conditions endorsed hereon, which are to be taken as part of this Policy) that
if the Property herein described, or any part thereof, shall be destroyed or damaged by Fire at any time between the *25th* of
March 1874 and the *25th* of *March 1875*, both inclusive, or at any time afterwards,
so long as the Insured or their Representatives in interest shall pay to the Society, and it shall accept, the sum required for the
renewal of this Policy, on or before the *Twenty fifth* of *March* in each succeeding year,
the Society 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 herein specified the sum set opposite thereto respectively, and not exceeding in the whole the sum of

Six Hundred & Fifty Pounds

In Witness whereof we (two of the Trustees or Acting Members for the said Society) have hereunto set our Hands and Seals this
Seventh day of *April* 1874.

Signed and Sealed
(being Stamped according
to Act of Parliament)
in the Presence of *H. M. Manselton*

200 2/4
450 1/6
650 10/9

J. P. Paine
W. Manselton

Kingdon
Colyton

Memo: A small quantity of Bengolitic
 being kept in the dwelling house,
 occupied by Porter, described in the first
 Item of the Policy the same is hereby
 Allowed & the rate on such property raised
 to 10/6 per cent: Additional Premium
 to 1 day 1888 - of Future Annual Sum = 1/9.

ENTERED IN THE
 OFFICE BOOKS

18th April. 1887.

Edmund H. Platt



Det. Mr. & Mrs. Clerk

4-9-4
 1-14-6
 1-1-6
 1/8-5
 0

THE CONDITIONS, referred to in this Policy, are as follow:—

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 Society, 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 Society 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, Metals, 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 Military or Usurped Power; 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 Society, and the subsistence of the Insurance in favor of such other person be declared by a memorandum endorsed hereon by or on behalf of the Society.
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 Society, and within fifteen days at latest to deliver to the Society a Claim for any Loss or Damage, containing 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 1/2 claim in respect of such Loss or Damage shall be payable until such notice, account, proofs, and explanations respectively shall have been given and produced, and such statutory declaration, if required, shall have been made.
6. If the claim be in any respect fraudulent, or if any statement or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement, or connivance of the Insured or any Claimant, all benefit under this Policy is forfeited.
7. The Society 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 Society, 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 thereon, and this Policy shall be evidence of leave and license 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 Society 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 the Conditions of Average, the Insurance on such Property under this Policy shall be subject to the Conditions of Average in like manner.
11. Where the Society does not claim to avoid its liability under the Policy on the ground of fraud or non-fulfilment of any of the Conditions hereinbefore set forth, but a difference at any time arises between the Society and the Insured or any claimant under this Policy as to the amount payable in respect of any alleged loss or damage by fire, every such difference, when and as the same arises, shall be referred to the arbitration of some person to be chosen by both parties, or of two indifferent persons, one to be chosen by the party claiming and the other by the Managers of the Society, and in case either party shall refuse or neglect to appoint an Arbitrator within twenty-eight days after notice, the other party shall appoint both Arbitrators, and in case of disagreement between the Arbitrators, then of an Umpire, who shall have been chosen by the Arbitrators before entering on the reference, and in the case of the death of the Arbitrators, or of one of them, or of the said Umpire, another or others shall be appointed in his or their stead; each party to pay his or their own costs of the reference, and a moiety of the costs of the award; and the reference in all other respects shall be subject to such rules and conditions as are usually inserted in orders for reference *Ad Arbitrum* if the parties differ about the same, and the award of the Arbitrators or Umpire, as the case may be, shall be finally binding upon all parties, and shall be conclusive evidence of the amount payable in respect of the said loss or damage. And it is hereby expressly declared to be a condition of the making of this Policy, and part of the contract between the Society and the Insured, that where the Society does not claim to avoid its liability under the Policy on the ground of fraud or non-fulfilment, as aforesaid, the party insured or claimant shall not be entitled to commence or maintain any action at law or suit in equity on this Policy till the amount due to the Insured shall have been awarded as hereinbefore provided, and then only for the sum so awarded, and the obtaining of such award shall be a condition precedent to the commencement of any action or suit upon the Policy.
12. In all cases where this Policy is void, or has ceased to be in force, under any of the foregoing Conditions, all monies paid to the Society in respect thereof will be forfeited.

Receipt No. 2126

SUN INSURANCE OFFICE, LONDON.



❖ FIRE. ❖

RECEIVED the 4 day of April 1900, of
The Feoffees of Colyton the Sum stated at foot, being the Premium
for the renewal of the Insurance of £650 by Policy No. 2493746
in this Office for one year from LADYDAY, 1900, to LADYDAY, 1901.

For the Directors of the Sun Insurance Office.

£ 650 : 10 : 9

A. D. Kingston

Agent.

** This Receipt to be used by Agents only.

PRINTED BY J. DONNISON & SON, LONDON, E.C.

West of England

Trustees.
 RIGHT HON. EARL OF DEVON.
 RIGHT HON. EARL FORTESCUE.
 RIGHT HON. EARL OF MORLEY.
 SIR THOMAS DYKE ACLAND, BART., M.P.
 SIR JOHN THOMAS B. DUCKWORTH, BART.
 SIR MASSEY LOPES, BART., M.P.

Directors.
PRESIDENT.
 JOHN CURZON MOORE STEVENS, of Winscott,
 Devon, Esq.
VICE-PRESIDENTS.
 SIR THOMAS DYKE ACLAND, of Killerton,
 Devon, BART., M.P.
 EDWARD A. SANDERS, of Stoke House,
 Exeter, Esq.
 THOMAS SHAPTER, of Exeter, M.D.
 THOMAS MAITLAND SNOW, of Exeter, Esq.

Secretary and Actuary.
 Mr. CHARLES LEWIS, F.I.A., F.S.S.

CAPITAL. £600,000.



N^o 10105

TOTAL INSURED £ 230

RECEIVED ON THE GRANT OF THIS POLICY

TO *July 1875* £ " 17 " 3

ANNUAL RENEWAL PREMIUM PAYABLE

AT *July 1875* £ " 17 " 3

ESTABLISHED IN THE YEAR 1807.
 EMPOWERED BY ACT OF PARLIAMENT.

Fire and Life Insurance Company.

CHIEF OFFICE, EXETER.—OFFICE FOR THE METROPOLIS, No. 20, NEW BRIDGE STREET, BLACKFRIARS, E.C.

This Policy of Insurance Witnesseth that

The Feoffees of Colyton, Devon

hereinafter called the Insured,

£

having paid to the West of England Fire and Life Insurance Company, hereinafter called the Company, the sum of *Twenty three Pounds* for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

200	<i>On three cottages adjoining each other, situate at Colyton in the parish of Colyton, Devon, and standing alone, in the occupation of laborers, and in equal proportions</i>
30	<i>On Lambays, Stables, and Offices, all adjoining, near the above</i>
230	

All Stone built and Structure

N^o 241119 £100 Cancelled

The Company hereby agrees with the Insured (but subject to the Conditions within and on the 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 fifth* day of *March* 1874, and the *twenty fifth* day of *March* 1875, both inclusive, or at any time afterwards, so long as the Insured or *their* Representatives in interest shall pay to the Company, and they shall accept the sum required for the renewal of this Policy, on or before the *twenty fifth* day of *March* in each succeeding year, the Company will, out of their 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

Two hundred and thirty pounds

Provided always, and it is hereby expressly declared, that the said Capital, Stock, and Funds of the said Company shall alone be answerable for all Demands under this and all other Policies, and that no Director, Officer, or Member of the said Company, or Proprietor of Shares therein, shall, in any Event, upon any Account, or in any Manner, be responsible or liable for or in Respect of any Demand or Claim upon the said Company, beyond the Amount of his or her particular Share or Interest in the SIX HUNDRED THOUSAND POUNDS constituting the Capital Stock of the said Company at the Time when such Claim may arise; anything contained in this Policy, or any Law or Statute to the contrary, notwithstanding.

In Witness whereof, We (being Three Directors of the said Company) have hereunto set our Hands, this *twenty fifth* day of *March* One Thousand Eight Hundred and Seventy *four*

Examined.....

Entered.....

W J Sleathman
Superintendent
D J Merridge

Directors.

Colyton, Devon

not, immediately return it for alteration.
is filled up according to your Instructions, and if
* * * Please to read your Policy, and see that it
FOR YOUR OWN SECURITY & SATISFACTION

For Agents of London

WEST OF ENGLAND FIRE AND LIFE INSURANCE COMPANY,

Established in Exeter, 1807.—Empowered by Act of Parliament, 1813.

CAPITAL, £600,000.

Office for the Metropolis.—No. 20, NEW BRIDGE STREET, BLACKFRIARS.

THE PROPOSALS AND CONDITIONS WITHIN REFERRED TO.

DESCRIPTION OF RISKS AND TERMS OF INSURANCE.

Class I.—NOT HAZARDOUS.

BUILDINGS—having the external Walls wholly of Brick or Stone, standing alone or separated from other Buildings by Party Walls of Brick or Stone and covered with Slate, Tile or Metal, wherein are no Shops, or Trades carried on, or hazardous Goods deposited.
For Sums not exceeding £5,000, Annual Premium (with certain Exceptions) 1s 6d. per Cent.

Class II.—HAZARDOUS.

BUILDINGS—as described in the former class, wherein hazardous Trades are carried on, or hazardous Goods deposited.—Buildings having the External Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party Walls of the same materials, covered with Slate, Tile, or Metal, wherein no hazardous Goods are deposited, or hazardous Trades carried on.
SHIPS and **VESSELS** of all descriptions in Port, Harbour, or Dock, on Rivers or Canals, and the Goods on Board such Vessels.
GOODS—not hazardous, deposited in hazardous buildings, described in this Class.

HAZARDOUS GOODS, and the Stock and Goods of hazardous Trades, in Buildings of the First Class.—*Hazardous Trades* are Brewers (without any Steam-Engine), Tallow Chandlers or Melters, Printers (without Stoves), Bread Bakers, Maltsters (who make no High-dried or Porter Malt), Inn Holders, Stable Keepers, Dealers in Hay and Straw, Apothecaries, Druggists or Chemists (without any Laboratory), Curriers, Vintners.—*Hazardous Goods* are—Hemp, Flax, Pitch, Tar, Saltpetre, Turpentine, Naphtha, Rosin, Brimstone, Tallow, Oil, Spirits, and other Goods of the like inflammable nature, and Stock in Timber Yards.
For Sums not exceeding £5,000 Annual Premium (with certain Exceptions) 2s 6d. per Cent.

Class III.—DOUBLY HAZARDOUS.

BUILDINGS—having the External Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party Walls of the same materials, and covered with Slate, Tile, or Metal, in which any hazardous Trades are carried on, or hazardous Goods deposited.
GOODS—hazardous Goods, and the Stock and Goods of hazardous Trades, as described in the Second Class. Prints, Paintings, and Drawings; also China, Glass, Pottery, Sculpture, and such Articles as, by their Fragility, are liable to Destruction.
For Sums not exceeding £3,000, Annual Premium (with certain Exceptions) 4s. 6d. per Cent.
Larger Insurances on the above Description of Risks may be made at the Office, by Special Agreement.

Class IV.—SPECIALLY HAZARDOUS.

To be made by Special Agreement. On Risks of extraordinary Hazard, viz.—Barge or Boat Builders, Colourmen, Corkburners, Coopers, Carpenters, Cabinet Makers, Coach Makers, Distillers, Floor-cloth Painters, Japanners, Lamp Black Makers, Pipe Makers, Printers (with Stoves), Machine Makers, Maltsters who make High-dried or Porter Malt, Melters of Tallow or Rough Fat, Musical Instrument Makers, Oil, Spermaceti, Wax, Saltpetre or Sugar Refiners, Sail Makers, Soap Makers, Sea Biscuit Bakers, Ship Chandlers and other Trades of the like nature, Spinners, and all other Manufacturers of Cotton, Hemp, Flax, or Wool, Corn and Flour Mills, and Mills of every other Description, Sugar Grinders, and Varnish Makers; Buildings, with the Goods therein, in which Gas is prepared or made; Thatched Buildings, in Towns or Villages; also Buildings covered with Thatch, in which Fire Heat is used, with hazardous Goods of hazardous Trades therein; Chemists' Laboratories; and any other risks of more than ordinary Hazard, by reason of any Steam-Engine, Stove, Kiln, Furnace, Oven, or other Fire Heat, used in the process of any Manufactory.

MACHINERY and **FIXTURES** to be separately specified, these not being considered as part of the Mill, or Building, in which the same may be contained

WEARING APPAREL, **LINEN**, **PLATE**, **PRINTED BOOKS** and **LIQUORS**, in private use, may be insured under the general Description of Furniture; and the Premium thereon will depend on the Description of the Building, and Nature of the Goods deposited, and Trade carried on therein.
Watches, Jewels, and Trinkets, Musical Instruments, Pictures, Prints, and Drawings, China, Glass, Earthenware, House, and other Fixtures, Looking Glass Plates, Medals, Coins, and other Curiosities and Sculptures, are not included in any Insurance, unless such Articles are specified in this Policy; and no greater sum than Ten Pounds will be allowed (in case of Loss) upon any one Looking Glass, Picture, Print, Drawing, Watch, Jewel, or Trinket, unless otherwise stated.

FARMING STOCK, on a Farm, comprising Hay, Corn, and Live and Dead Stock, may be insured.
Insurances may be made for any Period less than Twelve Months.
PREMIUMS ISSUED FOR SEVEN YEARS or more, are allowed an Abatement of One Year's charge of Premium.
Buildings detached, or so separated as to occasion a Diversity of Risks, must be insured in distinct Sums; and Goods contained in such Buildings must be insured distinctly; and any Insurance in one gross Sum, upon two or more such separate subjects or parcels of Risks, is void.

THE CONDITIONS within referred to are as follows:—

- I.—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 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.
- II.—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.
- III.—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, or Civil Commotion, nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in a Building not forming part of any Gas Works.
- IV.—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 favor of such other person, be declared by a memorandum endorsed hereon by, or on behalf, of the Company.
- V.—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.
- VI.—If the claim be in any respect fraudulent, or if any false statutory declaration 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.
- VII.—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.
- VIII.—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 license for that purpose.
- IX.—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.
- X.—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.
- XI.—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 fulfillment or non-fulfillment 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.
- XII.—In all cases where this Policy is void or has ceased to be in force under any of the foregoing Conditions, all monies paid to the Company in respect thereof will be forfeited.

All Notices are (to prevent mistakes) required to be made in Writing, and all Indorsements and Allowances must be Signed by the Secretary, or one of the Clerks or known Agents of the Company.
* * * No Receipts will be regarded as valid but such as are printed, and issued from the Office, and signed by the Secretary, or one of the Clerks or known Agents.
All reasonable Expenses attending the Removal of Goods in Time of Danger will be repaid, such Claim being made within Seven Days after such Expenses shall have been incurred.

Feb., 1874,
109

CHARLES LEWIS, Secretary and Actuary, F.I.A., F.S.S.

West of England

Trustees.
 RIGHT HON. EARL FORTESCUE,
LORD LIEUT. OF DEVON
 RIGHT HON. EARL MORLEY,
 RIGHT HON. LORD CLIFFORD,
 SIR THOMAS DYKE ACLAND, BART., M.P.
 EDWARD DIVETT, Esq., M.P.
 SAMUEL TREHAWKE KEKEWICH, Esq.

Directors.
PRESIDENT.—RALPH SANDERS, of Exeter, Esq.

Vice-Presidents.
 JOHN DYMOND, of Exeter, Esq.
 WILLIAM WILLS HOOPER, of Exeter, Esq.
 THOMAS MAITLAND SNOW, of Exeter, Esq.
 RALPH LUDLOW LOPES, of London, Esq.

Secretary.
 MR. CHARLES LEWIS,
Mr. William Cannon
ESTABLISHED IN THE YEAR 1807.



No 241119

TOTAL INSURED . . . £ 130 7/6
 PREMIUM TO 1 day 185/ . . . " 9 " 9
 DUTY TO DITTO . . . " 3 " 11
 POLICY . . . " " "

Received on the Grant of this Policy . . . £ 13 8

PREMIUM " 9 " 9
 DUTY " 3 " 11 } Annual Renewal Payment to be made at Lady day
 £ 13 8

EMPOWERED BY ACT OF PARLIAMENT.

Fire and Life Insurance Company.

CHIEF OFFICE, EXETER.—OFFICE FOR THE METROPOLIS, 20, NEW BRIDGE STREET, BLACKFRIARS.

CAPITAL, £600,000.

Whereas

The Feoffees of Colyton, Devon.

have paid to the WEST OF ENGLAND INSURANCE COMPANY, the Sum above stated to have been paid on the granting of this Policy, and have agreed to pay to the said Company, at the Period above mentioned, for each Year ensuing, the Annual Renewal Payment above specified, during the continuance of this Policy, for Insuring against Loss or Damage by Fire, not exceeding in each Case the Sums hereinafter mentioned, on the Property herein described, in the Places hereinafter particularized, and not elsewhere, unless allowed by Indorsement previously made—viz.

On 3 Cottages adjoining, situate at Colyton in the Parish of Colyton, Devon, and standing above in tenure of Latour. In equal proportions. — One hundred Pounds. On Linbays Stable and Appis all adjoining, near the above named. Thirty Pounds. —

All stone built and slated.

Now be it known, That so long as the said Assured shall duly pay the said Premium to the said Company, at the Time aforesaid, and the Directors of the said Company for the Time being shall agree to accept the same, the Capital, Stock, and Funds of the said Company shall be subject and liable to pay or make good to the said Assured, his, her, or their Executors, Administrators, or Assigns (provided the Interest in this Policy be so assigned with the Consent of the Directors), all the Damage and Loss which the said Assured shall suffer by Fire, on the Property herein mentioned, not exceeding in each Case respectively the Sums hereinbefore specified, on the Property hereinbefore set forth, according to the Tenor of the Proposals and Conditions of the said Company, hereon indorsed, and in every Respect subject to the Stipulations therein contained.

Provided always, and it is hereby expressly declared, that the said Capital, Stock, and Funds of the said Company shall alone be answerable for all Demands under this and all other Policies, and that no Director, Officer, or Member of the said Company, or Proprietor of Shares therein, shall, in any Event, upon any Account, or in any Manner, be responsible or liable for or in Respect of any Demand or Claim upon the said Company, beyond the Amount of his or her particular Share or Interest in the SIX HUNDRED THOUSAND POUNDS, constituting the Capital Stock of the said Company at the Time when such claim may arise; anything contained in this Policy, or any Law or Statute to the contrary, notwithstanding.

In Witness whereof, We (being three Directors of the said Company) have hereunto set our Hands, this *eighteenth* Day of *April* One Thousand Eight Hundred and Fifty *five*.

Signed in the Presence of *Charles Lewis*

A. Sherry
Frederick Brunger
John B. Day

Colyton
Drover Hill

West of England FIRE AND LIFE INSURANCE COMPANY.

ESTABLISHED IN EXETER, 1807.—EMPOWERED BY ACT OF PARLIAMENT, 1813.

CAPITAL, £600,000.

OFFICE FOR THE METROPOLIS, No. 20, NEW BRIDGE STREET, BLACKFRIARS.

THE PROPOSALS AND CONDITIONS WITHIN REFERRED TO.

DESCRIPTION OF RISKS, AND TERMS OF INSURANCE.

Class I.—NOT HAZARDOUS.

BUILDINGS—having the external Walls wholly of Brick or Stone, standing alone or separated from other Buildings by Party Walls of Brick or Stone, and covered with Slate, Tile, or Metal, wherein no hazardous Trades are carried on, or hazardous Goods deposited.
GOODS—Goods and Stock of Trades not hazardous, deposited in such Buildings.
For Sums not exceeding £10,000, Annual Premium (with certain Exceptions) 1s. 6d. per Cent.

Class II.—HAZARDOUS.

BUILDINGS—as described in the former Class, wherein hazardous Trades are carried on, or hazardous Goods deposited.—Buildings having the external Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party Walls of the same material, covered with Slate, Tile, or Metal, wherein no hazardous Trades are carried on, or hazardous Goods deposited.
SHIPS and VESSELS of all descriptions in Port, Harbour, or Dock, on Rivers or Canals, and the Goods on Board such Vessels, and Ships building or repairing.
GOODS—not hazardous, deposited in hazardous Buildings, described in this Class.
HAZARDOUS GOODS, and the Stock and Goods of hazardous Trades, in Buildings of the First Class.—*Hazardous Trades* are Brewers (without any Steam-Engine), Tallow Chandlers (not Melters), Printers (without Stoves), Hot Pressers, Calenderers, Bread Bakers, Malsters (who make no High-dried or Porter Malt), Iron Millers, Stable Keepers, Dealers in Hay and Straw, Apothecaries, Druggists or Chemists (without any Laboratory), Oilmen (not Colourmen), Pawnbrokers, Carriers, Vintners.—*Hazardous Goods* are Hemp, Flax, Pitch, Tar, Sulphur, Turpentine, Naphtha, Rosin, Brimstone, Tallow, Oil, Spirits, and other Goods of the like inflammable nature, and Stock in Timber Yards.
For Sums not exceeding £5,000, Annual Premium (with certain Exceptions) 2s. 6d. per Cent.

Class III.—DOUBLY HAZARDOUS.

BUILDINGS—having the external Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party Walls of the same materials, and covered with Slate, Tile, or Metal, in which any hazardous Trades are carried on, or hazardous Goods deposited.
GOODS—hazardous Goods, and the Stock and Goods of hazardous Trades in hazardous Buildings, as described in the Second Class. Prints, Paintings, and Drawings; also China, Glass, Pottery, Sculpture, and such Articles as, by their Fragility, are liable to Destruction.
For Sums not exceeding £3,000, Annual Premium (with certain Exceptions) 4s. 6d. per Cent.
Larger Insurances on the above Description of Risks may be made at the Office, by Special Agreement.

Class IV.—SPECIAL HAZARDOUS.

To be made by Special Agreement. On Risks of extraordinary Hazard, viz.—Barge or Boat Builders, Colourmen, Corkburners, Coopers, Carpenters, Cabinet Makers, Coach Makers, Distillers, Floor-cloth Painters, Japanners, Lamp Black Makers, Pipe Makers, Printers (with Stoves), Machine Makers, Malsters who make High-dried or Porter Malt, Melters of Tallow or Rough Fat, Musical Instrument Makers, Oil, Spermaceti, Wax, Saltpetre or Sugar Refiners, Sail Makers, Soap Makers, Sea Biscuit Bakers, Ship Chandlers, and other Trades of the like nature; Spinners, and all other Manufacturers of Cotton, Hemp, Flax, or Wool, Corn and Flour Mills, and Mills of every other Description, Sugar Grinders, and Varnish Makers; Buildings, with the Goods therein, in which Gas is prepared or made; Theatres and all other Places of Public Amusement; Thatched Buildings, in Towns and Villages; also Buildings covered with Thatch, in which Fire Heat is used, with hazardous Goods or hazardous Trades therein; Chemists' Laboratories; and any other risks of more than ordinary Hazard, by reason of any Steam-Engine, Stove, Kila, Furnace, Oven, or other Fire Heat, used in the process of any Manufactory.

MACHINERY and FIXTURES to be separately specified, these not being considered as part of the Mill, or Building, in which the same may be contained.

WEARING APPAREL, LINEN, PLATE, PRINTED BOOKS, and LIQUORS, in private use, may be insured under the general Description of Furniture; and the Premium thereon will depend on the Description of the Buildings, and Nature of the Goods deposited, and Trade carried on therein.
Watches, Jewels, and Trinkets, Musical Instruments, Pictures, Prints, and Drawings, Chins, Glass, Earthenware, House and other Fixtures, Looking Glass Plates, Medals, Coins, or other Curiosities and Sculptures, are not included in any Insurance, unless such Articles are specified in this Policy.

FARMING STOCK, on a Farm, comprising Hay, Corn, and Live and Dead Stock, may be insured without Specification, free of Duty.
Insurances may be made for any Period less than Twelve Months.—A Duty of 3s. per Cent. per Annum is laid upon Property insured from Fire (with the above Exception), by an Act of the 53th of His Majesty George III., which Duty is to be paid at the Office at the time of taking out the Policy.
PREMIUMS EXCEEDING FOR SEVEN YEARS or OVER, are allowed an Abatement of One Year's charge by way of Premium and Duty.
By Statute of 9th Geo. IV., cap. 13, Buildings detached, or so separated as to occasion a Diversity of Risks, must be insured in distinct Sums; and Goods contained in such Buildings must be insured distinctly; and any Insurances in one gross Sum, upon two or more such separate subjects or parcels of Risks, is void by such Statute.

CONDITIONS OF INSURANCE.

I.—Persons upon making Insurances are required to give an accurate description of the Buildings, Erections, Property, and Effects intended to be insured, according to the Description of Risks above stated. If the Insurance is on Stock in Trade and Goods, the Nature of the same, and of the Buildings or Place in which the same are deposited, must be truly described; and if in the Buildings insured, or containing any Property insured, shall be used any Steam-Engine, Stove, Kila, Furnace, Oven, or any description of Fire Heat, other than common Fireplaces in Private Houses, or any process of Fire Heat be carried on therein, the same must be noticed and allowed in the Policy, and if any Omission or Misrepresentation take place on any of the foregoing, or any other material Point, the Policy is void, and the Insurance is of no Effect. Every Insurance attended with particular Circumstances of Risk must be as specially expressed in the Policy; and in case of any Circumstance happening after an Insurance has been effected, whereby the Risk shall in any way be increased, the Insured is required to give Notice thereof in Writing to the Company, and the same must, previous to a loss occurring, be allowed by Indorsement on the Policy, otherwise the Policy is void, and all title to any Benefit from the Insurance becomes forfeited.

II.—The Charge for Premium and Duty is calculated from the Quarter Day last past, or from the Day on which the Insurance is effected, in the Quarter Day ensuing; and for One Year, or several Years from such Quarter Day, as may be agreed on; and unless the Future Renewal Payments be made within Fifteen Days after the Period limited for the Expiration of the Policy, the Insurance will cease at Six o'Clock in the Evening on the last of such Days; Policies for Periods less than a Year will finally expire at Six o'Clock in the Evening of the Day of the Termination thereof, without the Allowance of any extra Time.

III.—If there be any other Insurance whatsoever at any other Office, of the Property insured under this Policy, Notice thereof must be given, and the same, with the several Amounts thereof, must be stated either in this Policy, or by an Indorsement upon it, otherwise the Insurance with this Office in Loss is void, and the Insured not entitled to recover, or be paid any claim in respect of the same; and in the event of any other such Insurance, this Company will pay its rateable portion only of any Loss, having regard to every such other subsisting Policy with any other Office, in whose name soever such Policy may be.

IV.—In case of any alteration being made in a Building insured, or containing any Property insured, or in case of any Trade, Business, Process, or Operation being carried on, or Goods deposited therein, not comprised in the original Insurance, or allowed by Indorsement thereon, or in case of the making of any Communication from one Building to another, notice in all such cases must be given; and every such Alteration and Introduction, whether temporary or permanent, must be allowed by Indorsement on the Policy, and any further Premium which the Alteration and Introduction may occasion must be paid; and unless such notice be duly given, such Premium paid, and such Indorsement made, no Benefit will arise to the Insured in case of Loss.

V.—Leasetholders, Trustees, and all Persons entitled to Houses, Buildings, and other Inhabitable Property, in reversion, may insure the Amount of their respective Interests in such Buildings and Property, provided the Nature of the Tenure or Interest be duly specified. Persons holding Goods in Trust or on Commission, for the value of which they are responsible in the case of Fire, may insure the same, but the same must be Insured as such, otherwise the Policy will not extend to cover such Property.

VI.—Upon the Death of Persons having Property insured in this Office, it will not be necessary to make a fresh Insurance, provided the Policy is continued (as it may be) by Indorsement to the Person entitled thereto; or the Interest in a Policy may be transferred, provided Notice of any such Change of Interest or Transfer is given and allowed by Indorsement on the Policy; if Goods be removed to a new Situation, Notice of such Removal must be given and allowed by Indorsement on the Policy, and a suitable Premium paid, if the Risk be thereby increased, otherwise the Policy will not extend to cover such Goods, and the Policy, from the Time of such Removal, will be void.

VII.—No Loss occasioned by or through any Rebellion, Riot, Tumult, Insurrection, or Commotion, or by or through any Military or Unlawful Power, or Foreign Enemy, or Theft, will be made good. Books of Accounts, Deeds, Writings, Manuscripts, Securities, Bills, Bonds, ready Money, and Gunpowder, are not, under any circumstances, insured. The Company will not be responsible for any Loss arising on Hay, Corn, or other property destroyed or damaged by its own natural Heating, but will pay the Loss which may happen to any other contiguous Property insured, in Consequence of Fire so occasioned. No Loss will be allowed for any Goods or Utensils which may be destroyed or damaged while undergoing any Process or Manufacture in or by which the application of Fire Heat is used. If more than Twenty Pounds weight of Gunpowder shall be upon the Premises at the time when any Loss happens, such Loss will not be made good. The use of Gas Lights is allowed, provided the Gas is not made on the Premises insured; but the Company is not responsible for, or liable to pay, any Loss or Damage occasioned by or through explosion, whether from Gas or any other cause, or for such Goods as may be burnt from the careless use of Gas Lights not protected by Shades or Chimneys, or for Clothes or Linen burnt while airing, or being placed before an open Fire.

VIII.—Loss by Lightning will be made good by this Company, so far only as either the Building or Effects insured may have been actually set on Fire thereby, and burnt in consequence thereof.

IX.—All Persons sustaining by Fire any Loss or Damage, are forth with to give Notice thereof to the Company, at their Office in Exeter, or to the Company's Agent, through whom the Insurance was effected, or resident near where the Fire occurred, and within Fifteen days after the Fire occurring deliver in Writing, as particular an Inventory and Statement of the Property Destroyed or Damaged as the Nature of the Case will admit. Such Inventory and Statement to be in Writing, signed by the Parties, and to contain a List and Value of the Furniture, Stock in Trade, and Goods, and other Articles claimed for; and with respect to any Buildings or Erections destroyed or injured, a detailed Specification and Estimate of the Loss or Damage, to be furnished, showing the Sum necessarily required to be expended to restore or reconstruct such Buildings or Erections, the worth whether relating to Buildings, Erections, or Furniture, Stock in Trade, or other Goods, to be estimated and valued according to the quality and actual condition and Value of the same at the time of the Fire; and the Parties insured must (when required) make proof of such Claim and Loss by the Declaration or Affirmation of themselves, and of their Secretary; and by producing their Invoices and Books of Account, and by all other Vouchers as shall be reasonably required, without which no Money shall be recoverable. But if there appear any Fraud, Deceit, or evil Practice, in the Claim made for any Loss, or any false Declaration or Affirmation in support thereof, or any Collusion or False Evidence, or Deceit, or willful Mis-statement, or fraudulent Mis-description in the Nature or Value of the Property destroyed, damaged, or claimed for, the Claimant shall, in every such Case, forfeit all Right to Restitution or Payment under or by Virtue of his, her, or their Policy.

X.—Losses, when proved to the satisfaction of the Directors, will be made good, either by Payment of the same, or by rebuilding or repairing the Premises, or by repairing, reinstating, or replacing the Goods and property destroyed or damaged with others of the like kind, and of equal Quality and Value, as far as the same is practicable, and as the Sum insured will allow, at the Option of the Directors. In case any differences shall arise between the Assured and the Company, touching the Amount and Reasonableness of any Loss by Fire upon any Policy in Force under these Conditions, such differences may be submitted to the Judgment and Determination of Arbitrators indifferently chosen, whose Award in Writing shall be conclusive on all Parties.

All Notices are (to prevent mistakes) required to be made in Writing, and all Indorsements and Allowances must be Signed by the Secretary or one of the Clerks or known Agents of the Company.
* * No Receipts are to be taken but such as are printed, and issued from the Office, and signed by the Secretary, or one of the Clerks or known Agents.
All reasonable Expenses attending the Removal of Goods in Time of Danger will be repaid, such Claim being made within Seven Days after such expenses shall have been incurred.

JULY, 1854.
(5,000)

CHARLES LEWIS, Secretary.

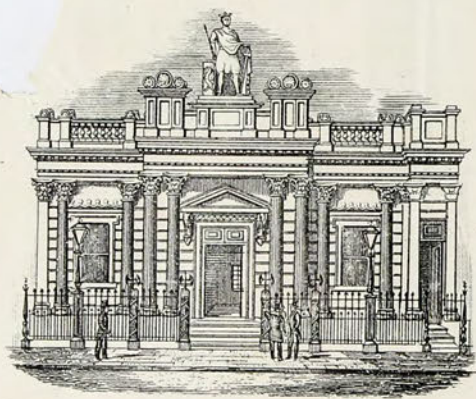
*West of England
Insurance
on 3 Cottages &c
at
Colyton,
Tody day 1855.*

FOR YOUR OWN SECURITY AND SATISFACTION.

* * Please to read your Policy, and see that it is filled up according to your Instructions, and if not, immediately return it for alteration.

Colyton

5430



Commercial Union Assurance Company Limited
 WHICH HAS ACQUIRED THE BUSINESS
 OF THE
WEST OF ENGLAND
 FIRE AND LIFE INSURANCE OFFICE

FIRE POLICY No 410 105
 SUM INSURED £ 230
 PREMIUM £ 17 3

Colyton 4/4/1900
 Received of Mr. Peoffes of Colyton

the Sum mentioned in the Margin for the Renewal of the
 said Policy for One Year from LADY-DAY 1900

J. Mounstepher Agent.

LIFE DEPARTMENT. NOTE-Prospectuses & Life Rates may be obtained on application to any of the Company's Agents.

Bristol

42857

THE LIVERPOOL & LONDON & GLOBE



INSURANCE COMPANY.

Annual Policy No. 1504994

£ 550 Sum Insured.

This Policy of Insurance Witnesseth THAT *The Feoffers of the Lands belonging to the Chamber of Colyton, Devon*

hereinafter called the Insured, having paid to THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, (hereinafter called the Company) the Sum of *Five Pounds Eight Shillings and Sixpence* for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

On the following Buildings

- 200. On the private Dwellinghouse and Domestic Offices adjoining now or late in tenure of *Toby, Blacksmith, situate Mill Street, Ottery Saint Mary, Devonshire, Stone and Cob built and slated*
- 50. " *the Blacksmith's Shop adjoining but not communicating with the above Brick and Stone built and slated*
- 100. " *the private Dwellinghouse adjoining above now or late in tenure of Trout, Stone and Cob built and slated*
- 200. " *the Dwellinghouse and Offices communicating now or late in tenure of Aldridge, Cordwainer, situate Church Street, Ottery Saint Mary aforesaid, Brick and Stone built and slated and adjoining slated Houses only, No Showers may made therein*

Policy No. 707250 Cancelled

The Company hereby agrees with the Insured (but subject to the conditions endorsed thereon, 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 *Tuesday fifth day of March 1874*, and the *Thursday fifth day of March 1875*, both inclusive, or at any time afterwards, so long as the Insured or *their* Representatives in interest, shall pay to the Company, and they shall accept the sum required for the renewal of this Policy, on or before the *Tuesday fifth day of March* in each succeeding year, the Company will, out of their 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 *Five Hundred and Sixty Pounds*.

In Witness whereof this Policy has been signed by—

Charles Smith
Marshall White

Directors of the Company, this *Seventh* day of *March* 187*4*

Examined *W. H. H.*
Entered *H.*

You are requested to read this Policy, and if incorrect return it immediately to the Office for alteration.

PAYABLE AT *London*

FUTURE PREMIUM £ 8 : 8 : 6

PRESENT PREMIUM £ 8 : 8 : 6

AMOUNT, *£ 300*
NAME *Mr Charles W. Johnson & Co*
of Cannon Street

FIRE POLICY, *1854/5*

ESTABLISHED 1836



the Policy being

7-1-5

THE CONDITIONS referred to in this Policy are as follow:—

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 Military or Usurped Power; 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 a claim for any loss or damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.
6. If the claim be in any respect fraudulent, or if any statement, or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement or connivance of the Insured, or any Claimant, 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 thereon, and this Policy shall be evidence of leave and license 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 the conditions of average, the Insurance on such Property under this Policy shall be subject to the conditions of 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, and no imputation of fraud is made by the Company, 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, and a condition precedent to the issue of this Policy.
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.

Sum Insured,
£ 400

GLOBE INSURANCE

Fire Policy,
N^o 260011

FIRST PAYMENT
L. s. d.
PREMIUM TO 1.5.6
Duty D^r 0.9.0
POLICY £ 1.14.6

FOR
FIRE AND LIFE AND ANNUITIES AND REVERSIONS.
LONDON. ESTABLISHED 1803.

RENEWAL PAYMENT
DUE Lady Day
L. s. d.
PREMIUM 1.14.0
DUTY 0.12.0
£ 2.6.0

Colyton

Whereas The Feoffees of the Lands belonging to the Chamber of Colyton

have paid to the GLOBE INSURANCE COMPANY the Sum of £ 1.5.6, the Receipt of which is hereby acknowledged.
And **Whereas** it hath been agreed that the Sum of £ 1.14.6 shall be paid to the said COMPANY on the 25th day of March during the continuance of this Policy, for the Insurance from Loss or Damage by Fire, not exceeding in each Case the Sum or Sums hereinafter mentioned, on the Property hereby described in the Place or Places hereinafter particularized, and not elsewhere, unless previously allowed by Endorsement on this Policy, viz.

100	On a Dwelling House and Offices adjoining, now or late in tenure of S ^r J. Blacksmith, situate in Mill Street, Ottery St Mary, Devon, Stone, Brick, Slate and Stated
40	On a Blacksmiths Shop adjoining but not communicating with the above, Brick, Stone and Stated
60	On a Dwelling House adjoining the above, now or late in tenure of S ^r J. Blacksmith, Stone, Cob and Statched and private
200	On a Dwelling House and Offices adjoining, now or late in tenure of S ^r J. Blacksmith, situate in Church Street, Ottery St Mary aforesaid, Brick, Stone and Stated and adjoining Statched Houses only
400	Total Four Hundred Pounds

Policy N^o 253408 is hereby Cancelled

UWAEVSKI TO ERITIGHOD

N.B.—No Pipe Stove or heated Air Flue on the Premises.

Now be it known, That from the date of these Presents, and so long afterwards as the said Assured shall pay, or cause to be paid, the Premium last aforesaid, to the said COMPANY, and at the Time last aforesaid (with the Duty payable thereon), and the Directors of the said COMPANY for the Time being shall agree to accept the same, the Capital Stock or Fund of the said COMPANY shall be subject and liable to pay, reinstate, or make good, at their option, to the said Assured, his, her, or their Executors and Administrators, all Damage and Loss which the said Assured, his, her, or their Executors or Administrators, shall suffer by Fire on the Property herein particularized, not exceeding, on each Item, the Sum hereinbefore declared to be insured thereon, amounting in the whole to the total Sum hereinbefore set forth: PROVIDED ALWAYS, That the Policy and the Assurances hereby effected shall, at all times, and under all circumstances, be subject to the Conditions and Agreements printed or written at the back hereof, in the same manner as if herein repeated.

Provided also, And it is hereby expressly agreed and declared, and the true Intent and Meaning of these Presents is, That the Capital Stock and Funds of the said COMPANY shall alone be answerable to the Demands thereupon under this Policy, and that no Member of the said COMPANY shall, upon any Account or Pretence whatsoever, be subject or liable to such Demands beyond his Share of the One Million Pounds Sterling constituting the Capital Stock or Fund of the said COMPANY, and which Share is set opposite to his Signature to the Deed of Settlement establishing the said COMPANY, or mentioned in some other Deed referring thereunto, and declaring him to be a Member thereof, any Thing contained in this Policy to the contrary notwithstanding.

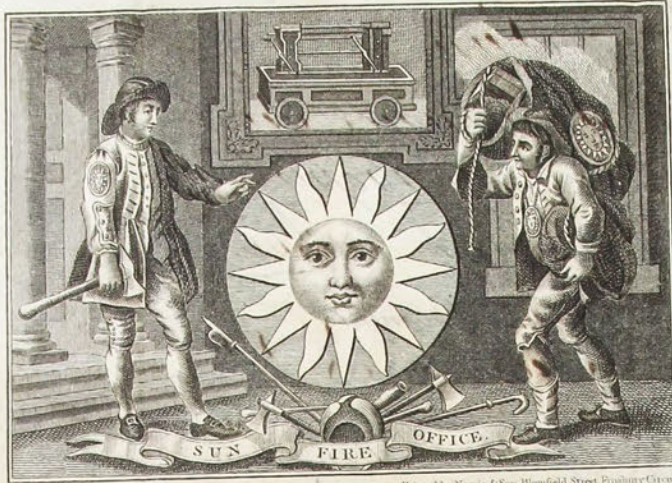
In Witness whereof, WE (being Three of the Directors of the said COMPANY) have hereunto set our Hands this *Twenty fourth* day of *June* in the Year of our Lord One Thousand Eight Hundred and Fifty *five*

Ex^{ca} *J. H.*

Ent^{ty} *Geolidams*

Wm Dunt
Robert Locke
B. J. Winder

Please to read your Policy, and if necessary return it for immediate alteration.



Printed by Norris & Son, Bonfield Street, Finsbury-Circus

Received for the Insurance of the
Property undermentioned, from

29 July 1840

Month 1841 £ s. d.

Policy.....	:	
Annual Premium ..	:	16.6
Odd Time	-	3. -
Annual Duty	:	9. -
Odd Time	:	1. 8
Total present } Payment..	£	1. 10. 2

N^o 1334424

Whereas The Trustees of Colyton in Term In Trust

have paid the Sum stated in the Margin of this Policy to the Society of the SUN FIRE-OFFICE in London, and agreed to pay, or cause to be paid to them, at their said Office, the Sum of *Twenty pounds* yearly, during the Continuance of this Policy, for Insurance from Loss or Damage by Fire, on

<i>a Farm house only at Colyford in Term in tenure of Mary Bakston Widow standing alone,</i>	100
<i>Barn, stable, linnhays, Piggsties and Offices all adjoining near the chimney therein</i>	50
<i>House only standing alone in tenure of Carter a Shoemaker near,</i>	50
<i>House only in three tenements near in tenure of Satorers standing alone,</i>	70
<i>Stables, stable and Offices all adjoining near,</i>	30
<i>All hatched</i>	£ 300

Now know ye, That, from the Date of these Presents, and so long as the said Assured shall duly pay, or cause to be paid, the said Sum at the Times and Place aforesaid; and the Trustees or acting Members of the said Society for the Time being, shall agree to accept the same; the Stock and Fund of the said Society shall be subject and liable to pay to the said Assured *their* Executors, Administrators, and Assigns, all such Damage and Loss which the said Assured shall suffer by Fire, not exceeding upon each Head of Insurance, the Sum or Sums above-mentioned, amounting in the Whole to no more than

Three hundred

Pounds, according to the exact Tenor of their printed Proposals, endorsed on this Policy, and of an Act of Parliament of the 55th of GEORGE the Third, for charging a Duty on Persons whose Property shall be insured against Loss by Fire. In Witness whereof, we (Three of the Trustees or acting Members for the said Society, have hereunto set our Hands and Seals, the *fifth* Day of *August* 1840

Signed and Sealed
(being Stamped according
to Act of Parliament)
in the Presence of

A. Willis

C. Cole

J. Down

J. Weston

Byrdell

Colyton

N.B. The Interest in this Policy may be transferred by Indorsement, made and entered at the Office, if the Trustees or acting Members approve thereof, but not otherwise.

Sun
Insurance on
Colyton Property
Amount — 300.0.0
Annual Payments } 1.10.2
Michaelmas
Agent Mr. Kingdon



March 5, 1835.
SUN FIRE - OFFICE,
 CORNHILL, NEAR THE ROYAL EXCHANGE, CRAIG'S COURT, CHARING-CROSS,
 AND 65, WELBECK-STREET, CAVENTISH-SQUARE.

ESTABLISHED 1710.

Managers.

EDWARD HARMAN, Esq. TREASURER.

CHARLES BOULTON, Esq.
 The Hon. PHILIP PLYDELL BOUYERIE.
 WILLIAM HURDIS, Esq.
 JAMES CAMPBELL, Junr. Esq.
 HARRY CHESTER, Esq.
 JOHN COCKRELL, Esq.

THOMAS DOHRLEN, Junr. Esq.
 JOHN DRUMMOND, Esq.
 CHARLES R. FORBES, Esq.
 WILLIAM R. HAMILTON, Esq.
 HENRY KINGSFOTE, Esq.
 FELIX LADDOCKE, Esq.

C. SHAW LEFFEVRE, Esq. M.P.
 The Hon. HUGH LINDSAY.
 CHARLES LITTLIDALE, Esq.
 HENRY LITTLEDALE, Esq.
 GEORGE WARDE NORMAN, Esq.
 BRICE PEARSE, Esq.

BRICE PEARSE, Junr. Esq.
 CHARLES POLE, Esq.
 CHARLES RICHARD POLE, Esq.
 C. GEORGE RICHARDSON, Esq.
 GEORGE SMITH THORNTON, Esq.

THIS OFFICE insures against Loss or Damage by Fire, in GREAT BRITAIN and IRELAND, and also in FOREIGN COUNTRIES, all Descriptions of Buildings, including Mills and Manufactories, and the Goods, Wares, and Merchandize, in the same; Ships in Harbour, or in Dock; Craft on Navigable Rivers and Canals; and the Goods Laden on the same; and Waggons travelling the Roads, and their Contents; and Farming-Stock of all Descriptions; upon the following Terms and Conditions:—

COMMON INSURANCES.	HAZARDOUS INSURANCES.	DOUBLY HAZARDOUS INSURANCES.
1st. BUILDINGS covered with Slates, Tiles, or Metals, and built on all Sides with Brick or Stone, or separated by Party-Walls of Brick or Stone, and where no hazardous Trade or Manufacture is carried on, or hazardous Goods deposited.	1st. Buildings of Timber or Plaster, or not wholly separated by Partition-Walls of Brick or Stone, or not covered with Slates, Tiles, or Metals, and thatched Barns and Out-houses having no Chimney, nor adjoining to any Building having a Chimney; and Buildings falling under the Description of Common Insurance, but in which hazardous Goods are deposited, or hazardous Trades or Manufactures are carried on.	1st. BUILDINGS—All thatched Buildings having Chimnies, or communicating with, or adjoining to, Buildings having one, although no hazardous Trade shall be carried on, nor hazardous Goods deposited therein; and all hazardous Buildings, in which hazardous Goods are deposited, or hazardous Trades carried on.
2d. GOODS in Buildings as above described, such as Household Goods, Plate, Jewels in private Use, Apparel, and printed Books, Liquors in private Use, Merchandize, and Stock and Utensils in Trade, not hazardous.	2d. SHIPS AND CRAFT, with their Contents, (Lime-Barges, with their Contents, alone excepted.)	2d. GOODS—All hazardous Goods deposited in hazardous Buildings, and in thatched Buildings having no Chimney, nor adjoining to any Building having a Chimney.
At 1s. 6d. per Cent. per Annum, with certain Exceptions.	At 2s. 6d. per Cent. per Annum, with certain Exceptions.	At 4s. 6d. per Cent. per Annum, with certain Exceptions.
AGRICULTURAL PRODUCE, FARMING STOCK, AND IMPLEMENTS AND UTENSILS OF HUSBANDRY, on any Farm may be insured, without the Average Clause, at 2s. per Cent. except from Duty, provided it be insured to a fair Average Value. This Office will not be subject to Loss by explosion of any kind, nor for loss on Goods or Utensils damaged or destroyed whilst undergoing any process in which the Application of Fire-heat is necessary, nor will the Office be liable for loss on Hay, Corn, Seeds, or other Property, occasioned by its own natural heating, but the Loss on any Property in consequence, (except that which, by its own natural heating, has been the cause of the Fire,) will be made good; as well as Losses from Lightning, where the Buildings or other Effects insured have been actually set on Fire thereby.		

INSURANCES may also be made by SPECIAL AGREEMENT on the following Risks, and on others of a similar Description, not included in the 2d and 3d Heads of Insurances, such as on Mills of all kinds, and the Stock and Utensils in them; also on Buildings, containing Kiln, Steam-Engine, Stove, or Oven, used in the Process of any Manufacture, and the Stock therein; Sugar Refiners, Sea Biscuit Bakers, Distillers, Varnish Makers, Chemists' Laboratories, Theatres, Coach Painters, Colour Manufacturers, Varnishers, Musical Instrument Makers, Refiners of Saltpetre, Spermaceti, Wax and Oil, Barge and Boat Builders, Carpenters, Cabinet Makers, Coach Makers, Coopers, Cork Burners, Floor-Cloth Painters, Japanners, Lamplack Makers, Letter-Press Printers, Machine Makers, Melters of Tallow or of Bees, Drawings, Stationary Work, Spinners of Cotton, Flax, Lint, and Wool, throughout all the Operations attending the manufacturing of these Materials, from the raw state into Thread for the Weaver, and such other Risks as, by Reason of the Nature of the Trade, the narrowness of the Situation, or other dangerous Circumstances, may increase the Hazard thereof: all which Special Hazards must be inserted in the Policy, to render the same valid and in force.

N.B.—Gunpowder, and Buildings in which it is made, cannot be insured on any Terms; neither does this Office insure Writings of any Kind, Books of Accounts, Ready Money, Bonds, Bills, nor any other Securities for Money.

N.B.—By an Act of the 56th of GEO. III. a Duty of 3s. per Annum is to be levied on every Hundred Pounds of Property insured against Fire; but by an Act of the 3d and 4th WILLIAM IV. Agricultural Produce, Farming Stock, and Implements and Utensils of Husbandry, are exempt from Duty.

N.B.—Insurances may be made for more Years than One by a single payment, and in such Cases there will be a Discount allowed of Five per Cent. per Annum, Compound Interest, on the premium and Duty for every Year except the First.

N.B.—Rent may be insured by Special Agreement for a Term not exceeding One Year, the amount being specified in the Policy.

Conditions.

ARTICLE V.
 ANY Number of Houses and Out-Houses, and Household Goods, Printed Books, Wearing Apparel, Plate, Jewels and Trinkets in private Use, Stock in Trade, Goods in Trust, or on Commission, may be insured in one Policy.

ARTICLE VI.
 PERSONS insured by this Office shall receive no Benefit from their Policies, if the same Houses, or Goods, &c. are insured in any other Office, unless such Insurance, and the Amount thereof, be first specified and allowed by Indorsement on the Policy, in which Case this Office will pay its Rateable Proportion on any Loss or Damage.

ARTICLE VII.
 WHEN any Person dies, the Policy and Interest therein shall continue to the Heir, Executor, or Administrator, respectively, to whom the Right of the Property insured shall belong, provided, before any new Payment be made, such Heir, Executor, or Administrator, do procure his or her Right to be endorsed on the Policy at the said Office, or the Premium to be paid in the Name of the said Heir, Executor, or Administrator.

ARTICLE VIII.
 PERSONS changing their Habitations or Warehouses may preserve the Benefit of their Policies, if the Nature and Circumstance of such Policy be not altered; but such Insurance will be of no Force till such Removal or Alteration is allowed at the Office, by Endorsement on the Policy.

ARTICLE IX.
 NO Loss or Damage will be paid on Fire happening by any Invasion, Foreign Enemy, Riot, Civil Commotion, or any Military or usurped Power whatever.

LONDON FIRE-ENGINE ESTABLISHMENT.
 constant attendance Day and Night.
 Ratcliffe, *Welles-Square*, DOUBLE STATION.
 St. Mary-Axe, *Jeffries-Square*.
 Finsbury, *Whitecross-Street*, corner of *Chinwell-Street*.
 Cheap-side, No. 68, *Wooling-Street*, DOUBLE STATION.
 Blackfriars, *Farringdon-Street*, DOUBLE STATION.
 Holborn, 254, *High Holborn*.
 Covent-Garden, *Chandos-Street*, DOUBLE STATION.
 St. Giles's, *George-Yard*, *Crown-Street*.

Oxford-Street, *Wells-Street*.
 Golden-Square, *King-Street*.
 Portman-Square, *King-Street*, corner of *Baker-Street*.
 Waterloo-Bridge-Road, next to *Zion Chapel*.
 Southwark-Bridge-Road, near *Union-Street*.
 Tooley-Street, *Morgan's Lane*.
 FLOATING ENGINE, *Southwark-Bridge*.

The following are the Stations of Extra Engines.
 Shadwell, *School-House-Lane*.
 Westminster, *Horseferry-Road*.
 Rotherhithe, *Paradise-Street*. The Men appointed to this Engine have also the care of the FLOATING ENGINE off *King's Stairs*, *Rotherhithe*, on board which there is constant attendance from 6 P.M. to 6 A.M.



(This Receipt to be used by Agents only.)

SUN FIRE OFFICE, LONDON.

Pol. No. ~~330~~ 1334629 — Rec^t No. 16,312

	£.	s.	d.
Prem ^m	1	11	6
Duty		9	—
<hr/>			
	£	2	0
		6	

RECEIVED of the Messrs of Colyton — the
 Sum stated in the Margin, for One Year's Premium and
 Duty on an Insurance of £ 300 — in this Office,
 from Michaelmas 1844 — to Michaelmas 1845 —
 the seventh Day of October — 1844
 For the Managers of the Sun Fire Office,

W. Lloyd

† Insurances may be made for more Years than One, by a single Payment; and, in such cases, there will be a Discount allowed of £5 per cent. per Annum, compound Interest, on the Premium and Duty, for every Year except the first.

All persons insuring with this Office, are required to pay their Premium and Duty within fifteen days after the Quarter-day on which they are due, whether the usual Notice of the payment being due has been received by them or not. And in default of such payment the Policy will be void, and the Assured will be excluded from all benefit from it.

Printed by Harrison and Co., 45, St. Martin's Lane



This Receipt to be used by Agents only.

SUN FIRE OFFICE, LONDON.

Pol. No. 1334629 — Rec^t No. 5,551

	£.	s.	d.
Prem ^m	1	11	6
Duty		9	—
<hr/>			
	£	2	0
		6	

RECEIVED of the Messrs of Colyton — the
 Sum stated in the Margin, for One Year's Premium and
 Duty on an Insurance of £ 300 — in this Office,
 from Michaelmas 1850 — to Michaelmas 1851 —
 the first Day of October — 1850
 For the Managers of the Sun Fire Office,

A. Chapman

† Insurances may be made for more Years than One, by a single Payment; and, in such cases, there will be a Discount allowed on the Premium and Duty, for every Year except the first.
 All persons insuring with this Office, are required to pay their Premium and Duty within fifteen days after the Quarter-day on which they are due, whether the usual Notice of the payment being due has been received by them or not. And in default of such payment the Policy will be void, and the Assured will be excluded from all benefit from it.

Printed by HARRISON & SON, 45, St. Martin's Lane.

(This Receipt to be used by Agents only.)



SUN FIRE OFFICE, LONDON.

Pol. No. 1359684 Rec^t No. 16,314

£. s. d.
Prem^m. : 12 : 9
Duty : 15 : -
£ 1 : 7 : 9

RECEIVED of the Feoffees of Colyton the
Sum stated in the Margin, for One Year's Premium and
Duty on an Insurance of £ 500 in this Office,
from Mich^o 1844 to Mich^o 1845
the seventh Day of October 1844
For the Managers of the Sun Fire Office,

W. Loyall

Insurances may be made for more Years than One, by a single Payment; and in such cases, there will be a Discount allowed of 25 per cent. per Annum, compound interest, on the Premium and Duty, for every Year except the first.
All persons insuring with this Office, are required to pay their Premium and Duty within fifteen days after the Quarter-day on which they are due, whether the usual Notice of the payment being due has been received by them or not. And in default of such payment the Policy will be void, and the Assured will be excluded from all benefit from it.

Printed by Harrison and Co., 45, St. Martin's Lane.

This Receipt to be used by Agents only.



SUN FIRE OFFICE, LONDON.

Pol. No. 1516001 Rec^t No. 25760

£. s. d.
Prem^m. : 11 : 3
Duty : 15 : 3
£ 1 : 6 : 6

RECEIVED of the Feoffees of Colyton the
Sum stated in the Margin, for One Year's Premium and
Duty on an Insurance of £ 570 in this Office,
from Lady Day 1854 to Lady Day 1855
the fifth Day of April 1854
For the Managers of the Sun Fire Office,

H. W. Wignall
Agent.

Insurances may be made for more Years than One, by a single Payment; and, in such cases, there will be a Discount allowed on the Premium and Duty, for every Year except the first.
All persons insuring with this Office, are required to pay their Premium and Duty within fifteen days after the Quarter-day on which they are due, whether the usual Notice of the payment being due has been received by them or not. And in default of such payment the Policy will be void, and the Assured will be excluded from all benefit from it.

Printed by HARRISON & SONS, 45, St. Martin's Lane.

Bristol
42853

THE LIVERPOOL & LONDON & GLOBE



INSURANCE COMPANY.

Annual Policy No. *1544995*

£950 Sum Insured.

This Policy of Insurance Witnesseth THAT *The Feoffers, of the Lands belonging to the Chamber of Colyton Devon,*

hereinafter called the Insured, having paid to THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, (hereinafter called the Company) the Sum of *Three Pounds Thirteen Shillings* for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

On the following Buildings.

- 200. Inequal proportions on the three private Cottages known as Buddleshayes situate on the Ottery Road in the parish of Colyton aforesaid occupied respectively by Burch, Lockyer and another, Laborers Stone and Brick built and Thatched but detached 100 yards from any other Building*
 - 250. On the Farm Dwellinghouse and Offices communicating now or late in tenure of Robert Powers situate Loochayne Farm, Colyton aforesaid Stone built and Thatched but standing alone*
 - 100. " the Barns, Stables and Cowsheds, and other Offices all adjoining near Stone built and Thatched*
 - 370. " the Free School House now or late in tenure of D. M. Shirling, Schoolmaster, situate adjoining the Churchyard, Colyton aforesaid, Stone built and Slated and not in risk of any Thatched Building*
 - 30. " the back Kitchen and Stores communicating or under one roof adjoining last Stone*
- £950 — built and Slated.*

Policy No's 707251 + 121608 Canceled

The Company hereby agrees with the Insured (but subject to the conditions endorsed thereon, 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 fifth day of March 1874*, and the *Twenty fifth day of March 1875*, both inclusive, or at any time afterwards, so long as the Insured or their Representatives in interest, shall pay to the Company, and they shall accept the sum required for the renewal of this Policy, on or before the *Twenty fifth day of March* in each succeeding year, the Company will, out of their 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 *Nine Hundred and Fifty Pounds*.

In Witness whereof this Policy has been signed by—

Charles Burch
Manly Whitwell

Directors of the Company, this *Fifteenth* day of *March* 18*74*

Examined *WMA*
Entered *R*

You are requested to read this Policy, and if incorrect, return it immediately to the Office for alteration.

PAYABLE AT *London & West*

FUTURE PREMIUM £ 3 13/-

PRESENT PREMIUM £ 3 13/-

AMOUNT, £ 950

NAME *The Messrs of the London & West*
the Messrs of the London & West

FIRE POLICY, No. 12795

ESTABLISHED 1836



John Smith
London & West

THE CONDITIONS referred to in this Policy are as follow:—

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 Military or Usurped Power; 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 a claim for any loss or damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.
6. If the claim be in any respect fraudulent, or if any statement, or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement or connivance of the Insured, or any Claimant, 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 thereon, and this Policy shall be evidence of leave and license 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 the conditions of average, the Insurance on such Property under this Policy shall be subject to the conditions of 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, and no imputation of fraud is made by the Company, 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, and a condition precedent to the issue of this Policy.
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.

Agent *Colyton*

Agent *E H Cumins*

The Liverpool & London & Globe Insurance Company,

36, CORN STREET, BRISTOL.

POLICY No. *1547995*

In the Name of *The Feoffees to the Chamber of Colyton*

Sum Insured £ *950*

Premium £ *3 : 13 : -*

Gon



1900.

Received the Sum above-mentioned, being the Premium for *1* of said POLICY
to LADY DAY, One Thousand Nine Hundred and One.

E H Cumins
Agent.

Bristol

114463

(No. 69.)
(2795)

Colyton
K.

The Liverpool & London and Globe INSURANCE COMPANY,



LIVERPOOL

1, DALE STREET,

INSTITUTED, 1836.

LONDON

CORNHILL & CHARING CROSS.

Annual Policy No. 5,667,373

L 450

Sum Insured.

This Policy of Insurance Witnesseth, THAT THE FEOFFEES OF THE LANDS BELONGING TO THE CHAMBER OF COLYTON Devonshire.

(hereinafter called the Insured) having paid to THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY (hereinafter called the Company) the Sum of Two Pounds Seven Shillings and Sixpence. for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the sum or several sums following, namely:—

£ 200 ON the building of the private Dwelling House and Offices communicating, situate Mill Street, Ottery Saint Mary, Devonshire, and now or late in tenure of Toby, Blacksmith, Brick or Stone and Cob built and Thatched.

50 ON the building of the Blacksmiths Shop adjoining but not communicating with last, Brick or Stone built and Slated or Tiled, one well secured Forge allowed therein.

200 ON the building of the Dwelling House and Offices communicating, situate Church Street, Ottery Saint Mary aforesaid, now or late in tenure of Oldridge, Shoemaker, Brick or Stone built and Slated or Tiled.

£ 450

Warranted that no Shoemakers Wax or Dubbin be heated or prepared on the aforesaid

Premises.

Policy No 1547994 for £550 cancelled.

The Company hereby agrees with the Insured (but subject to the conditions endorsed hereon, 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 fifth day of March 1895, and the Twenty fifth day of March 1896, both inclusive, or at any time afterwards, so long as the Insured or their 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 fifth day of March 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 HUNDRED AND FIFTY POUNDS.

In Witness whereof this Policy has been signed this Twenty fourth day of April 1895, by

Examined *WJA*
Entered J 180C

Rich. Horton
One of the Directors.



The Insured should read the Policy, and if incorrect, it should be returned immediately to the Office for alteration.

PAYABLE AT LONDON

FUTURE PREMIUM £ 2 : 7 : 6

PRESENT PREMIUM £ 2 : 7 : 6

AMOUNT INSURED, £ 450

NAME The Peofoes of the Lands belonging to the Chamber of Colyton

FIRE POLICY No. 5667873

ESTABLISHED 1836



THE CONDITIONS REFERRED TO IN THIS POLICY ARE AS FOLLO:-

- 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 Military or Usurped Power; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in the premises, referred to in this Policy, 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 a claim for any loss or damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.
- 6. If the claim be in any respect fraudulent, or if any statement, or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement or connivance of the Insured, or any claimant, 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 thereon and this Policy shall be evidence of leave and license 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 ratable 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 the conditions of average, the Insurance on such Property under this Policy shall be subject to the conditions of 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, and no imputation of fraud is made by the Company, 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, and a condition precedent to the issue of this Policy.
- 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.



LONDON
CORNER OF CANNING CROSS

LIVERPOOL
10, DALL STREET

THE LIVERPOOL & LONDON & GLOBE ASSURANCE COMPANY

THE LIVERPOOL & LONDON & GLOBE ASSURANCE COMPANY

Agency *Colyton*

Agent *E. H. Cumming*

The Liverpool & London & Globe Insurance Company,

36, CORN STREET, BRISTOL.

POLICY No. *5667373*

In the Name of *The Feoffers to the chamber of Colyton*

Sum Insured *£450*

Premium *£ 2 : 7 : 6*

April 11 1900.



Received the Sum above-mentioned, being the Premium for *one year* of said POLICY to LADY DAY, One Thousand Nine Hundred and One.

E. H. Cumming
Agent.

WEST OF ENGLAND

Trustees.
 RIGHT HON. EARL FORTESCUE,
 Lord Lieut. of Devon.
 RIGHT HON. EARL MORLEY.
 RIGHT HON. LORD CLIFFORD.
 SIR THOMAS DYKE ACLAND, Bart., M.P.
 EDWARD DIVETT, Esq., M.P.
 SAMUEL TREHAWKE KEKEWICH, Esq.

Directors.
 PRESIDENT:—WILLIAM MACKWORTH PRAED, of Delamere, Esq.

Vice-Presidents.
 SAMUEL TREHAWKE KEKEWICH, of Peamore, Esq.
 JOHN MILFORD, of Coaver, Esq.
 GEORGE GRANVILLE KEKEWICH, of Exeter, Esq.
 HENRY COLLINS-SPLATT, of Exeter, Esq.

Secretary.
 Mr. CHARLES LEWIS.

ESTABLISHED IN 1807.



No 189059

TOTAL INSURED	£ 446	
PREMIUM TO 1 May 1840	" 13 " 10	
DUTY TO DITTO	" 18 " 11	
POLICY	" "	
Received on the Grant of this Policy	£ 1 " 9 " 9	6 weeks
PREMIUM	" 12 " 3	Annual Renewal Payment to be made at Lady day
DUTY	" 14 " 1	
	£ 1 " 6 " 4	

EMPOWERED BY ACT OF PARLIAMENT.

FIRE AND LIFE INSURANCE COMPANY.

Chief Office, Exeter.—Office for the Metropolis, No. 20 New Bridge Street, Blackfriars.



Whereas

CAPITAL, £600,000.

The Feoffees of Colyton Manor.

has been paid to the WEST OF ENGLAND INSURANCE COMPANY, the Sum above stated to have been paid on the granting of this Policy, and has agreed to pay to the said Company, at the Period above mentioned, for each Year ensuing, the Annual Renewal Payment above specified, during the continuance of this Policy, for Insuring against Loss or Damage by Fire, not exceeding in each Case the Sums hereinafter mentioned, on the Property herein described, in the Places hereinafter particularised, and not elsewhere, unless allowed by Indorsement previously made—viz.

On the building of a dwellinghouse, situate in High Street, Honiton Devon, brick store and slated, in tenure of Mary Spurway, painter and Stationer Three hundred Pounds. On Printing Office and Binding Shop adjoining each other and the above, built of timber tile and lead, One hundred and Fifty Pounds. On Store room detached, near, thatched, Twenty Pounds.

Now be it known, That so long as the said Assured shall duly pay the said Premium to the said Company, at the Time aforesaid, and the Directors of the said Company, for the Time being, shall agree to accept the same, the Capital, Stock, and Funds of the said Company shall be subject and liable to pay or make good to the said Assured, his, her, or their Executors, Administrators, or Assigns (provided the Interest in this Policy be so assigned with the Consent of the Directors), all the Damage and Loss which the said Assured shall suffer by Fire, on the Property herein mentioned, not exceeding in each Case respectively the Sums hereinbefore specified, on the Property hereinbefore set forth, according to the Tenor of the Proposals and Conditions of the said Company, hereon indorsed, and in every Respect subject to the Stipulations therein contained.

Provided always, and it is hereby expressly declared, that the said Capital, Stock, and Funds of the said Company shall alone be answerable for all Demands under this and all other Policies, and that no Director, Officer, or Member of the said Company, or Proprietor of Shares therein, shall, in any Event, upon any Account, or in any Manner, be responsible or liable for, or in Respect of any Demand or Claim upon the said Company, beyond the Amount of his or her particular Share or Interest in the SIX HUNDRED THOUSAND POUNDS, constituting the Capital Stock of the said Company at the Time when such claim may arise; anything contained in this Policy, or any Law or Statute to the contrary, notwithstanding.

In Witness whereof, We (being three Directors of the said Company) have hereunto set our Hands, this *fourteenth* Day of *March* One Thousand Eight Hundred and Forty *four*

Signed in the Presence of

Charles Lewis

Frederick Ganger
J. Fisher

Frederick Ganger

Colyton
Drewes & Son

PRINTED BY HUGHES AND CO. PRINTERS AND ENGRAVERS, PATERNOSTER COURT, 152 FLEET STREET.

West of England FIRE AND LIFE INSURANCE COMPANY:

ESTABLISHED IN EXETER, 1807.—EMPOWERED BY ACT OF PARLIAMENT, 1813.

CAPITAL, £600,000.

OFFICE FOR THE METROPOLIS, No. 20 NEW BRIDGE STREET, BLACKFRIARS.

THE PROPOSALS AND CONDITIONS WITHIN REFERRED TO.

DESCRIPTION OF RISKS, AND TERMS OF INSURANCE.

Class I.—NOT HAZARDOUS.

BUILDINGS—having the external Walls wholly of Brick or Stone, standing alone, or separated from other Buildings by Party Walls of Brick or Stone, and covered with Slate, Tile, or Metal, wherein no hazardous Trades are carried on, or hazardous Goods deposited.
GOODS—Goods and Stock of Trades not hazardous, deposited in such Buildings.

For Sums not exceeding £10,000, Annual Premium (with certain Exceptions) 1s. 6d. per Cent.

Class II.—HAZARDOUS.

BUILDINGS—as described in the former Class, wherein hazardous Trades are carried on, or hazardous Goods deposited.—Buildings having the external Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party Walls of the same materials, covered with Slate, Tile, or Metal, wherein no hazardous Goods are deposited, or hazardous Trades carried on.
SHIPS AND VESSELS of all descriptions in Port, Harbour, or Dock, on Rivers or Canals, and the Goods on Board such Vessels, and Ships building or repairing.

HAZARDOUS GOODS, any the Stock and Goods of hazardous Trades, in Buildings of the First Class.—*Hazardous Trades* are Brewers (without any Steam-Engine), Tallow Chandlers (not Melters), Printers (without Stoves), Hot Presses, Calenderers, Bread Bakers, Malsters (who make no High-dried or Porter Malt, Inn Holders, Stable Keepers, Dealers in Hay and Straw, Apothecaries, Druggists or Chemists (without any Laboratory), Oilmen (not Colourmen), Pawnbrokers, Curriers, Vintners.—*Hazardous Goods* are Hemp, Flax, Pitch, Tar, Saltpetre, Turpentine, Naphtha, Rosin, Brimstone, Tallow, Oil, Spirits, and other Goods of the like inflammable nature, and Stock in Timber Yards.
For Sums not exceeding £6,000, Annual Premium (with certain Exceptions) 2s. 6d. per Cent.

Class III.—DOUBLY HAZARDOUS.

BUILDINGS—having the external Walls of Timber, Plaster, or Brick and Timber, or Brick and Stone Buildings, without Party Walls of the same materials, and covered with Slate, Tile, or Metal, in which any hazardous Trades are carried on, or hazardous Goods deposited.
GOODS—hazardous Goods, and the Stock and Goods of hazardous Trades in hazardous Buildings, as described in the Second Class.—All Goods, or Stock of Trades not hazardous, in Thatched Buildings, described in this Class. Prints, Paintings, and Drawings; also China, Glass, Pottery, Sculpture, and such Articles as, by their Fragility, are liable to Destruction.
For Sums not exceeding £3,000, Annual Premium (with certain Exceptions) 4s. 6d. per Cent.

Larger Insurances on the above Description of Risks may be made at the Office, by Special Agreement.

Class IV.—SPECIAL HAZARDOUS.

To be made by Special Agreement. On Risks of extraordinary Hazard, viz.—Barge or Boat Builders, Colourmen, Corburers, Coopers, Carpenters, Cabinet Makers, Coach Makers, Distillers, Floor-cloth Painters, Joiners, Lamp Black Makers, Pipe Makers, Printers (with Stoves), Machine Makers, Malsters who make High-dried or Porter Malt, Melters of Tallow or Rough Fat, Musical Instrument Makers, Oil, Spermaceti, Wax, Saltpetre or Sugar Refiners, Sail Makers, Soap Makers, Sea Biscuit Bakers, Ship Chandlers, and other Trades of the like nature; and all other Manufacturers of Cotton, Hemp, Flax, or Wool, Corn and Flour Mills, and Mills of every other Description, Sugar Grinders, and Varnish Makers; Buildings, with the Goods therein, in which Gas is prepared or made; Theatres and all other Places of Public Amusement; Thatched Buildings, in Towns and Villages; also Buildings covered with Thatch, in which Fire Heat is used, with hazardous Goods or hazardous Trades therein; Chemists' Laboratories; and any other risks of more than ordinary Hazard, by reason of any Steam-Engine, Stove, Kilo, Furnace, Oven, or other Fire Heat, used in the process of any Manufactory.

MACHINERY AND FIXTURES, to be separately specified, these not being considered as part of the Mill, or Building, in which the same may be contained.
WEARING APPAREL, LINEN, PLATE, PRINTED BOOKS, AND LIQUORS, in private use, may be insured under the general Description of Furniture; and the Premium thereon will depend on the Description of the Buildings, and Nature of the Goods deposited, and Trade carried on therein.
Watches, Jewels, and Trunks, Musical Instruments, Pictures, Prints, and Drawings, China, Glass, Earthenware, Hoses and other Fixtures, Looking Glass Plates, Medals, Coins, or other Curiosities, and Sculptures, are not included in any Insurance, unless such Articles are specified in this Policy.

FARMING STOCK, on a Farm, comprising Hay, Corn, and Live and Dead Stock, may be insured without Specification, free of Duty.
Insurances may be made for any Period less than Twelve Months.—A Duty of 3s. per Cent. per Annum is laid upon Property insured from Fire (with the above Exception), by an Act of the 5th of His Majesty George III., which Duty is to be paid at the Office at the time of taking out the Policy.
PERSONS INSURED FOR SEVEN YEARS AT ONCE, are allowed an Abatement of One Year's charge both of Premium and Duty.
By Statute of His Majesty George IV., Cap. 13, Buildings detached, or so separated as to constitute a Parcel of Risks, must be insured in distinct Sums; and Goods contained in such Buildings must be insured distinctly; and any Insurance in one Sum, upon two or more such separate subjects or parcels of Risks, is void by such Statute.

CONDITIONS OF INSURANCE.

I.—Persons upon making Insurances are required to give an accurate description of the Buildings, Erections, Property, and Effects intended to be Insured, according to the Description of Risks above Stated. If the Insurance is on Stock in Trade and Goods, the Nature of the same, and of the Buildings or Place in which the same are deposited, must be truly described; and if in the Buildings insured, or containing any Property insured, shall be used any Steam-Engine, Stove, Kilo, Furnace, Oven, or any description of Fire Heat, other than common Fireplaces in Private Houses, or any process of Fire Heat be carried on therein, the same must be noticed and allowed in the Policy, and if any Omission or Misrepresentation take place on any of the foregoing, or any other material Point, the Policy is void, and the Insurance is of no Effect. Every Insurance attended with particular Circumstances of Risk must be so specially expressed in the Policy; and in case of any Circumstance happening after an Insurance has been effected, whereby the Risk shall in any way be increased, the Insured is required to give Notice thereof in Writing to the Company, and the same must, previous to a loss occurring, be allowed by Indorsement on the Policy, otherwise the Policy is void, and all title to any Benefits from the Insurance becomes forfeited.
II.—The Charge for Premium and Duty is calculated from the Quarter Day last past, or from the Day on which the Insurance is effected, to the Quarter Day ensuing; and for One Year, or several Years from such Quarter Day, as may be agreed on; and unless the Future Renewal Payments be made within Fifteen Days after the Period limited for the Expiration of the Policy, the Insurance will cease at Six o'Clock in the Evening on the last of such Days; Policies for Periods less than a Year will finally expire at Six o'Clock in the Evening of the Day of the Termination thereof, without the Allowance of any extra Time.

III.—If there be any Insurance at any other Office, of the Property insured at this Office, Notice of every such other Insurance must be given, and the same, with the several Amounts thereof, must be stated either in the Policy, or by an Indorsement upon it, otherwise the Insurance with this Office is void, and the Insured not entitled to recover, or be paid in case of Loss; and in the event of any other Insurance with any other Office, this Company will pay its rateable portion only of any Loss, having regard to every other subsisting Policy, in whose namesoever such Policy may be.
IV.—In case of any alteration being made in a Building insured, or containing any Property insured, or of any Steam-Engine, Stove, Kilo, Furnace, Oven, or any other description of Fire Heat being introduced, or of any Trade, Business, Process, or Operation being carried on, or Goods deposited therein, not comprised in the original Insurance, or allowed by Indorsement thereon, or the making of any Communication from one Building to another, notice thereof must be given; and every such Alteration must be allowed by Indorsement on the Policy, and any further Premium which the Alteration may occasion must be paid; and unless such notice be duly given, such premium paid, and such Indorsement made, no Benefit will arise to the Insured in case of Loss.

V.—Leaseholders, Trustees, and all Persons entitled to Houses, Buildings, and other Insurable Property, in Reversion, may insure the Amount of their respective Interests in such Buildings and Property, provided the Nature of the Tenure or Interest be duly specified. Persons holding Goods in Trust or on Commission, for the value of which they are responsible in case of Fire, may insure the same, but the same must be Insured as such, otherwise the Policy will not extend to cover such Property.

VI.—Upon the Death of Persons having Property insured in this Office, it will not be necessary to make a fresh Insurance, provided the Policy is continued (as it may be) by Indorsement to the Person entitled thereto; or the Interest in a Policy may be transferred, provided Notice of any such Change of Interest or Transfer is given and allowed by Indorsement on the Policy. If Goods be removed to a new Situation, Notice of such Removal must be given and allowed by Indorsement on the Policy, and a suitable Premium paid, if the Risk be thereby increased, otherwise the Policy will not extend to cover such Goods, and the Policy, from the Time of such Removal, will be void.

VII.—No Loss occasioned by or through any Rebellion, Riot, Tumult, Insurrection, or Commotion, or by or through any Military or Usurped Power, or Foreign Enemy, or Theft, will be made good. Books of Accounts, Deeds, Writings, Manuscripts, Securities, Bills, Bonds, ready Money, and Gunpowder are not, under any circumstances, insured. The Company will not be responsible for any Loss arising on Hay or Corn destroyed or damaged by its own natural Heating, but will pay the Loss which may happen to any other contiguous Property insured, in Consequence of Fire so occasioned. No Loss will be allowed for any Goods or Utensils which may be destroyed or damaged while undergoing any Process or Manufacture in or by which the application of Fire Heat is used. If more than Twenty Pounds Weight of Gunpowder shall be upon the Premises at the time when any Loss happens, such Loss will not be made good. The use of Gas Lights is allowed, provided the Gas is not made on the Premises insured; but the Company is not responsible for, or liable to pay, any Loss or Damage occasioned by or through any explosion, whether through Gas or otherwise, or for such Goods as may be burnt from the careless use of Gas Lights not protected by Shades or Chimneys, or for Clothes or Linen burnt while airing, or being placed before an open Fire.

VIII.—Loss by Lightning will be made good by this Company, so far only as either the Building or Effects insured may have been actually set on Fire thereby, and burnt in consequence thereof.
IX.—All Persons sustaining by Fire any Loss or Damage, are forthwith to give Notice thereof to the Company, at their Office in Exeter, or to the Company's Agent, through whom the Insurance was effected, or resident near where the Fire occurred, and within Fifteen Days after the Fire occurring deliver in Writing, as particular an Inventory of the Property Destroyed or Damaged as the Nature of the Case will admit. Such Inventory to be in Writing, signed by the Parties, and to contain a List of the Furniture, Stock in Trade, and Goods, and other Articles claimed for; and with respect to any Buildings or Erections destroyed or injured, a detailed Specification and Estimate of the Loss or Damage, to be furnished, shewing the Sum necessarily required to be expended to restore or re-erect such Buildings or Erections, in all cases, estimating the worth, whether relating to Buildings or Furniture, Stock in Trade, or other Goods, according to the quality and actual condition and Value of the Property at the time of the Fire; and the Parties insured must (when required) make proof of such Loss by the Declaration or Affirmation of themselves, or of their Servants, and by producing their Invoices and Books of Account, and by all other Vouchers as shall be reasonably required, without which no Money shall be recoverable. But if there appear any Fraud, Deceit, or evil Practice, in the Claim made for any Loss, or any false Declaration or Affirming in support thereof, or any Collusion or False Evidence, or Deceit, or willful Misstatement, or fraudulent Misdescription in the Nature or Value of the Property destroyed, damaged, or claimed for, the Claimant shall, in every such Case, forfeit all Right to Restoration or Payment under or by Virtue of his, her, or their Policy.

X.—Losses, when proved to the satisfaction of the Directors, will be made good, either by Payment of the Amount thereof, or by rebuilding or repairing the Premises, or by reinstating or replacing the Goods and property destroyed or damaged with others of the like kind, and of equal Quality and Value, as far as the same is practicable, and as the Sum insured will allow, at the Option of the Directors. In case any differences shall arise between the Assured and the Company, touching the Amount and Restoration of any Loss upon any Policy in Force under these Conditions, such differences may be submitted to the Judgment and Determination of Arbitrators, indifferently chosen, whose Award in Writing shall be conclusive on all Parties.
All Notices (to prevent mistakes) required to be made in Writing, and all Indorsements and Allowances must be Signed by the Secretary or one of the Clerks or known Agents of the Company.

* No Receipts are to be taken but such as are printed and issued from the Office, and signed by the Secretary, or one of the Clerks or known Agents.

All reasonable Expenses attending the Removal of Goods in Time of Danger will be repaid, such Claim being made within Seven Days after the same shall have been incurred.

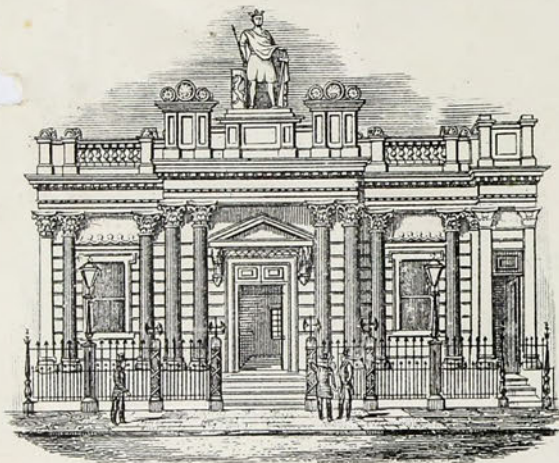
EXETER, DECEMBER, 1848.
(2000.)

CHARLES LEWIS, Secretary.

for alteration.
Please to read your Policy, and see that it is filled up according to your Instructions, and if not, immediately return it for alteration.

West of England Insurance
On Springfield Office
Amount £400.00
Secy-dy
Comm. of Premium 1.6.4
Signed Mr. Dwyer

3455



Commercial Union Assurance Company Limited
 WHICH HAS ACQUIRED THE BUSINESS
 OF THE
WEST OF ENGLAND
 FIRE AND LIFE INSURANCE OFFICE.

FIRE POLICY No. 189059
 SUM INSURED £ 440
 PREMIUM £ 12.3

Colyton 4/4/1900
 Received of Mr. Feoffes of Colyton

the Sum mentioned in the Margin for the Renewal of the
 said Policy for One Year from LADY-DAY 1900

W. Mountstephen Agent.

LIFE DEPARTMENT. NOTE. Prospectuses & Life Rates may be obtained on application to any of the Company's Agents.

Colyton, Kingston
 No. **8718102**

SUN

SUM INSURED.

£ 850



INSURANCE OFFICE.

DIRECTORS.

- Chairman:*
FREDERICK HY. NORMAN, Esq.
- CECIL CHAPLIN, Esq.
 EDWARD DENT, Esq.
 VISCOUNT EMLYN.
 EDMUND BECKETT FABER, Esq., M.P.
 ALFRED FARQUHAR, Esq.
 The Hon. WILLIAM HENRY GOSCHEN.
 The Marquess of GRANBY.
 EDWARD CHARLES GRENFELL, Esq.
 JOHN G. B. T. HILDYARD, Esq.
 RICHARD BIDDULPH MARTIN, Esq., M.P.
 The Hon. ALGERNON H. MILLS.
 Sir HUGH C. G. MONTGOMERY, Bart.
 Lord HENRY NEVILL.
 LAMBERT POLE, Esq.
 MARLBOROUGH ROBERT PRYOR, Esq.
 The Hon. ARTHUR SAUMAREZ.
 The Hon. CHARLES L. SCLATER-BOOTH.
 CHARLES A. SCOTT-MURRAY, Esq.
EDWARD BAUMER,
Manager and Secretary.



FIRST PREMIUM.

To 29th September 1906
£ : 7 : 5

RENEWAL PREMIUM.

Due 29th September
£ : 12 : 9

*2493746 cancelled
 Allow: 5/4*

Chief Office—63, THREADNEEDLE STREET, LONDON, E.C.

This Policy of Insurance Witnesseth THAT *The Proprietors of Colyton, Devonshire: for the time being*

hereinafter called the Insured, having paid to the SUN INSURANCE OFFICE, (hereinafter called the Company,) the sum of *Seven Shillings 5^d* (being *2/9* less allowance of *5/4* on cancelled Policy No. *2493746*) for insuring against loss or damage by **Fire**, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

	£
<i>On Building used as a Nurse's Home situate in Fore Street, Troniton, Devonshire:</i>	400
<i>On three Cottages at rear near now or late in tenure of Davy, Iron Spear, Labarers £500 each</i>	150
<i>On six Cottages near now or late in tenure of Baywell & others £50 on each</i>	300
<i>All brick or stone slated & private</i>	850
	£ 850

The Company hereby agrees with the Insured (but subject to the Conditions endorsed hereon, which are to be taken as part of this Policy) that if the Property herein described, or any part thereof, shall be destroyed or damaged by Fire at any time between the *29th* day of *September* 1905, and Four o'clock in the afternoon of the *29th* day of *September* 1906, or at any time afterwards, so long as the Insured or *their* 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 *29th* day of *September* in that and each succeeding year, the Company will, out of its Capital, Stock, and Funds, pay or make good to the Insured the value, at the time of the happening of such fire, of the Property so destroyed, or the amount of such damage, to an amount not exceeding in respect of the several matters herein specified the sum set opposite thereto respectively, nor exceeding in the whole the sum of

Eight Hundred and Fifty Pounds.

In Witness whereof I (being one of the Directors of the said Company) have hereunto set my Hand and Seal this *27th* day of *November* 1905.

Signed and Sealed
 (being Stamped according
 to Act of Parliament)
 in the Presence of *W. B. Baumer*

Charles L. Sclater-Booth





THE CONDITIONS, referred to in this Policy, are as follow:—

1. Any material mis-description of any of the Property expressed to be hereby insured, or of any Building or Place in which any such Property is contained, or any mis-representation as to, 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-representation, or omission, and any mis-statement in answer to questions put by or on behalf of the Company on the proposal for the Insurance renders this Policy void.

2. If, after the risk has been undertaken by the Company, anything whereby the risk is increased be done to, in, or upon, any of the Property hereby insured, or to, in, or upon, any Building or Place in which Property hereby insured is contained, or if any Property hereby insured be removed from such Building or Place 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 ceases to attach.

3. This Policy does not cover—

- (A) Goods held in Trust or on Commission.
- (B) China, Glass, Looking Glasses, Jewels, Clocks, Watches, Trinkets, Medals, Curiosities, Manuscripts, Government Stamps, Engravings, Prints, Paintings, Drawings, Tapestries, Sculptures, Musical, Mathematical, or Philosophical Instruments.
- (C) Patterns, Models, Moulds, Designs.
- (D) Gunpowder or other Explosives.
- (E) Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Money, Securities for Money, Documents of Title to Goods, Contracts, or other Documents, Books of Account;
- (F) Loss or Damage to Property occasioned by or happening through its own Spontaneous Fermentation or Heating;
- (G) Loss or Damage occasioned by or happening through Earthquakes, Invasion, Foreign Enemy, Riot, Civil Commotion, or Military or Usurped Power; nor
- (H) Loss or Damage by Explosion.

Unless the same be specially mentioned in the Policy.

But Loss or Damage to Property occasioned by Explosion of Coal Gas elsewhere than on Premises being part of any Gas Works, or to Property struck by Lightning, will be deemed to be Loss by Fire under the Conditions of this Policy.

4. No Receipts for any Premium of Insurance shall be valid or available for any purpose whatever, except such as are on printed forms issued from the Company's Office, and signed by one of the Clerks or Agents of the Company.

5. This Policy ceases to be in force as to any of the 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 favor of such other person be declared by a memorandum endorsed hereon by or on behalf of the Company.

6. On the happening of any Loss or Damage by Fire to any of the Property hereby insured, the Insured shall forthwith give notice in writing thereof to the Company, and within fifteen days after the Loss or damage, or such further time as the Company may allow in that behalf, and at his own expense, deliver to the Company a Claim in writing for such Loss or Damage, containing as particular an account as may be reasonably practicable of the several articles or Items of Property damaged or destroyed, stating the amount of the damage to each, and the value of each at the time of the Loss or Damage, and shall also, if required, deliver an account with particulars and values of all other property (if any) hereby insured, and shall produce and give all such Books of Account, vouchers, invoices (whether originals or copies), plans, specifications, proofs, and explanations as may be reasonably required, together with the particulars of any other Insurance or Insurances effected by him, or on his behalf on any Property insured by or in any way referred to in this Policy, and if required, a statutory declaration of the truth of such accounts; and no claim whatever under this Policy shall be payable, unless the terms of this condition have been complied with.

7. If the claim be in any respect fraudulent, or if any fraudulent or false book, account, entry, voucher, invoice, deed, or other document, plan, specification, estimate, proof or explanation be produced or given, or if any fraudulent means or devices be used by the Insured or any one acting on his behalf to obtain any benefit under this Policy, or if any Loss or Damage by Fire be occasioned by the wilful act, or with the connivance, of the Insured, all benefit under this Policy is forfeited.

8. The Company may, if it think fit, replace or reinstate, wholly or in part, Property damaged or destroyed, or any items thereof, instead of paying the amount of the Loss or Damage

thereto, and may join with any other Company or Insurers in so doing in cases where the Property is also insured elsewhere. In case the Company elect to do so, the Insured at his own expense shall supply or produce, as and when required, all plans, specifications, measurements, documents, books, and information (oral and documentary) which may be requisite for the purpose.

9. 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 may by its authorised Representatives, Officers and Servants, and shall be allowed by the Insured to, 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, and remove and deal therewith, for all reasonable purposes relating to, or in connection with, this Insurance or the claim thereunder, but the Insured shall not in any case have any right to abandon any Property to the Company, whether taken possession of by the Company or not. If the Insured or any one acting on his behalf, shall hinder or obstruct the Company in doing any of the above acts, then all benefit under this Policy shall be forfeited.

10. 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, effected by the Insured or by any other person or persons on his behalf, covering the same Property, this Company shall not be liable to pay or contribute more than its rateable proportion of such Loss or Damage.

11. In all cases where any other subsisting Insurance or Insurances effected by the Insured, or by any other person or persons on his behalf, 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.

12. If any difference shall at any time arise between the Company and the Insured or any Claimant under this Policy as to the liability or the amount or extent of the liability of the Company in respect of any claim for loss or Damage by Fire, or as to any question, matter, or thing concerning or arising out of any claim for Loss or Damage under this Policy, every such difference, as and when the same arises, shall be referred to the arbitration of some person to be appointed in writing by both parties, or of two indifferent persons, one to be appointed in writing by the party claiming and the other by the Company, within one Calendar Month after either party has been required so to do by the other party, and in case of disagreement between the Arbitrators, then to the decision of an Umpire, who shall have been appointed in writing by the Arbitrators before entering on the reference, and who shall sit with the Arbitrators, and preside at their Meetings during the reference, unless the Arbitrators shall otherwise agree in writing, and the death of any of the parties shall not revoke or affect the authority or powers of any Arbitrator or Umpire, and each party shall bear or pay his own costs of the reference, and a moiety of the costs of the award, and in all other respects the submission to Arbitration shall be subject to the provisions of the Arbitration Act, 1889, or any statutory modification thereof, and may be made a Rule of His Majesty's High Court of Justice in any Division, upon the application of either of the parties. And it is hereby expressly declared to be a condition precedent to the liability of the Company in respect of any Claim under this Policy, that the Claim shall, if not admitted, be referred to and determined by such Arbitrator, Arbitrators or Umpire as aforesaid, and the Claimant shall have no right of action against the Company except for the amount of the Claim, if admitted, or the amount, if any, awarded by the award of such Arbitrator, Arbitrators, or Umpire.

13. In all cases where this Policy is void, or has ceased to be in force or to attach under any of the foregoing Conditions, all monies paid to the Company in respect thereof shall be forfeited.

14. The Insured and any Claimant under this Policy shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties, to which the Company shall be, or would become, entitled or subrogated, upon their paying for or making good any Loss or Damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

15. Any Warranties to which the property insured or any item thereof is, or may at any time be made subject, shall attach and continue to be in force during the whole of the currency of the Policy; and notwithstanding the second Condition non-compliance at any time with any of the Warranties shall be a bar to any claim in respect of such property or item.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.

Colyton 96.

To *Feoffees of Colyton,*
per Mr. A. Edwards,
Fore Street,
Colyton

Date **23 NOV 1914**, 191 .

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to **the undersigned** notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

M. A. Parsons

District Valuer.

Address **51, QUEEN STREET,**

EXETER.

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.

Form 35.—Land.

[5733] 250m 12/13a-3 G & S 65c9 444K



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

PROVISIONAL VALUATION.

Description of Property	<i>School House & Land</i>		
Situation	County <i>Devon</i>	Parish <i>Colyton etc.</i>	No. of hereditament <i>96.</i>
Name of Occupier	<i>Colyton Feoffees.</i>		
Extent	Acres	Roods	Perches <i>13</i> Yards

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£ <i>700</i>
----------------------------	--------------

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value			
£		£		£	
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	Fixed Charges	Fee Farm Rent, Rent Seek, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
		Other perpetual Rent or Annuity		Right of Common	
		Tithe or Tithe Rent Charge		Easements	
		Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
		If Copyhold, Cost of Enfranchisement		Total Deductions	
<i>660</i>					
ORIGINAL FULL SITE VALUE, £	<i>40</i>	ORIGINAL TOTAL VALUE.....£		<i>700</i>	

Deductions from Total Value to arrive at Assessable Site Value

	£		£
Deductions from Gross Value to arrive at Full Site Value (as above)	<i>660</i>	Enfranchisement of Copyholds	
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	<i>660</i>
ORIGINAL ASSESSABLE SITE VALUE.....	£		<i>40</i>
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....	£		<i>nil.</i>

Given under my hand this *23rd* day of *Feb^r* 1914

(Signed) *M. H. Parsons*
EXETER. District.
 Valuer appointed by the Commissioners of Inland Revenue.

Certified a true copy

J. B. D.

Clerk to the Valuer.

Form 36—Land.

(450). Wt. 10321/1916. 500m. 6/14. D. D. & L.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.
etc
Colyton, 686.

To Fooffees of Colyton,
of per Mr. A. Edwards,
Fore Street,
Colyton.

Date **18 NOV. 1914**, 191 .

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to **the undersigned** notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

M. H. Parsons

District Valuer.

Address **51, QUEEN STREET,**

EXETER.

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.

Form 35.—Land.

[5733] 250m 12/13R-3 G & S 65c9 444K



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

PROVISIONAL VALUATION.

Description of Property	Old Engine Ho. & Land.		
Situation	County Devon	Parish Colyton etc.	No. of hereditament 686.
Name of Occupier	Mr. A. Anning		
Extent	Acres	Roods	Perches 3 Yards 33.

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above :—

ORIGINAL GROSS VALUE	£ 25
----------------------------	------

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value			
£		£		£	
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	22	Fee Farm Rent, Rent Seek, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
		Other perpetual Rent or Annuity		Right of Common	
		Tithe or Tithe Rent Charge		Easements	
		Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
		If Copyhold, Cost of Enfranchisement		Total Deductions	
ORIGINAL FULL SITE VALUE, £	3	ORIGINAL TOTAL VALUE.....£		26	

Deductions from Total Value to arrive at Assessable Site Value

Deductions from Gross Value to arrive at Full Site Value (as above)	£ 22	Enfranchisement of Copyholds	£
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	22
ORIGINAL ASSESSABLE SITE VALUE.....£			3
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....£			nil.

Given under my hand this 18th day of Nov^r 1914
 (Signed) W. H. Parsons { Valuer appointed by the
 Commissioners of Inland Revenue.
 EXETER District.

Certified a true copy

J. B. D.

Clerk to the Valuer.

Form 36—Land.

(450). Wt. 10321/1916. 500m. 6/14. D. D. & L.

Please address the Envelope of your
reply to the

District Valuer,
at the address given,

and quote

Ref. No. Colyton. &c 99.

Valuation Office, Inland Revenue,
District Valuer's Office,
51, Queen Street,
Exeter.

27th October 1914.

Sir,

Adverting to your letter of the 22nd instant.

Will you kindly return to me the Provisional Valuation
bearing the above Reference Number.

I am, Sir,

Your obedient servant,

M. H. D. S. C. M.

District Valuer.

Mr Albert Edwards,
Colyton.

Dear Sir,

Collyhurst

8th 11-14

In reply to your letter of the
27th ultimo I was through the kindness
of Mr. Parmenter that ^{reference to} the no 99 was ~~attained~~
sent you, I have carefully searched through
all the papers I have tried it is not amongst
them, I cannot imagine it was ever sent
me I have & believe the matter to be
gone.

TWENTY MEN :—Mr. W. H. ROGERS, Bank Agent Colyton.

Mr. F. STOKES, Sen., Butter Factor, Colyton

Mr. J. HARDING, Butcher, Colyton.

Mr. J. G. HANN, Timber Merchant, Colyton.

Mr. JAMES SEARLE, Machinist, Colyton.

Mr. J. WHITE, Currier, Colyton.

Mr. W. TUCKER, Stonemason, Colyton.

Mr. T. STRAWBRIDGE, Colyton.

Mr. J. MOUNSTEPHEN, Sen., Colyton.

For the year ending 25th March, 78



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.

387. 388. 389.
Colyton &c.

To A. Edwards Esq,
of Fore Street,
Colyton.

Feoffee of Colyton. _____

Date **23 MAY. 1914**, 191 .

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to **the undersigned** notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

District Valuer.

Address 51 Queen Street,
Exeter.

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.

Form 35.—Land.

[5733] 250m 12/13B-3 G & S 6509 444K

(13642) Wt. 25143 1000m. 10/13. D. D. & L.

Clerk to the Valuer.

10) ACT, 1910.

Reference in all communications. 387. 388. 389.

FINANCE (1909-10) ACT, 1910.

The name of the parish and number of the hereditament should be quoted in all communications.

DUTIES ON LAND VALUES.

COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property	House and Land. Colyford.		
Situation	County Devon	Parish Colyton &c.	No. of hereditament 388.
Name of Occupier	Mr Alfred Male.		
Extent	Acres	Roods	Perches 22 Yards ==

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above :—

ORIGINAL GROSS VALUE	£ 126
----------------------------	-------

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value			
£		£		£	
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	105	Fee Farm Rent, Rent Seek, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
		Other perpetual Rent or Annuity		Right of Common	
		Tithe or Tithe Rent Charge	1	Easements	
		Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
		If Copyhold, Cost of Enfranchisement		Total Deductions	1
ORIGINAL FULL SITE VALUE, £	21	ORIGINAL TOTAL VALUE.....£		125	

Deductions from Total Value to arrive at Assessable Site Value

	£	£
Deductions from Gross Value to arrive at Full Site Value (as above)	105	Enfranchisement of Copyholds
Works executed		Release of Restrictive Covenants
Capital Expenditure		Goodwill or personal elements
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site
Redemption of Land Tax or Fixed Charge		Total Deductions
		105
ORIGINAL ASSESSABLE SITE VALUE.....£		20
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....£		nil.

Given under my hand this 23rd day of May 1914

(Signed) M. H. T. Jones Valuer appointed by the Commissioners of Inland Revenue.

EXETER. District.

Certified a true copy

RL
Clerk to the Valuer.

FINANCE (1909-10) ACT, 1910.
DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property				
Situation	House and Land.	County	Parish	No. of hereditament
Name of Occupier	Deven	Colyford	Colyton 26.	589.
Extent	Mrs A. Sweetland.	Acres	Roods	Perches
				Yards

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above :—

ORIGINAL GROSS VALUE	£	126
----------------------------	---	-----

(a) To arrive at Full Site Value		(b) To arrive at Total Value				
£		£		£		
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	105	Fixed Charges	Fee Farm Rent, Rent Sock, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
			Other perpetual Rent or Annuity		Right of Common	
			Tithe or Tithe Rent Charge	1	Easements	
			Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
			If Copyhold, Cost of Enfranchisement		Total Deductions	1
ORIGINAL FULL SITE VALUE, £	21	ORIGINAL TOTAL VALUE.....£		126		

Deductions from Total Value to arrive at Assessable Site Value			
	£		£
Deductions from Gross Value to arrive at Full Site Value (as above)	105	Enfranchisement of Copyholds	
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	105
ORIGINAL ASSESSABLE SITE VALUE.....	£		20
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....	£		nil.

Given under my hand this 23rd day of May 1914
 (Signed) M. H. Tanquer { Valuer appointed by the
 Commissioners of Inland Revenue.
 District.

Certified a true copy
Al
 Clerk to the Valuer.

(1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

THE COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property	Land. Part Woodford Farm.			
Situation	County Devon	Parish Ottery St Mary	No. of hereditament	1292
Name of Occupier	Mr Marks			
Extent	Acres 1	Roods 2	Perches 21	Yards -

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£ 15
----------------------------	------

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value			
£		£		£	
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	Fixed Charges	Fee Farm Rent, Rent Seek, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
		Other perpetual Rent or Annuity		Right of Common	
		Tithe or Tithe Rent Charge		Easements	
		Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
		If Copyhold, Cost of Enfranchisement		Total Deductions	
ORIGINAL FULL SITE VALUE, £	15	ORIGINAL TOTAL VALUE.....£		15	

Deductions from Total Value to arrive at Assessable Site Value

£		£	
Deductions from Gross Value to arrive at Full Site Value (as above)		Enfranchisement of Copyholds	
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	
ORIGINAL ASSESSABLE SITE VALUE	£ 15		
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....£		The same as the Assessable Site Value.	

Given under my hand this 12th day of January 1914.

(Signed) M. H. Parsons { Valuer appointed by the
Exeter District. { Commissioners of Inland Revenue.

Certified a true copy

RL
Clerk to the Valuer.

Form 36—Land.

(1484) Wt. 11169—332 1000m. 6.13. F. T. & Co., Ltd.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.

Ottery St Mary

226.

To *Mr A Edwards*
of *Colyton*
Colyton Feoffees,

Date **23 APR 1914**, 191 .

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to **the undersigned** notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

W. H. Parsons

District Valuer.

Address **51, QUEEN STREET**
EXETER.

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.

Form 35.—Land.

[5733] 250m 12/13B-3 G & S 6509 444K

(15012)



FINANCE (1909-10) ACT, 1910.

The name of the parish and number of the hereditament should be quoted in all communications.

DUTIES ON LAND VALUES.

THE COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property: Land Buildings 7 Silver Street
Situation: County Devon Parish Attery St Mary No. of hereditament 226
Name of Occupier: G Godfrey
Extent: Acres Roods Perches 12 Yards

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

Table with 2 columns: ORIGINAL GROSS VALUE£, 250

Deductions from Gross Value

Table with columns (a) To arrive at Full Site Value and (b) To arrive at Total Value. Includes rows for Fixed Charges, Public Rights of Way, and Total Deductions. Values: 190, 60, 250.

Deductions from Total Value to arrive at Assessable Site Value

Table with 4 columns for various deduction categories. Includes rows for Enfranchisement of Copyholds, Release of Restrictive Covenants, and Total Deductions. Values: 190, 60, Nil.

Given under my hand this 23rd day of April 1914
(Signed) H. P. Parson
EXETER District.
Valuer appointed by the Commissioners of Inland Revenue.

Certified a true copy
Clerk to the Valuer.

The attached Form 7—Land is sent to you in accordance with the request expressed in your return on Form 4. If all the deductions and allowances to which you are entitled have been made in the Provisional Valuation in a manner satisfactory to you, it will be unnecessary for you to fill up the Form. If, however, the contrary is the case, you should complete the return and forward it to me together with your notice of objection to the Provisional Valuation.

M. H. Parsons

District Valuer.

Form 17—Land.

G & S 6324 20m/11/10—[2017] 150m 5/11ss



THE COMMISSIONERS OF
INLAND REVENUE.

DUTIES ON LAND VALUES.

FINANCE (1909-10) ACT, 1910.

REFERENCE :
to be quoted in all
communications.
Ottery & May
226

CLAIM FOR SITE VALUE DEDUCTIONS.

Particulars to be furnished by an Owner of Land, or person receiving Rent in respect of Land, who desires to claim deductions in arriving at the Assessable Site Value of the Land.

IMPORTANT.—As the Land is to be valued as on 30th April, 1909, the particulars should be furnished, as far as possible, with reference to the circumstances existing on that date.

Attention is directed to the sections of the Finance (1909-10) Act, 1910, on the attached sheet.

When completed, the claim should be delivered or sent in the accompanying franked envelope to the District Valuer **51, QUEEN STREET, EXETER.**

1. Name, description, and precise situation of the Land	<i>Land Buildings</i> <i>7 Silver Street</i>			
2. Extent of the Land, if known ...	Acres	Roods	Perches	Yards
3. If the particulars given under heads (1) and (2) are not sufficient to identify the Land, (a) Annex a plan of the Land, or, (b) Quote the number or numbers of the Land on the 25 inch Ordnance Survey Map, or, (c) If it is desired to identify the Land on an official plan, the desire should be indicated here				

4. Particulars and amounts of any deductions not specified below which are claimed for the purpose of arriving at the Assessable Site Value.

[NOTE.—Particulars of deductions claimed under section 25, sub-sections 2 and 4 (a) of the Finance (1909-10) Act, 1910 (set out on the attached sheet), may be conveniently inserted here.]

Particulars	Amounts
	£

Form 7—Land.

(1514) Wt. 37181-1115. 75M. 1-14. F. T. & Co., Ltd.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.

Ottery St
May 89.

To Colyton Feoffees
per Mrs A. Edwards
Colyton

Date 3-APR. 1914, 191 .

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to **the undersigned** notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

M. H. Parsons

District Valuer.

Address 51, QUEEN STREET,
EXETER.

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.

Form 35.—Land.

[5733] 250m 12/13R-3 G & S 6509 444K



FINANCE (1909-10) ACT, 1910.

The name of the parish and number of the hereditament should be quoted in all communications.

DUTIES ON LAND VALUES.

THE COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Table with 4 rows: Description of Property (Land & Buildings 1. Mill Street), Situation (County Devon Parish Ottery St Mary hereditament 89), Name of Occupier (J. H. Cann now vacant), Extent (Acres, Roods, Perches 18, Yards -)

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

Table with 2 columns: ORIGINAL GROSS VALUE £ 300

Deductions from Gross Value

Table with 4 columns: (a) To arrive at Full Site Value, (b) To arrive at Total Value, Fixed Charges (Fee Farm Rent, etc.), Public Rights of Way, etc. ORIGINAL FULL SITE VALUE £ 200, ORIGINAL TOTAL VALUE £ 300

Deductions from Total Value to arrive at Assessable Site Value

Table with 4 columns: Deductions from Gross Value to arrive at Full Site Value (£ 100), Enfranchisement of Copyholds, Release of Restrictive Covenants, etc. ORIGINAL ASSESSABLE SITE VALUE £ 200, Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value £ nil

Given under my hand this 3rd day of April 1914

(Signed) [Signature] Valuer appointed by the Commissioners of Inland Revenue. EXETER. District.

Certified a true copy

[Signature] Clerk to the Valuer.

Form 36—Land.

(13642) Wt. 25143 1000m. 10/13. D. D. & L.



THE COMMISSIONERS OF
INLAND REVENUE.

DUTIES ON LAND VALUES.

FINANCE (1909-10) ACT, 1910.

REFERENCE : to be quoted in all communications.
Ottery St
Mary 89

CLAIM FOR SITE VALUE DEDUCTIONS.

Particulars to be furnished by an Owner of Land, or person receiving Rent in respect of Land, who desires to claim deductions in arriving at the Assessable Site Value of the Land.

IMPORTANT.—As the Land is to be valued as on 30th April, 1909, the particulars should be furnished, as far as possible, with reference to the circumstances existing on that date.

Attention is directed to the sections of the Finance (1909-10) Act, 1910, on the attached sheet.

When completed, the claim should be delivered or sent in the accompanying franked envelope to the District Valuer 51. Queen Street. Exeter

1. Name, description, and precise situation of the Land	Land + Buildings 1. Mill Street			
--	------------------------------------	--	--	--

2. Extent of the Land, if known ...	Acres	Roods	Perches	Yards

3. If the particulars given under heads (1) and (2) are not sufficient to identify the Land,

- (a) Annex a plan of the Land, or,
- (b) Quote the number or numbers of the Land on the 25 inch Ordnance Survey Map, or,
- (c) If it is desired to identify the Land on an official plan, the desire should be indicated here

4. Particulars and amounts of any deductions not specified below which are claimed for the purpose of arriving at the Assessable Site Value. [NOTE.—Particulars of deductions claimed under section 25, sub-sections 2 and 4 (a) of the Finance (1909-10) Act, 1910 (set out on the attached sheet), may be conveniently inserted here.]	Particulars	Amounts
		£

Please address the Envelope of your
reply to the

District Valuer,
at the address given,

and quote

Ref. No. Ottery St. Mary 201.

Valuation Office, Inland Revenue,

District Valuer's Office,

51, Queen Street,

Exeter.

22nd December 1913.

Sir,

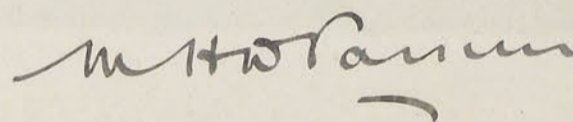
I understand that the Colyton Feoffees own a small
plot of land, part of Woodford Farm, Ottery St. Mary.

Will you be kind enough to mark on the enclosed
tracing the boundaries of this land?

I believe it forms part of Ord. No. 421.

I am, Sir,

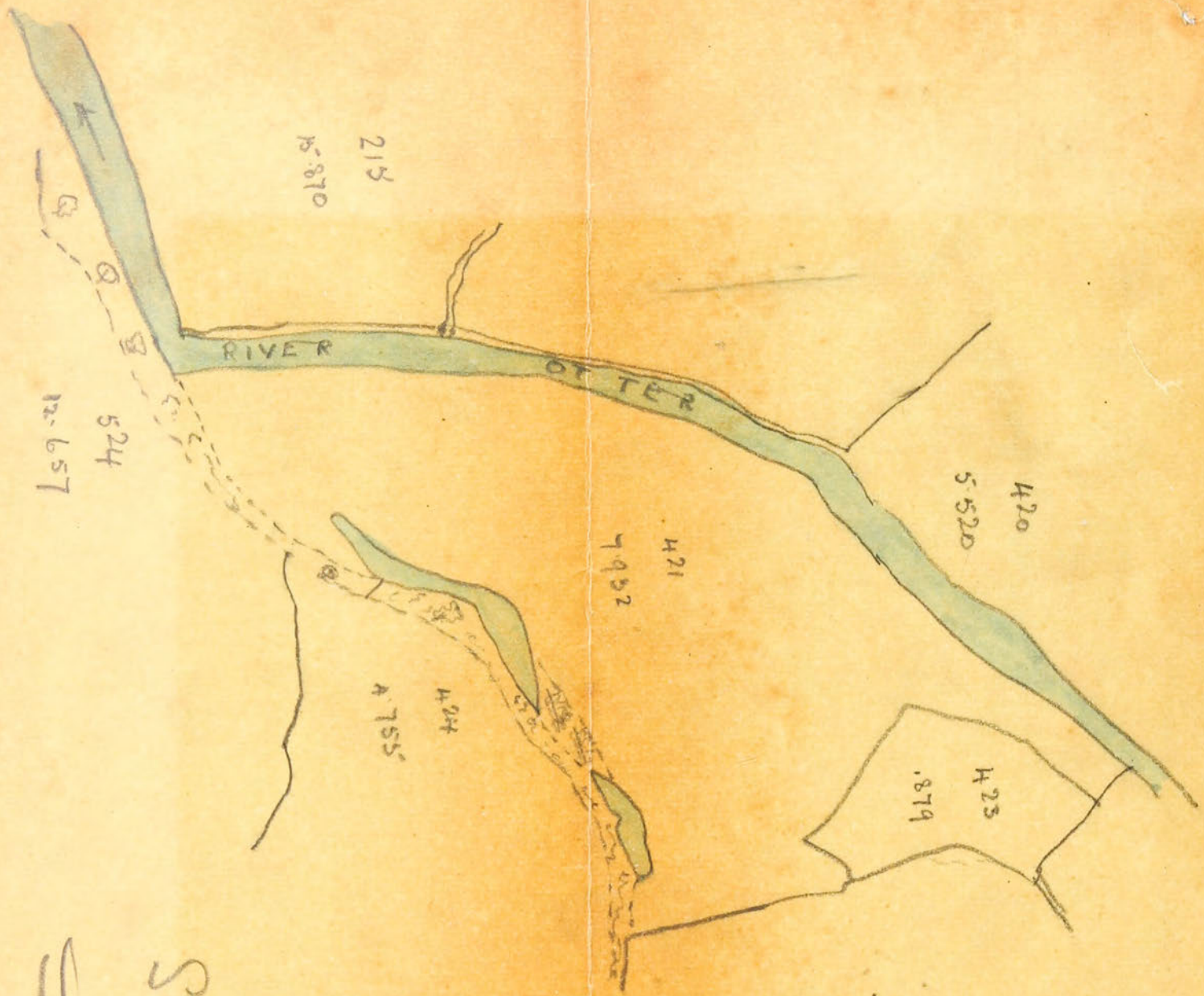
Your obedient Servant,



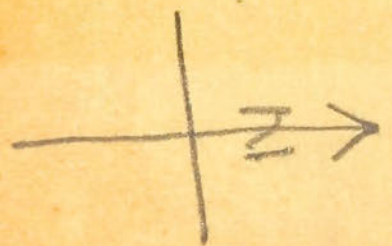
District Valuer.

Mr. A. Edwards,

Colyton.



SCALE
1/2500



Please address the Envelope of your
letter to the

District Valuer,
at the address given,

and quote

Ref. No. 387. 388. 389.

Colyton &c.

Valuation Office, Inland Revenue,
District Valuer's Office,
51, Queen Street,
Exeter.

25th May 1914.

Sir,

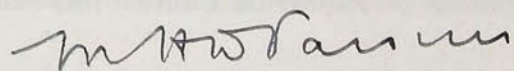
I beg to acknowledge the receipt of your letter of
the 24th instant, enclosing copies of the Provisional Valuations
herein.

They were sent to you as I understand you act as
one of the Feoffees of Colyton.

I return them herewith and shall be glad if you
will retain them for your own reference.

I am, Sir,

Your obedient servant,



District Valuer.

G. H. Smith Esq,
Valley View,
Colyford,
Devon.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.

387. 388. 389.
Colyton &c.

To Mr G. H. Smith,
of Valley View,
Colyford,

Feoffee of Colyton. _____, Date **23 MAY. 1914**, 191 .

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to **the undersigned** notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

District Valuer.

Address 51 Queen Street,
Exeter.

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.

Form 35.—Land.

[5733] 250m 12/13B-3 G & S 65c9 444K

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property	House and Land, Colyford.		
Situation	County	Parish	No. of hereditament
	Devon	Colyton ec.	387.
Name of Occupier	Mr W. Long late Coles.		
Extent	Acres	Roods	Perches
			22
			Yards

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£	128
----------------------------	---	-----

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value				
£		£		£		
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	105	Fixed Charges	Fee Farm Rent, Rent Seck, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
		Other perpetual Rent or Annuity		Right of Common		
		Tithe or Tithe Rent Charge	1	Easements		
		Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement		
		If Copyhold, Cost of Enfranchisement		Total Deductions	1	
ORIGINAL FULL SITE VALUE, £	21	ORIGINAL TOTAL VALUE.....£		128		

Deductions from Total Value to arrive at Assessable Site Value

	£	£
Deductions from Gross Value to arrive at Full Site Value (as above)	105	Enfranchisement of Copyholds
Works executed		Release of Restrictive Covenants
Capital Expenditure		Goodwill or personal elements
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site
Redemption of Land Tax or Fixed Charge		Total Deductions
		105
ORIGINAL ASSESSABLE SITE VALUE.....	£	20
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....	£	nil.

Given under my hand this 25th day of May 1914

(Signed) M. H. Parsons Valuer appointed by the Commissioners of Inland Revenue.
 EXETER District.

Certified a true copy

M
 Clerk to the Valuer.

Form 36--Land.

(13642) Wt. 25143 1000m. 10/13. D. D. & L.

FINANCE (1909-10) ACT, 1910.

The name of the parish and number of the hereditament should be quoted in all communications.

DUTIES ON LAND VALUES.

COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property	House and Land. Colyford.		
Situation	County Devon	Parish Colyton &c.	No. of hereditament 388.
Name of Occupier	Mr Alfred Male.		
Extent	Acres	Roods	Perches 22 Yards =

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£ 126
----------------------------	-------

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value				
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	£	Fixed Charges	Fee Farm Rent, Rent Seck, Quit Rent, Chief Rent, or Rent of Assize	£	Public Rights of Way or User	£
	105		Other perpetual Rent or Annuity		Right of Common	
			Tithe or Tithe Rent Charge	1	Easements	
			Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
			If Copyhold, Cost of Enfranchisement		Total Deductions	1
ORIGINAL FULL SITE VALUE, £	21	ORIGINAL TOTAL VALUE.....£		125		

Deductions from Total Value to arrive at Assessable Site Value

Deductions from Gross Value to arrive at Full Site Value (as above)	£ 105	Enfranchisement of Copyholds	£
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	105
ORIGINAL ASSESSABLE SITE VALUE.....£		20	
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....£		nil.	

Given under my hand this 23rd day of May 1914

(Signed) W. H. Parsons { Valuer appointed by the Commissioners of Inland Revenue.
 ExETER. District.

Certified a true copy

AC
 Clerk to the Valuer.

Form 36--Land.

(13642) Wt. 25143 1000m. 10/13. D. D. & L.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property	House and Land. Colford.			
Situation	County Devon	Parish Colyton &c.	No. of hereditament	588
Name of Occupier	Mrs A. Sweetland.			
Extent	Acres	Roods	Perches 22	Yards =

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£	126
----------------------------	---	-----

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value				
	£		£		£	
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	105	Fixed Charges	Fee Farm Rent, Rent Seck, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
			Other perpetual Rent or Annuity		Right of Common	
			Tithe or Tithe Rent Charge	1	Easements	
			Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
		If Copyhold, Cost of Enfranchisement		Total Deductions	1	
ORIGINAL FULL SITE VALUE, £	21	ORIGINAL TOTAL VALUE.....£			125	

Deductions from Total Value to arrive at Assessable Site Value

	£		£
Deductions from Gross Value to arrive at Full Site Value (as above)	105	Enfranchisement of Copyholds	
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	105
ORIGINAL ASSESSABLE SITE VALUE.....	£		20
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....	£		nil.

Given under my hand this 25th day of May 1914

(Signed) M. S. Tanquer { Valuer appointed by the Commissioners of Inland Revenue.

Exeter. District.

Certified a true copy

Al
Clerk to the Valuer.

Form 36—Land.

(13642) Wt. 25143 1000m. 10/13. D. D. & L.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.

387. 388. 389.
Colyton &c.

To Mr H. White,
of King Street,
Colyton.

Feoffee of Colyton

Date 23 MAY 1914, 191 .

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to **the undersigned** notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

M. H. Parsons

District Valuer.

Address 51 Queen Street,
Exeter.

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.

Form 35.—Land.

[5733] 250m 12/13B-3 G & S 6509 444K

(13642) Wt. 25143 1000m. 10/13. D. D. & L.

FINANCE (1909-10) ACT, 1910.
DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property	House and Land. Colyford.		
Situation	County <u>Devon</u>	Parish <u>Colyton &c.</u>	No. of hereditament <u>387.</u>
Name of Occupier	<u>Mr W. Long late Coles.</u>		
Extent	Acres	Roods	Perches <u>22</u> Yards =

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£ 126
----------------------------	--------------

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value				
£		£		£		
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	105	Fixed Charges	Fee Farm Rent, Rent Seck, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
			Other perpetual Rent or Annuity		Right of Common	
			Tithe or Tithe Rent Charge	1	Easements	
			Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
		If Copyhold, Cost of Enfranchisement		Total Deductions	1	
ORIGINAL FULL SITE VALUE, £	21	ORIGINAL TOTAL VALUE.....£				125

Deductions from Total Value to arrive at Assessable Site Value

	£		£
Deductions from Gross Value to arrive at Full Site Value (as above)	105	Enfranchisement of Copyholds	
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	105
ORIGINAL ASSESSABLE SITE VALUE.....	£		20
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....	£		nil.

Given under my hand this 23rd day of May 1914

(Signed) M. H. Parsons { Valuer appointed by the Commissioners of Inland Revenue.

EXETER. District.

Certified a true copy

RL
Clerk to the Valuer.

Form 36--Land.

(13642) Wt. 25143 1000m. 10/13. D. D. & L.

INLAND REVENUE (1909-10) ACT, 1910.
DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property	<u>House and Land.</u>			<u>Colyford.</u>
Situation	County <u>Devon</u>	Parish <u>Colyton Co.</u>	No. of hereditament <u>388.</u>	
Name of Occupier	<u>Mr Alfred Hale.</u>			
Extent	Acres	Roods	Perches <u>32</u>	Yards =

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£	126
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Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value			
£		Fixed Charges	£		£
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	105	Fee Farm Rent, Rent Seck, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
		Other perpetual Rent or Annuity		Right of Common	
		Tithe or Tithe Rent Charge	1	Easements	
		Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
		If Copyhold, Cost of Enfranchisement		Total Deductions	1
ORIGINAL FULL SITE VALUE, £	81	ORIGINAL TOTAL VALUE.....£			126

Deductions from Total Value to arrive at Assessable Site Value

	£		£
Deductions from Gross Value to arrive at Full Site Value (as above)	105	Enfranchisement of Copyholds	
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	105
ORIGINAL ASSESSABLE SITE VALUE.....	£		20
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....	£		nil.

Given under my hand this 23rd day of May 1914

(Signed) M. H. Parsons { Valuer appointed by the Commissioners of Inland Revenue.
EXETER. District.

Certified a true copy

RL

Clerk to the Valuer.

Form 36—Land.

(13642) Wt. 25143 1000m. 10/13. D. D. & L.

ANCE (1909-10) ACT, 1910.
DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

COMMISSIONERS OF INLAND REVENUE.

PROVISIONAL VALUATION.

Description of Property	House and Land.			Collyford.	
Situation	County Devon	Parish	Colyton &c.	No. of hereditament	389
Name of Occupier	Mrs A. Sweetland.				
Extent	Acres	Roods	Perches	22	Yards =

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£	126
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Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value			
	£		£		£
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	105	Fixed Charges		Public Rights of Way or User	
		Fee Farm Rent, Rent Seek, Quit Rent, Chief Rent, or Rent of Assize		Right of Common	
		Other perpetual Rent or Annuity		Easements	
		Tithe or Tithe Rent Charge	1	Restrictions under Covenant or Agreement	
		Burden or charge arising by operation of law, or imposed by Act of Parliament		Total Deductions	1
		If Copyhold, Cost of Enfranchisement			
ORIGINAL FULL SITE VALUE, £	21	ORIGINAL TOTAL VALUE.....£			125

Deductions from Total Value to arrive at Assessable Site Value

	£		£
Deductions from Gross Value to arrive at Full Site Value (as above)	105	Enfranchisement of Copyholds	
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	105
ORIGINAL ASSESSABLE SITE VALUE.....	£		20
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....	£		nil.

Given under my hand this 23rd day of May 1914

(Signed) [Signature] { Valuer appointed by the Commissioners of Inland Revenue.
Exeter. District.

Certified a true copy

[Signature]

Clerk to the Valuer.

Form 36—Land.

(13642) Wt. 25143 1000m. 10/13. D. D. & L.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.

Colyton &c
687

To *Feoffees of Colyton*
per. of Mr. A. Edwards

Fore St,

Colyton

Date **28 OCT 1910**, 1910

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to **the undersigned** notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

M. D. Parsons

District Valuer.

Address *51 Queen St*

Exeter

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.

Form 35.—Land.

[5733] 250m 12/13B-3 G & S 6509 444K



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.
DUTIES ON LAND VALUES.

The name of the parish
and number of the here-
ditament should be
quoted in all communi-
cations.

PROVISIONAL VALUATION.

Description of Property	<i>Reservoirs & land Pl, and No 1093</i>			
Situation	County <i>Devon</i>	Parish <i>Bolyton &c</i>	No. of hereditament <i>687</i>	
Name of Occupier	<i>Fofoees of Bolyton</i>			
Extent	Acres	Roods	Perches <i>15</i>	Yards

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above :—

ORIGINAL GROSS VALUE	£ 545
----------------------------	--------------

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value				
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	£	Fixed Charges	Fee Farm Rent, Rent Seck, Quit Rent, Chief Rent, or Rent of Assize	£	Public Rights of Way or User	£
	530		Other perpetual Rent or Annuity		Right of Common	
			Tithe or Tithe Rent Charge		Easements	
			Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
		If Copyhold, Cost of Enfranchisement		Total Deductions		
ORIGINAL FULL SITE VALUE, £	15	ORIGINAL TOTAL VALUE.....£			545	

Deductions from Total Value to arrive at Assessable Site Value

	£		£
Deductions from Gross Value to arrive at Full Site Value (as above)	530	Enfranchisement of Copyholds	
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	530
ORIGINAL ASSESSABLE SITE VALUE.....£		15	
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....£		<i>Nil</i>	

Given under my hand this 20th day of October 1914.
 (Signed) *M. D. Parsons* Valuer appointed by the
 Commissioners of Inland Revenue.
 EXETER District.

Certified a true copy

J. B. D.

Clerk to the Valuer.

Form 36—Land.

(13642) Wt. 25143 1000m. 10/13. D. D. & L.



FIRE POLICY No. 13,427,705

Name The Chamber of Feoffees & Twenty Men of Colyton.

Amount Insured £ 1,000

On Building of "The Church House"

FIRST PREMIUM £ 1 : - : -

ANNUAL PREMIUM £ 1 : - : -

Renewable LADY-DAY

Agency Colyton.

E. H. Cuming.

The Policy should be carefully examined, and the Company at once advised if any alteration is considered necessary.

CONDITIONS REFERRED TO IN THIS POLICY.

1. Any material misdescription of any of the property declared to be hereby insured or of any building or place in which such property is contained or any misrepresentation as to any fact material to be known for estimating the risk or any omission to state such fact renders this Policy void so far as it relates to property affected by any such misdescription, misrepresentation, or omission.

2. If after the Insurance has been undertaken by the Company anything whereby the risk of Loss or Damage by fire 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. The Insurance does not cover

Loss by theft during or after the occurrence of a fire.

Loss or damage to property occasioned by its own spontaneous fermentation or natural heating (except as may be provided in accordance with Condition 3 f), or by its undergoing any heating or drying process.

Loss or damage occasioned by or happening through

- (1) The destruction of property by fire or otherwise by order of any public authority.
- (2) The fall of any building or part thereof except as the result of fire.
- (3) Subterranean fire, Volcanic Eruption, Earthquake or other Convulsion of Nature, Invasion, Foreign Enemy, Riot, Civil Commotion or Military or Usurped Power whatsoever.

Nor unless otherwise expressly stated in the Policy

- (a) Goods held in trust or on commission.
- (b) Bullion or uncut Precious Stones.
- (c) Any Curiosity or Work of Art for an amount exceeding £20.
- (d) Manuscripts, Plans, Drawings or Designs, Patterns, Models or Moulds.
- (e) Securities, Coined or Paper Money or Cheques, Obligations, or Documents of any kind, Stamps, Books of Account, or other Business Books.
- (f) Coal, against loss or damage occasioned by spontaneous combustion or its own natural heating.
- (g) Explosives.
- (h) Loss or damage occasioned by explosion; but loss or damage by explosion of boilers used for domestic purposes only or by explosion of gas used for illuminating or domestic purposes only in a Building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this Policy.

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 the Insured must forthwith give notice thereof in writing to the Company and must within thirty days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company a claim in writing with such particulars and details as are reasonably practicable of all the articles or items of property damaged or destroyed and of the amount of the loss or damage thereto respectively, having regard to their several values at the time of the Fire, and of any

other Insurances and (if the Insurance be Subject to Average) of all other property covered by the Policy and must at all times furnish all such books, vouchers, and other evidence as may be reasonably required by or on behalf of the Company together with if required a statutory declaration of the truth of the claim and of any matters connected therewith.

6. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if the Fire be occasioned by or through the willful act or with the knowledge or connivance of the Insured, all benefit under this Policy shall be forfeited.

7. The Company may at its option reinstatement or replace the property damaged or destroyed or any part thereof instead of paying the amount of the loss or damage or may join with any other Company or Insurers in so doing, but the Company shall not be bound to reinstatement exactly or completely but only as circumstances permit and in reasonably sufficient manner.

(a) If the Company think fit to reinstatement or replace, the Insured shall furnish the Company with such plans, specifications, and such other particulars as the Company may require and no acts done or caused to be done by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstatement or replace.

(b) If the Company shall be unable to reinstatement or replace the property hereby insured because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise the Company shall in every such case only be liable to pay such sum as would be requisite to reinstatement or replace such property if the same could lawfully be reinstatement to its former condition.

8. On the happening of any Damage by Fire to any Building or Place or Property or Effects within any Building or Place in respect of which a Claim is or may be made under this Policy the Company, without being deemed a wrongdoer, may by its authorized Officers and Servants or others, enter into, and for a reasonable time remain in possession of such Building or Place, Property or Effects, for all reasonable purposes relating to or in connection with the Insurance hereby effected and this Policy shall be evidence of leave and license and authority for that purpose. If the Insured or anyone acting on his behalf shall hinder or obstruct the Company in doing any of the above acts, then all benefit under this Policy shall be forfeited.

9. If at the time of any Loss or Damage there be any other Insurance or Insurances whether effected by the Insured or by any other person or persons covering the same Property this Company shall not be liable to pay or contribute more than its ratable proportion of such Loss or Damage and if any such other Insurance or Insurances covering any of the Property hereby insured either exclusively or together with any other property in and subject to the same Risk only be Subject to Average this Insurance shall be Subject to Average in like manner.

10. All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required in writing so to do by either of the parties. In case of disagreement between the Arbitrators the difference shall be referred to the decision of an Umpire to be appointed in writing by the Arbitrators before entering on the reference. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators, or Umpire making the award and until an award has been made the Company shall not be liable for any Loss or Damage and such award shall be a condition precedent to any right of action or suit upon this Policy.

11. In all cases where this Policy is void or ceases to be in force under any of its conditions all monies paid to the Company in respect thereof will be forfeited.

12. Every Warranty to which the property insured or any item thereof is, or may be, made subject, shall from the time the warranty attaches apply and continue to be in force during the whole currency of this Policy, and non-compliance with any such warranty, whether it increases the risk or not, shall be a bar to any claim in respect of such property or item; provided that if this Policy is renewed a claim in respect of loss or damage occurring during the renewal period shall not be barred by reason of a warranty not having been complied with at any time before the commencement of such period.

MEMO.—The term Loss or Damage by Fire used in this Policy includes Loss or Damage caused by lightning.

60°

In case of Non-Delivery to be
returned to Sender.



*Premier School
Five Pieces*

*E. H. Lunning Esq.
Ridgeway
Colyton*





FIRE POLICY No. 11,617,823 ✓

Name The Chamber of Feoffees & Twenty Men of Colyton.
 Amount Insured 1,000

On Building &c.

returns
 1 : 3 : 9
 - : 9 : -

FIRST PREMIUM £ - : 14 : 9

ANNUAL PREMIUM £ 1 : - : -

Renewable L A D Y - D A Y

Agency Colyton.

E.H. Cuming.

The Policy should be carefully examined, and the Company at once advised if any alteration is considered necessary.

PLYMOUTH OFFICE,
86, BEDFORD STREET,

ESTABLISHED 1836.

Policy N^o 11,517,823

PLYMOUTH



The Liverpool & London & Globe

INCORPORATED 1904

INSURANCE COMPANY LIMITED

REGISTERED UNDER THE COMPANIES (CONSOLIDATION) ACT 1908 WITH LIMITED LIABILITY 1910

Sum Insured



1,000

Head Office,
1, DALE STREET,
LIVERPOOL.

LONDON
Chief Office,
1, CORNHILL.

This Policy of Insurance Witnesseth THAT THE CHAMBER OF FEOFFES AND

TWENTY MEN OF COLYTON, Devon,

(hereinafter called the Insured) having paid to **THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY LIMITED** (hereinafter called the Company) the Sum of One Pound Three Shillings and Nine Pence for insuring against Loss or Damage by Fire, as hereinafter mentioned, the property hereinafter described, in the sum or several sums following, namely:—

£ 8 0 0 ON the Building under one roof or communicating situate and known as "The Church House" Colyton aforesaid, and used as school and laboratory, brick or stone built and slated or tiled. No pipe stove used therein.

2 0 0 ON School furniture, fixtures, fittings, books maps and unused stationery and chemicals therein.

£1,000

Policy No. 6,964,464 for £ 650 cancelled and 6 months and 10 weeks returns allowed viz:— 9/-

The Company hereby agrees with the Insured (but subject to the conditions endorsed hereon, 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 Eighteenth day of January 1915, and the Twenty-fifth day of March 1916, both inclusive, or at any time afterwards, so long as the Insured or their 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-fifth day of March in each succeeding year, the Company will 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 ONE THOUSAND POUNDS

In Witness whereof I the undersigned (being thereunto duly authorized by the Board of Direction) have hereto set my hand this Second day of February in the year of our Lord One Thousand Nine Hundred and fi fteen

Examined JVD
V.R.

Reginald Wilson
Member of the Board of Direction.



CONDITIONS REFERRED TO IN THIS POLICY.

1. Any material misdescription of any of the property declared to be hereby insured or of any building or place in which such property is contained or any misrepresentation as to any fact material to be known for estimating the risk or any omission to state such fact renders this Policy void so far as it relates to property affected by any such misdescription, misrepresentation, or omission.

2. If after the Insurance has been undertaken by the Company anything whereby the risk of Loss or Damage by fire 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. The Insurance does not cover

Loss by theft during or after the occurrence of a fire.

Loss or damage to property occasioned by its own spontaneous fermentation or natural heating (except as may be provided in accordance with Condition 3 f), or by its undergoing any heating or drying process.

Loss or damage occasioned by or happening through

- (1) The destruction of property by fire or otherwise by order of any public authority.
- (2) The fall of any building or part thereof except as the result of fire.
- (3) Subterranean fire, Volcanic Eruption, Earthquake or other Convulsion of Nature, Invasion, Foreign Enemy, Riot, Civil Commotion or Military or Usurped Power whatsoever.

Nor unless otherwise expressly stated in the Policy

(a) Goods held in trust or on commission.

(b) Bullion or unset Precious Stones.

(c) Any Curiosity or Work of Art for an amount exceeding £20.

(d) Manuscripts, Plans, Drawings or Designs, Patterns, Models or Moulds.

(e) Securities, Coined or Paper Money or Cheques, Obligations, or Documents of any kind, Stamps, Books of Account, or other Business Books.

(f) Coal, against loss or damage occasioned by spontaneous combustion or its own natural heating.

(g) Explosives.

(h) Loss or damage occasioned by explosion; but loss or damage by explosion of boilers used for domestic purposes only or by explosion of gas used for illuminating or domestic purposes only in a Building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this Policy.

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 the Insured must forthwith give notice thereof in writing to the Company and must within thirty days after the loss or damage, or such further time as the Company may in writing allow in that behalf deliver to the Company a claim in writing with such particulars and details as are reasonably practicable of all the articles or items of property damaged or destroyed and of the amount of the loss or damage thereto respectively, having regard to their several values at the time of the

Fire, and of any other Insurances and (if the Insured be Subject to Average) of all other property covered by the Policy and must at all times furnish all such books, vouchers, and other evidence as may be reasonably required by or on behalf of the Company together with if required a statutory declaration of the truth of the claim and of any matters connected therewith.

6. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if the Fire be occasioned by or through the wilful act or with the knowledge or connivance of the Insured, all benefit under this Policy shall be forfeited.

7. The Company may at its option reinstate or replace the property damaged or destroyed or any part thereof instead of paying the amount of the loss or damage or may join with any other Company or Insurers in so doing, but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner.

(a) If the Company think fit to reinstate or replace, the Insured shall furnish the Company with such plans, specifications, and such other particulars as the Company may require and no acts done or caused to be done by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

(b) If the Company shall be unable to reinstate or replace the property hereby insured because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise the Company shall in every such case only be liable to pay such sum as would be requisite to reinstate or replace such property if the same could lawfully be reinstated to its former condition.

8. On the happening of any Damage by Fire to any Building or Place or Property or Effects within any Building or Place in respect of which a Claim is or may be made under this Policy the Company, without being deemed a wrongdoer, may by its authorized Officers and Servants or others, enter into, and for a reasonable time remain in possession of such Building or Place, Property or Effects, for all reasonable purposes relating to or in connection with the Insurance hereby effected and this Policy shall be evidence of leave and license and authority for that purpose. If the Insured or anyone acting on his behalf shall hinder or obstruct the Company in doing any of the above acts, then all benefit under this Policy shall be forfeited.

9. If at the time of any Loss or Damage there be any other Insurance or Insurances whether effected by the Insured or by any other person or persons covering the same Property this Company shall not be liable to pay or contribute more than its ratable proportion of such Loss or Damage and if any such other Insurance or Insurances covering any of the Property hereby insured either exclusively or together with any other property in and subject to the same Risk only be Subject to Average this Insurance shall be Subject to Average in like manner.

10. All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required in writing so to do by either of the parties. In case of disagreement between the Arbitrators the difference shall be referred to the decision of an Umpire to be appointed in writing by the discretion of the Arbitrator, Arbitrators, or Umpire making the award and until an award has been made the Company shall not be liable for any Loss or Damage and such award shall be a condition precedent to any right of action or suit upon this Policy.

11. In all cases where this Policy is void or ceases to be in force under any of its conditions all monies paid to the Company in respect thereof will be forfeited.

12. Every Warranty to which the property insured or any item thereof is, or may be, made subject, shall from the time the warranty attaches apply and continue to be in force during the whole currency of this Policy, and non-compliance with any such warranty, whether it increases the risk or not, shall be a bar to any claim in respect of such property or item; provided that if this Policy is renewed a claim in respect of loss or damage occurring during the renewal period shall not be barred by reason of a warranty not having been complied with at any time before the commencement of such period.

MEMO.—The term Loss or Damage by Fire used in this Policy includes Loss or Damage caused by Lightning.

The Employers' Liability Assurance Corporation Limited.

WEST OF ENGLAND DISTRICT

Mrs A. Edwards

~~M. H. PEAKE, Esq.~~

45, Corn Street,

*Northcott,
Dunsmuir*

BRISTOL.

Directors.

- Chairman*—LORD CLAUD HAMILTON, M.P.
(Chairman, Great Eastern Railway Company).
- HUGH D. FLOWER, Esq. (Director, Union Bank of Australia, Limited).
- SIR SAMUEL HOARE, BART., M.P., 59, Draycott Place, London, S.W.
- WALTER H. MAUDSLAY, Esq., 69, Cadogan Gardens, London, S.W.
- HENRY W. MAYNARD, Esq. (Deputy-Chairman, Ocean Marine Insurance Company, Limited).
- JOSEPH ORRELL, Esq., 25, Holland Park, London, W.
- ~~LEOPOLD SALOMONS, Esq., Norbury Park, Dorking.~~
- COLONEL SIR EDWARD WARD, BART., K.C.B., K.C.V.O., 5, Wilbraham Place, S.W.
- SIR PHILIP H. WATERLOW, BART. (Chairman, Waterlow & Sons Limited).
- J. G. BRODMANT, Esq. (Chairman of the Dock and Warehouse Committee of the Port of London Authority).
General Manager and Secretary:
W. E. GRAY.



The Employers' Liability Assurance Corporation Limited.

Head Office,
HAMILTON HOUSE, VICTORIA EMBANKMENT,
LONDON, E.C.

General Accident Policy.

No. **G 50907**

Name **THOMAS Northcott.**

Renewable **13th April.**

Please to read this Policy carefully.

[G 64.]

General Accidents.

250

8-7-15.

Agency: E W Summings, Exeter

BRANCH OFFICES.

- BELFAST, 4, Donegall Square North.
- BIRMINGHAM, Colmore House, Waterloo Street.
- BRIGHTON, 90, King's Road.
- BRISTOL, 45, Corn Street.
- CARDIFF, 108, St. Mary Street.
- DUBLIN, 43, Dame Street.
- DUNDEE, 33, Commercial Street.
- EDINBURGH, 21, Charlotte Square.
- GLASGOW, 128, St. Vincent Street.
- IPSWICH, 45, Princes Street.
- LEEDS, City Chambers, Infirmary Street.
- LIVERPOOL, 9, Tithebarn Street.
- MANCHESTER, 106, King Street.
- NEWCASTLE-ON-TYNE, Standard Chambers, Neville Street.

CONDITIONS OF ASSURANCE.

- 1.—This Policy does not insure against death or disablement, directly or indirectly caused by, arising from, or traceable to any of the following, viz.: Self injury or suicide, intoxicating liquors, war, invasion or civil commotion.
- 2.—In the event of any accident or disablement hereby assured against happening to the Assured, notice thereof in writing shall be mailed or posted to the Corporation at its Head Office in London within fourteen days of its occurrence. The Assured or his legal personal representatives shall, at his or their own expense, forward to the said Office, within the space of seven days after demand, a written report from a medical attendant, who shall be a duly qualified and registered medical practitioner, of the facts of the case and the nature and extent of the injuries received, and generally all such information in support of the claim as the Corporation shall reasonably require, and in case of loss of sight or amputation occurring more than fourteen days after the accident, notice as aforesaid must be given within one calendar month of such loss of sight or amputation. Provided that all sums payable hereunder shall be payable at the Head Office of the Corporation in London, and in the case of a claim by death, permanent total or permanent partial disablement, shall be payable within one calendar month after such personal injury, and the cause and result thereof shall have been proved to the satisfaction of the Directors of the Corporation, and such information as is required by the Conditions of this Policy shall have been furnished, and only on the delivery of this Policy cancelled and discharged, and in the case of a claim for temporary total or partial disablement, only upon the termination of such disablement, and no sum payable under this Policy shall carry interest, and the Corporation shall cease to be liable for any such sum unless claimed within one year after it has become due.
- 3.—If required by the Corporation, the Medical, Surgical, or other Agent of the Corporation shall, in case of any accident to the Assured, be admitted at all reasonable times to see and examine the nature of the injury sustained by the Assured, whilst the Assured is suffering from the effects of the same, and in the event of death to make a post-mortem examination of the body of the Assured.
- 4.—The Assured shall, on tendering any premium for the renewal of this Policy, give notice in writing to the Corporation of any disease or physical defect or infirmity with which he has become affected since the payment of the next preceding payment.
- 5.—Any circumstances in relation to these Conditions coming to the knowledge of any local Agent or Manager, shall not be notice to, or be held to bind, or prejudicially affect the Corporation, notwithstanding the subsequent acceptance of any premium, nor will the Corporation be bound by any receipt, except it be on its printed office form for the time being.
- 6.—The Corporation may at any time, notwithstanding the provision for Cumulative Bonus, by notice in writing determine this Policy. Provided that the Corporation shall in that case return to the Assured the then last premium paid by him less a *pro rata* part thereof for the portion of the current insurance period which shall have expired. Such notice shall be deemed sufficiently given if posted in London addressed to the Assured at the within-mentioned address, or at any later address, of which notice in writing shall have been given to the Corporation, and shall be deemed to have been received by him at the time when the same would be delivered in the ordinary course of post.
- 7.—The Premiums payable in respect of this Policy shall become due on the day of the date hereof in each year, and shall be paid within fourteen days after the day on which the same respectively became due, and if not so paid this Policy shall lapse, but during such fourteen days the Corporation shall be liable in respect of this Policy as if such premium had been paid on the day on which the same became due, provided that it shall be proved to the satisfaction of the Corporation that the Assured intended to renew this Policy.
- 8.—If any question or difference shall arise touching the meaning of this Policy or its conditions or as to the rights, obligations, or liability of either party hereunder, the same, if required by the Corporation, shall be referred to Arbitration under the Arbitration Act, 1889, the Arbitration (Scotland) Act, 1894, or any other Act which may for the time being be in force and applicable.
- 9.—The Corporation shall not be bound to notice or be affected by any notice of any trust, charge, or alienation relating to this Policy, but the receipt of the Assured, or his legal personal representatives, shall in any case effectually discharge the Corporation.

NOTICE TO THE ASSURED.

No waiver of or alteration in any of the terms of this Policy, or of any of its conditions, nor any endorsement thereon, will be held valid unless the same is signed or initialed by the Secretary or General Manager or other authorized official of the Corporation.

COPY OF THE PROPOSAL WITHIN REFERRED TO WHICH IS THE BASIS OF THIS CONTRACT.

I desire to insure with your Corporation in the terms of your policy used for this class of

insurance as per Table 1—Class 4—Annual Premium £1 : 11 : 3.

Amount to be assured in case of death or of permanent total disablement	£250
In case of permanent partial disablement half of the above, viz.:-	£125
For temporary total disablement, per week	£1 : 10 : -
For temporary partial do.	£ - : 7 : 6

Name in full THOMAS NORTHOLT,

Address Stimonth Street, Colyton,

Profession or Occupation Plumber & Water Bailiff.

Whether Superintending, Working or not Working Strike out description (not applicable).

My age is 59. My Weight is (about) 12 st. lb. My Height is (about) 5 ft. 5 in.

1. Have you ever had (1) Paralysis or (2) a Fit of any kind?	(1) <u>NO</u> (2) <u>NO</u>
2. Do you suffer or have you suffered from (1) Varicose Veins, or have you been (2) Ruptured?	(1) <u>NO</u> (2) <u>NO</u>
3. Are there any circumstances which render you peculiarly liable to accidents?	<u>Same as any other business man.</u>
4. Do you play (1) football, or incur other (2) similar or equivalent risks?	(1) <u>NO</u> (2) <u>NO</u>
5. Do you play (1) Polo, or engage in (2) Motor Cycling?	(1) <u>NO</u> (2) <u>NO</u>
6. Have you ever been assured against (1) accidents, and if so, with what (2) Company?	(1) <u>YES</u> (2) <u>E.L.C.</u>
7. Have you ever been declined by any Accident Company?	<u>NO</u> <u>NO</u>
8. Are you now assured against (1) accidents, and if so, with what (2) Company?	(1) <u>YES</u> (2) <u>E.L.C.</u>
9. Have you ever received (1) compensation for any accident? If so, (2) state particulars?	(1) <u>YES</u> (2) <u>E.L.C.</u>
10. Have you ever met with (1) an accident that confined you to the house for one week or more? If so (2) state particulars?	(1) <u>NO</u> (2) <u>Partial.</u>

I declare that I have no physical infirmity, that I am, and always have been of sober and temperate habits, and do now and have always enjoyed good health, and that I do not nor do I intend to engage in racing, steeplechasing, or mountaineering.

I do hereby warrant that the above are full and true statements and answers (without any reservation whatsoever) to the questions, and I agree that this proposal and declaration shall be the basis of the Contract between me and the Corporation, and be considered as incorporated therein.

Date 16th. 17th. 1917. Signed THOS NORTHOLT.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED

CAPITAL, FULLY SUBSCRIBED £1,000,000.



IN CORRESPONDENCE PLEASE QUOTE

POLICY

PREMIUM

N^o G 50907.

HAMILTON HOUSE, VICTORIA EMBANKMENT,
LONDON. E.C.

£ 1 : 11 : 3.

PAYABLE—13th April,—
ANNUALLY.

Whereas THOMAS NORTHCOTT, of Sidmouth Street, Colyton : Plumber and Water Bailiff;

(hereinafter called the Assured), is desirous of effecting an Assurance, as hereinafter mentioned, with THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED (hereinafter called the Corporation) and has caused to be delivered to the Corporation a Proposal or statement in writing, dated the Seventeenth day of March, 1917 signed by or on behalf of the Assured, warranting the truth of the statements therein contained, and has agreed that the said Proposal shall be the basis of this contract and be considered as incorporated herein: And whereas the Assured has paid to the Corporation, the sum of One pound eleven shillings and three pence as a premium for the proposed Assurance for twelve calendar months from the Thirteenth day of April, 1917.

Now it is hereby agreed and declared that if at any time during the said period of twelve calendar months, or during any subsequent period in respect of which the Assured shall pay and the Corporation shall consent to receive a renewal premium, the Assured shall sustain any personal injury caused accidentally by violence due to any external and visible means, then the Corporation shall pay to the Assured as compensation, or to his legal personal representatives the sum or sums hereinafter mentioned, that is to say:—

- Death. (1.) If such injury shall be the immediate cause of the DEATH of the Assured and shall within three calendar months of the occurrence of such injury result in such death, the sum of } £ 250.
- Permanent Total Disablement (loss of sight of eyes or limbs). (2.) If such injury shall, within three calendar months of its occurrence, result in PERMANENT TOTAL DISABLEMENT caused by the complete and irrecoverable loss of sight of both eyes or the actual loss by physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot, or the complete and irrecoverable loss of sight of one eye, accompanied by the loss as aforesaid of one entire hand or entire foot, the sum of } £250.
- Permanent Partial Disablement (loss of eye or limb). (3.) If such injury shall within three calendar months of its occurrence result in PERMANENT PARTIAL DISABLEMENT caused by the complete and irrecoverable loss of sight of one eye or the actual loss by physical separation of one entire hand or one entire foot, the sum of } £125.
- Temporary Total Disablement. (4.) If such injury shall result in TEMPORARY TOTAL DISABLEMENT, then so long as the Assured shall be totally disabled from attending to business of any kind, a sum at the rate of } £1:10:— per week.
- Temporary Partial Disablement. (5.) If such injury shall result in TEMPORARY PARTIAL DISABLEMENT, then so long as the Assured shall be partially disabled from attending to business of any kind, a sum at the rate of } £:7:6— per week.

Provided that the Corporation shall not be liable to pay, in respect of any one year of Assurance, any amount, or amounts exceeding in the whole the sum originally assured to be paid under Heading No. 1 (plus any additions which may have been made thereto by way of Bonus), nor to pay for either temporary total or temporary partial disablement, or for both, for a longer period than twenty-six weeks altogether in respect of any one injury.

Provided that the Assured or his legal personal representatives shall not be entitled to receive payment under more than one of the above headings in respect of any one injury, except that he may be entitled to receive payment under Heading No. 5 for a period in succession to a period under Heading No. 4, or vice versa.

Provided that the Corporation shall be liable to pay under Headings 1 to 5 of this Policy when the injury shall have been sustained within the United Kingdom, Europe, the Azores, Madeira, the Canary Islands, or the Cape de Verde Islands, but not elsewhere.

Provided that this Policy and the Assurance hereby made shall be subject to the several conditions, restrictions, stipulations, and notices endorsed hereon in like manner as if the same were respectively repeated and incorporated herein, and that such conditions in so far as they provide for anything to be done by the Assured are to be deemed conditions precedent to the right of the Assured to sue or recover hereunder. If the Assured be already insured in the Corporation by another Policy, or change his occupation for or engage in one more hazardous than that stated in the said Proposal then this Policy shall be absolutely void, and all premiums paid in respect thereof shall be forfeited to the Corporation.

Signed for and on behalf of the Corporation this Twenty fifth day of April, One Thousand Nine Hundred and Seventeen.

Examined *W*

Entered *W*

..... Secretary.

..... Director.

On each renewal of this Policy after this date up to and including the tenth year, after this date, of continuous insurance, the capital benefits will be increased by additions thereto of 5 per cent. of the sums originally assured in respect of Death, Permanent Total or Permanent Partial Disablement.

CUMULATIVE BONUS.



Colyton & Hemming
THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LTD.

No. **G 50907**

HAMILTON HOUSE, VICTORIA EMBANKMENT, LONDON, E.C.

able 1

May 9 1917



Received of Mr. Thomas Northcott as a Premium
 the sum of £250 as a Premium
 for an assurance for twelve months from 13th April 1917
 against accidents to himself, for £250 in the event of
 death, and disablement allowance as specified in his proposal
 of 17th March 1917, a Policy for which, in the form in use
 by the Corporation for this class of risk, will be forwarded.

£ 1 11 3

[Signature]
 per General Manager.
 Agent.

Waterlow and Sons Limited, Printers, London Wall, London.-(22-2-13.)

The Employers' Liability Assurance Corporation, Limited.

HAMILTON HOUSE, VICTORIA EMBANKMENT, LONDON, E.C.
 latest of England Branch:—45, Corn Street, Bristol.

14th. April 1917.

F. H. Cuming Esq., Agent, at Colyton.

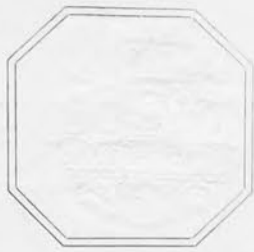
DEAR SIR,
 I send you herewith — Cover — receipt for premium as
 under, which is debited to your account.

I am, DEAR SIR,
 Yours faithfully,

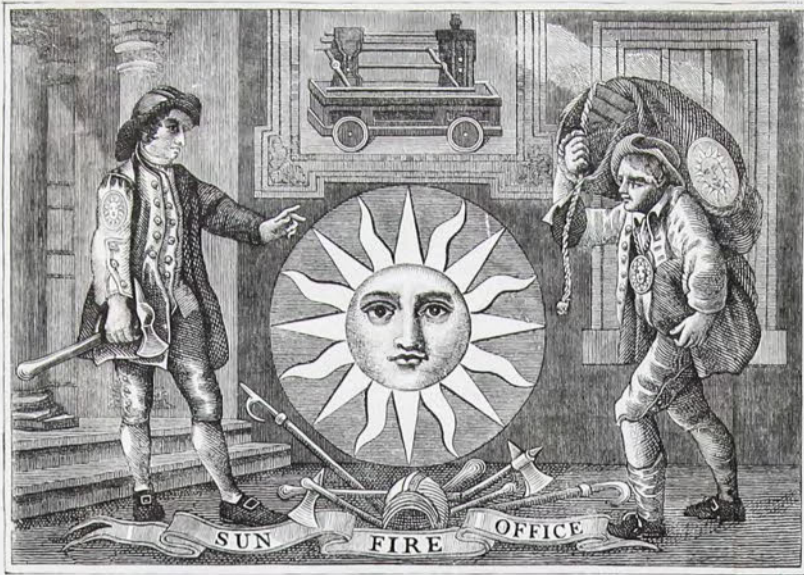
[Signature]
 District Manager.

Policy Number	Name of Assured	Premium	Policy Number	Receipt Credited	Premium
G. 50907	Thomas Northcott	1 11 3			

Annual Policy.



N^o. 2487399



ESTABLISHED 1710.

THREADNEEDLE STREET;—60, CHARING CROSS;—
AND OXFORD STREET, CORNER OF VERE STREET,
LONDON.

MANAGERS.

HENRY FRANCIS SHAW LEFEVRE, Esq., CHAIRMAN AND TREASURER.

The Right Hon. WILLIAM BERESFORD.
PHILIP PLEYDELL BOUVERIE, Esq.
WALTER WYNDHAM BURRELL, Esq.
GEORGE WODEHOUSE CURRIE, Esq.
EDWARD DENT, Esq.
HARVIE MORTON FARQUHAR, Esq.

WALTER RANDOLPH FARQUHAR, Esq.
AUGUSTUS TERRICK HAMILTON, Esq.
Capt. HENRY GEORGE HAMILTON, R.N.
JOSEPH HOARE, Esq.
Lieut.-Colonel JAMES M. HOGG, M.P.
CHARLES RICHARD LITTLEDALE, Esq.

RICHARD BIDDULPH MARTIN, Esq.
ALFRED MONTGOMERY, Esq.
FREDERICK HENRY NORMAN, Esq.
EDWARD HOWLEY PALMER, Esq.
BRICE HUGH PEARSE, Esq.
CHARLES RICHARD POLE, Esq.

Received for the Insurance of the Property
undermentioned

from 14 Jan^y 1874

to 20 day 1875

Annual Premium.. £ 1 : 3 :
// Weeks Odd Time : 5 :

Total present } £ 1 : 8 :
Payment }

This Policy of Insurance Witnesseth THAT *The Feoffees of Colyton in Devon,*

hereinafter called the Insured, having paid to the Society of the SUN FIRE OFFICE, (hereinafter called the Society,) the sum of *One Pound 5/-* for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

	£
<i>One House only situate in the Hamlet of Colyton near Colyton in Devon, intenure of J Bentley Farmer Thatched.</i>	400
<i>Stables all adjoining near slated</i>	100
	£ 500

*400 57 - 51
100
500 £ 1.5*

The Society hereby agrees with the Insured (but subject to the Conditions endorsed hereon, which are to be taken as part of this Policy) that if the Property herein described, or any part thereof, shall be destroyed or damaged by Fire at any time between the *14th of Jan^y 1874*, and the *25th of March 1874*, both inclusive, or at any time afterwards, so long as the Insured or their Representatives in interest shall pay to the Society, and it shall accept, the sum required for the renewal of this Policy, on or before the *twentyfifth of March* in each succeeding year, the Society 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 herein specified the sum set opposite thereto respectively, and not exceeding in the whole the sum of

Five Hundred Pounds

In Witness whereof we (two of the Trustees or Acting Members for the said Society) have hereunto set our Hands and Seals this *Twelfth* day of *February* 1874.

Signed and Sealed
(being Stamped according
to Act of Parliament)
in the Presence of

W. Manastrett

Brice Pearse

W. Manastrett

*Kingdon
Colyton*

THE CONDITIONS, referred to in this Policy, are as follow:—

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 Society, 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 Society 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, Metals, 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 Military or Usurped Power; 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 Society, and the subsistence of the Insurance in favor of such other person be declared by a memorandum endorsed hereon by or on behalf of the Society.
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 Society, and within fifteen days at latest to deliver to the Society a Claim for any Loss or Damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.
6. If the claim be in any respect fraudulent, or if any statement or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the willful act, procurement, or connivance of the Insured or any Claimant, all benefit under this Policy is forfeited.
7. The Society 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 Society, 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 thereon, and this Policy shall be evidence of leave and license 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 Society 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 the Conditions of Average, the Insurance on such Property under this Policy shall be subject to the Conditions of Average in like manner.
11. Where the Society does not claim to avoid its liability under the Policy on the ground of fraud or non-fulfilment of any of the Conditions hereinbefore set forth, but a difference at any time arises between the Society and the Insured or any claimant under this Policy as to the amount payable in respect of any alleged loss or damage by fire, every such difference, when and as the same arises, shall be referred to the arbitration of some person to be chosen by both parties, or of two indifferent persons, one to be chosen by the party claiming and the other by the Managers of the Society, and in case either party shall refuse or neglect to appoint an Arbitrator within twenty-eight days after notice, the other party shall appoint both Arbitrators, and in case of disagreement between the Arbitrators, then of an Umpire, who shall have been chosen by the Arbitrators before entering on the reference, and in the case of the death of the Arbitrators, or of one of them, or of the said Umpire, another or others shall be appointed in his or their stead; each party to pay his or their own costs of the reference, and a moiety of the costs of the award; and the reference in all other respects shall be subject to such rules and conditions as are usually inserted in orders for reference at *Visi Privi* if the parties differ about the same, and the award of the Arbitrators or Umpire, as the case may be, shall be finally binding upon all parties, and shall be conclusive evidence of the amount payable in respect of the said loss or damage. And it is hereby expressly declared to be a condition of the making of this Policy, and part of the contract between the Society and the Insured, that where the Society does not claim to avoid its liability under the Policy on the ground of fraud or non-fulfilment, as aforesaid, the party insured or claimant shall not be entitled to commence or maintain any action at law or suit in equity on this Policy till the amount due to the Insured shall have been awarded as hereinbefore provided, and then only for the sum so awarded, and the obtaining of such award shall be a condition precedent to the commencement of any action or suit upon the Policy.
12. In all cases where this Policy is void, or has ceased to be in force, under any of the foregoing Conditions, all monies paid to the Society in respect thereof will be forfeited.

19/10/70.

NORRIS & SOX, Printers, 15 & 16, Blomfield Street, London, E.C.

21-11-20

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION LTD.

Head Office:
HAMILTON HOUSE, VICTORIA EMBANKMENT, LONDON, E.C. 4.

POLICY

No. *N 66087*

INSURANCE AGAINST

Accidents to Employees

Payable 16th March annually.

Agency:-

Colyton

E. H. Breming

WORKMEN'S COMPENSATION.

OUTSIDE RISK. DRIVER'S RISK.
LIFT ACCIDENTS.

PERSONAL ACCIDENT

AND

ALL SICKNESS POLICIES.

FIDELITY GUARANTEES.

GOVERNMENT BONDS.

MERCANTILE BONDS.

FIRE.

BURGLARY.

PLATE GLASS.

MOTOR.

MARINE.

THE CORPORATION'S "HOUSEHOLD" POLICY

Covers

FIRE
BURGLARY
DOMESTIC SERVANTS

IN
ONE POLICY
FOR
ONE PREMIUM.

Full Particulars on application.

Colyton - E. H. Cumings.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION LTD.

HAMILTON HOUSE, VICTORIA EMBANKMENT, LONDON, E.C. 4.



CAPITAL £1,000,000 fully subscribed.

Employers' Indemnity Policy.

Workmen Compensation (with addition) Act 1917
Workmen's Compensation Act, 1906; Employers' Liability Act, 1880; Fatal Accidents Act, 1846; Common Law.

District Manager:—S. H. PALMER, 45, Corn Street, Bristol.

Policy No. N 66087

ESTIMATED AMOUNT OF	} £ 250 : = : =
WAGES, SALARIES AND OTHER EARNINGS ...	
PREMIUM ON ABOVE	£ 4 : 2 : 6

Date of Expiry — *15th March* — 1920

Whereas *The Feoffees of Colyton*

(hereinafter called "the Insured") of *Colyton, Devon* carrying on the business of *Laying a Water main*

and no other for the purposes of this Insurance has made to THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION LIMITED (hereinafter called "the Corporation") a written proposal and declaration dated *11th* day of *December* 19*19* containing certain particulars and statements which it is hereby agreed shall be the basis of this contract and be considered as incorporated herein:

Now this Policy witnesseth that in consideration of the payment to the Corporation of the above-mentioned Premium (which Premium is subject to adjustment as hereinafter provided) for the following Indemnity from the *Sixteenth* day of *December* 19*19* to the *fifteenth* day of *March* 1920 both dates inclusive.

It is hereby agreed that if at any time during the said period subject to the receipt of Premium as provided in the Conditions hereunder and during the continuance of this Policy by renewal any Employee in the Insured's immediate service shall sustain any personal injury by accident or disease as described in the Third Schedule to the Workmen's Compensation Act, 1906, while engaged in the service of the Insured in work forming part of or process in the business above mentioned, and in case the Insured shall be liable to make compensation for such injury either under the Fatal Accidents Act, 1846; the Employers' Liability Act, 1880; the Workmen's Compensation Act, 1906; or at Common Law the Corporation shall indemnify the Insured against all sums for which the Insured shall be so liable and will in addition be responsible for all costs and expenses incurred with its consent in defending any claim for such compensation.

Provided always that the due observance and fulfilment of the Conditions of this Policy which Conditions are to be read as part of this Policy shall be a condition precedent to any liability of the Corporation under this Policy.

CONDITIONS.

1. Every notice or communication to be given or made under this Policy shall be delivered in writing at the Head Office or any Branch Office of the Corporation.
2. The Insured shall give notice to the Corporation of any accident or disease covered by this Policy as soon as practicable after the accident or disease or any incapacity arising therefrom comes to the knowledge of the Insured or of the Insured's representative for the time being and shall forward to the Corporation forthwith after receipt thereof every written notice or information as to any verbal notice of claim and all proceedings.
3. The Insured shall not incur any expense litigation or otherwise or make any payment settlement or admission of liability in respect of any injury for which the Corporation shall be liable under this Policy without the written authority of the Corporation. The Corporation shall in respect of anything insured under this Policy be entitled to use the name of the Insured including the bringing defending enforcing or settling of legal proceedings for the benefit of the Corporation. The Insured shall give all necessary information and assistance and forward all documents to enable the Corporation to settle or resist any claim as the Corporation may think fit.
4. The Insured shall take reasonable precautions to prevent accidents and to comply with all Statutory obligations.
5. The first Premium and all Renewal Premiums that may be accepted are to be regulated by the amount of wages and salaries and other earnings paid to employees by the Insured during each period of insurance. The name of every employee and the amount of wages salary and other earnings paid to him shall be duly recorded in a proper wages book. The Insured shall at all times allow the Corporation to inspect such books and shall supply the Corporation with a correct account of all such wages salaries and other earnings paid during any period of insurance within one month from the expiry of such period of insurance and if the total amount so paid shall differ from the amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the Corporation or by a refund by the Corporation as the case may be.
6. Unless specifically included by indorsement hereon the indemnity granted under this Policy or any renewal thereof shall not apply to the Insured's liability to employees in the employ of Sub-Contractors to the Insured.
7. The Corporation shall not be liable in respect of any accident or disease occurring before the actual receipt of the Premium by the Corporation or its authorised Agents or in respect of any accident or disease occurring after the date of expiry and before the actual receipt of the Premium for renewal.
8. If any question or difference shall arise touching the meaning of this Policy or its conditions or as to the rights obligations or liability of either party hereunder the same shall be referred to arbitration under the Arbitration Act 1889 the Arbitration (Scotland) Act 1894 or any other Act which may for the time being be in force and apply to the particular case in which such question or difference shall have arisen.

For and on behalf of the Corporation this *31st* day of *December* One Thousand Nine Hundred and *nineteen*

Examined

N 1.

w w c

S. H. Palmer

District Manager.

Endorsement No. N 292.

Policy No. N. 66084.

It is hereby understood and agreed that the indemnity granted by the within policy does not extend to accidents arising out of contracts where the wages exceed or are estimated to exceed £1,000.

Dated this 16th day of December 19 19



Endorsement No. N 290^A

Policy No. N. 66084.

It is hereby understood and agreed that the indemnity granted under this policy does not extend to indemnify the Insured in respect of any accident arising out of any work in connection with:—

- (A) The use of explosives;
- (B) The making of sewers and/or other excavations exceeding in any part a depth of 10 feet from the surface;
- (C) Quarrying;
- (D) Tunnelling.

Dated this 16th day of December 19 19



34

6

The Employers' Liability Assurance Corporation, Limited.

HAMILTON HOUSE, VICTORIA EMBANKMENT, LONDON, E.C.

West of England Branch:—45, Corn Street, Bristol.

2nd. January 1920

E.H. Cuming Esq., Agent, at Colyton.

DEAR SIR,

I send you herewith **-:Policy:-** ~~receipt~~ for premium as under, which **is** debited to your account.

I am, DEAR SIR,
Yours faithfully,

[Handwritten Signature]
District Manager.

Policy Number.	Name of Assured.	Premium	Policy Number.	Receipt Credited	Premium.
N.66087	The Feoffees of Colyton	4 2 6			

Mr. Albert Edwards.

~~Dommett~~ & Snells Leases.

Edwyt Inell has not
had the lease -

If you see J. Dommett sign
please keep a copy of
the attestation.

30 apr 09

L. Hill

Dated 26th April 1906.

The Chamber of
Feoffees of Colyton

— 105 —

Mr Edwy Snell.

Duplicate Counterpart

Lease

of

"Lovehayne" and

"Budolleshayes"



This Indenture

made the twenty sixth day of
June One thousand
nine hundred and six Between Frederick William
Washington Kingdon of Colyton in the County of Devon Esquire
The Reverend Namerto Gueritz of 5 Wonford Road Exeter
Clerk in Holy Orders John Impey Scarbrough of Colyford
Esquire Justice of the peace and The Honourable Mark
George Kerr Rolle of Bickton in the County of Devon (all of
whom constitute The Chamber of Feoffees in the parish of Colyton and
are hereinafter called the Lessors) of the one part and Edwiy
Innell of Millbrook Axminster in the County of Devon Farmer of
(hereinafter called the Lessee) of the other part Witnesseth that in
consideration of the rents hereinafter reserved and of the covenants on
the part of the Lessee hereinafter contained the Lessors hereby demise
unto the Lessee All those two Farms called respectively "Lovehayne"
and "Buddleshayes" situate in the parish of Southleigh in the County
of Devon and containing in the whole about Two hundred and
Seventy six acres Together with the Farmhouse and Outbuildings
belonging to Lovehayne and Two Cottages and Outbuildings belonging to
Buddleshayes as the same are now in the occupation of John Cox
Except and reserving all timber and other trees pollards and
saplings and all mines minerals and quarries with free liberty of
ingress egress and regress for the Lessors their Agents and Workmen
with or without horses and carts into upon and from the said
premises to fell root up and remove any trees pollards and saplings
to open and work any mines or quarries to inspect the said
premises and for all other reasonable purposes To hold the same
unto the Lessee from the Twenty fifth day of March One thousand
nine hundred and six for one whole year and so on from year
to year determinable at the end of any year by a year's notice to
quit given by either party Yielding and Paying therefor during
the tenancy the yearly rent of One hundred and five
pounds by equal quarterly payments on the usual quarter
days the first thereof to be made on the Twenty fourth day of
June One thousand nine hundred and six And also Yielding
and Paying in like manner at the times aforesaid the
further yearly rent of Twenty pounds for every acre and so in
proportion for a less quantity of the meadow or pasture land
hereby demised and specified in the Schedule hereunder written
which shall be broken up or converted into tillage or of any of
the said land which shall not be used and cultivated conformably
with the covenants herein contained And the Lessee hereby
covenants with the Lessors that he the Lessee will during the
tenancy pay the said yearly rent hereby reserved at the times
and in manner aforesaid free of all deductions whatsoever (the
Land Tax Landlords property Tax and Tithe Rent charge only
excepted) And also (if the same shall become payable) the
said additional rent hereby reserved And also will pay all
rates taxes assessments and impositions whatsoever whether
parliamentary parochial or otherwise which during the tenancy
shall be rated charged or imposed upon the said premises or
the Lessors or the Lessee in respect thereof (Land Tax Landlords
property Tax and Tithe Rent charge only excepted) And also
will during the tenancy keep the inside of the Farmhouse and
Cottages in good tenantable repair and condition and in such
repair and condition will deliver up the same at the expiration
thereof And will not except as aforesaid break up or convert

into tillage any meadow or pasture land nor mow the same for hay more than once in a year without the written consent of the Lessors And will leave the hedges and ditches in the same condition as they were in at the commencement of the tenancy And will consume upon the said land all the hay straw haulm fodder roots and dung produced thereon And will not sow more than two white straw crops in succession but will use manure and cultivate the land in a good husbandlike manner according to the custom of the country and so as not to impoverish any part thereof And will leave the same at the end of the tenancy in as good heart and condition and in a similar state of cultivation as it was in on entry And will not after notice to quit may have been given alter the previous course of cropping and management And will permit the Lessors or their Agents to enter upon the said lands and premises in accordance with the reservation hereinbefore contained And will not assign underlet or part with the possession of the said premises or any part thereof without first obtaining the written consent of the Lessors **Provided always** and these presents are upon this express condition that if and whenever any part of the said yearly or additional rents shall be in arrear for the space of Twentyone days whether the same shall have been legally demanded or not or if the Lessee shall become bankrupt or insolvent or shall make any assignment for the benefit of creditors or if there shall be any breach or nonobservance of any of the Lessee's covenants herein contained then and in any of the said cases it shall be lawful for the Lessors to re-enter upon any part of the said premises in the name of the whole and thereupon the tenancy shall absolutely determine And the Lessors hereby covenant with the Lessee that they will during the tenancy pay the Land Tax Landlords property Tax and the Rent Charge in respect of the said premises and also will keep the outside of the said dwellinghouse and cottages and the outbuildings and gates in good tenable repair and condition and will before the commencement of the said tenancy put the said dwellinghouse and cottages both inside and outside in good tenable repair and condition And will at the end of the tenancy take off at consuming prices all the unconsumed hay straw haulm young grasses roots and green crops and also pay for any act of husbandry which would be beneficial to an incoming tenant and that the Lessee paying the said rent and observing and performing the covenants on his part herein contained shall peaceably and quietly possess and enjoy the said premises during the tenancy without any lawful interruption from or by them or any person rightfully claiming under them **In witness** whereof the said parties to these presents have hereunto set their hands and seals the day and year first above written:-

The Schedule above referred to.

Number	Name	Description	A	R	P
1	Broad Down Common	Rough pasture	31	0	30
2	Higher Brake	Spire	6	2	0
3	New Brake	Arable	3	0	26
4	Annex plot } Thrown together		1	2	29
5	Stone Burrow	Spire	1	0	9
6	Clower close	Arable	6	3	26
7	Line close	Arable	6	1	9
8	Burrow Land	pasture	11	1	38
9	Long Orchard and Garden		1	0	25

10	Calves close and Mow plot	pasture	5	2	37
11	Garden plot	Arable	-	1	19
12	Barn plot	Meadow	1	1	28
13	Back Orchard		-	3	15
14	House Yard Garden &c		-	3	24
15	The Lynch	pasture	1	1	22
16	Lynch Orchard		-	2	19
17	The Lynch	Spire	2	0	5
18	Lynch Mead	pasture	2	0	26
19	Cattle Down	Surge and plant	25	1	21
20	Garden plot	Arable	-	1	35
21	Lower Cattle Down	Rough pasture	1	1	16
22	plot (Not property of the Feoffees)		-	-	-
23	Chapel Green	Rough pasture and Woods	8	2	25
24	Cattle Down Mead	Rough pasture	-	2	38
25	The Copse	Copple	4	3	32
26	Green Close	Meadow	5	1	5
27	Long Close	Meadow	1	2	0
28	Great plane Mead	Meadow	5	0	13
29	Little Brake	Rough pasture	4	1	1
30	Great Brake	Spire	9	1	2
31	Bridge Close	Spire	3	1	7
32	Hell Close	Spire	3	3	18
33	New Close	Spire	6	2	24
34	Little plane Mead	Meadow	3	2	22
35	Broom Close No 1.	Arable	4	3	18
36	Four Acres	Arable	4	2	27
37	Broom Close No 2.	Arable	9	1	25
38	Lovehayre Three Acres	pasture	2	3	10
39	Lightstone	pasture	2	0	36
40	Three Acre Orchard		-	-	30
41	Buddleshayes Bottom	Rough pasture and Copple Ditto	17	3	0
42	Rough field part of Buddleshayes Bottom		-	2	29
43	Buddleshayes Three Acres	Arable	4	0	2
44	Three Acres } Thrown together		3	2	36
45	Oak Field	Spire	7	2	11
46	Six Acre Mead	Meadow	6	2	8
47	Barn and Mow plots	Meadow	1	0	16
48	Buddleshayes Mead	Meadow	6	1	15
49	Eight Acres	Arable	9	1	10
50	Six Acres	Arable	5	2	1
51	Buddleshayes Brake	Rough pasture	5	3	35
52	Fourteen Acres	pasture	14	2	30

Total A. 276. 2. 25

Signed sealed and delivered by the above named Edwy Snell in the presence of
 Lionel M. Mottimer.
 Solicitor. Colington.

Edwy Snell.

Judge Patmos Curran
re Practical

Date 4th day of March 1859

and letters re Bonndy

as

A. E. Curran
28. 8. 08 Bonndy

General Baileys

March 8-60

Dear Sir:

Mr. Garrison left the
the closed letter with me for
you at the same time telling
me the number was for today
that you would meet yourself
yesterday yesterday, on the
morning at 10 o'clock in
the room on Broad Street
for the purpose of deferring
the Boarding in accordance
with Mr. Garrison's views.
Please see the papers as to your
the a letter Mr. Garrison writes

My very best love to you

My dear Mr. [unclear]

Yours very truly

James O. McClellan

Mr. [unclear]
[unclear]

Answers to report in
returning the necessary
line between that point
& the parish of Southleigh
as defined by the
John Patten survey
the Chamber of Court Fees.
I must advise to
interpose verily in

the matter & am
faithfully yours
John Patten Esq.
P.S. When I sent you a
message yesterday I had no
expectation of being able to
obtain the attendance of any
Representative from this parish.
Yours Truly
John Patten

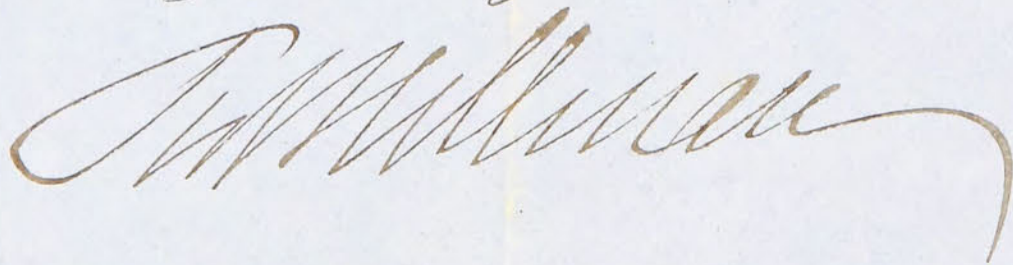
Lyme
9th March 1839.

Dear Sir

We send you copy of Sir John's Award. You will observe that Sir John decides that the trackway next the hedge is the line of boundary, & the proper highway. I think you should lose no time in going to the spot with Power, the tenant, & mark out this line, for fear the track should become effaced.

This is a very proper day to call your attention to this, Ash Wednesday, when our Church particularly denounces those who remove their neighbour's land marks.

Yours very faithfully



J. W. Higgins.

of an estate called Donohugh including as they
alleged certain common land called by the dead Jeffrey
Little Forest Brown. And further reciting that certain
claims & differences had arisen between the dead Charles
Byrd and the dead Jeffrey as to the line of boundary
across the dead common land called Little Forest Brown
by the dead Jeffrey between the lands of the dead
Charles Byrd and of the dead Jeffrey. And further
reciting that the dead Jeffrey had lately caused to be
erected certain gates upon the dead common called by
the dead Jeffrey Little Forest Brown and which gates
the dead Charles Byrd had lately caused to be pulled
down and removed on the ground that the same had
been wrongfully erected as he alleged by the dead Jeffrey
across what he stated to be a public highway. And
further reciting that it had been averred that it
should be referred to the court and decision of the
Honourable the John Patterson of
the High Court in the dead County of King's. To ascertain
and mark out the dead line of boundary between the
lands of the dead Charles Byrd and the dead Jeffrey
and to ascertain the right of the dead Jeffrey to pull
the dead gates and of the dead Charles Byrd to pull
down and remove the same and whether the dead Charles
Byrd ought not to replace the same at his own
expense. It was agreed by and between the dead
parties to the said agreement that the said differences
claims and matters in question should be referred to

The award, decision and determination of me the said Sir
John Patterson so that I should make and publish my
award in writing ready to be delivered to the said parties
or either of them on or before the tenth day of March then
next or such further time as the said Sir John
Patterson should by endorsement on the said agreement
from time to time appoint not later than one month
from the date of the said agreement. And the said
Charles Gordon and the said Feffes did thereby agree in
all things to abide by and perform, fulfil and keep the
said award to be made as aforesaid and that the cost of
the reference and award should be in the discretion of me
the said Sir John Patterson and also that I should be at
liberty if I should think fit to examine the said parties
and their witnesses upon oath and that the said parties
should produce before me all Books, Papers, Deeds, and
Writings, in their or either of their custody or power
relating to the matters thereby referred. And the said
parties did also agree not to bring or prosecute any
action or suit at law or in Equity against me the said
Sir John Patterson or against each other of and concerning
the matters so as aforesaid referred. And lastly it was
thereby agreed that that submission to arbitration
should and might be made a Rule of Her Majestys
Court of Queens Bench if the same Court should so please.
Now know ye that the said Sir John Patterson having
taken upon me the burthen of the said reference and
having heard the parties and examined their witnesses

deeds, writings, and notices and having viewed the place
in question Norman's said father this day went in
writing of and concerning the matters and premises so
referred to me being to be delivered to the said parties - that
is to say do award and determine that there has been
for many years and more is a public carriage highway
from the hamlets and over the Railway Bridge to Bull
Hall Corner, namely the track which is nearest to the
enclosed land of the said Charles Gordon, and thence
towards Cherry - that the gate erected by the said
parties was wrongfully erected and obstructed that
highway and was lawfully pulled down and removed
by the said Charles Gordon and that he ought not to
replace the same. And further award and
determine that the line of boundary between the lands
of the said Charles Gordon and the said parties across the
said land called Little Broaddown is a line from the
Holly Bush which stands a few yards from the hamlets
head in the hedge which separates Little Broaddown
from the enclosed land in the parish of St. Mary's towards
and to the aforesaid highway leading from Railway
Bridge to Bull Hall Corner and thence by the side of that
highway on the right hand side thereof down to Bull Hall
Corner. And further award determine that the back of the
reference and award shall be borne & paid by the said parties -
In witness whereof these parties do hereby seal and sign this
17th day of March 1839.

Witness my hand and seal this 17th day of March 1839.
J. Buller

Witness

Amelle Constitutions de Jorshayne

M^{re} Albert Smart's

Prisoirs to the Peasants.

William Davy
Abermishel.

Nov: 18th 1905

Dear Sir,
I received your

last evening from your
Solicitor and after perusal
of same I am sorry to say
I cannot accept your terms.
I am quite willing to
take the Team but from
the terms offered of take
it that I am asked to
do things not at all
with the Team. As it now
is (ie) it is not
understandable to leave all
ridges & dishes in a clear

and most proper manner without
they were just put in order,
or else the Tenant were
allowed a fair Compensation
in giving up the Tenancy.
Hence I am asked to consume
all they should see. But how
about what would be
left ~~for~~ the last year
would the lessor agree
to take up some of
the remaining price and
pay for all unrepaid
debts or. I think the
best thing will be for me
to write out the terms &
will agree to and forward
same to Mr. & Mother for
him to properly draw up

and no doubt we shall come to an
reasonable settlement. You know as well
as do that taking a farm in a high state
of cultivation and on a long lease forms
so a different matter. Excusing as reply
from you. Yours respectfully
E. Small

Mr. St. Edwards.

P.S. I will come to Brighton and meet
you if desired any day by appointment.

LIONEL H. MORTIMER,
Solicitor,
COMMISSIONER FOR OATHS.

Dear Sir

Colyton,
Devon.

29th November 1905.

Deverhays & Biddlebays.

Mr. Edry Hill and his father called on me this morning and commented on the draft lease. Their attitude was one of treaty for the tenancy, without regard to the fact that a lease has been made; and whereas I stated that no tender would have been made if the terms had been known, I was requested to place before the Chamber the questions, and ask for the concessions, following.

1. That a schedule of arrears, ^{including} ~~including~~ ^{including} the land be added to the lease, and that the Tenant may break up, if he wish, any of the grass land not being ^{now} ~~old~~ meadow or pasture.
2. The Tenant objects to keeping the inside of the house ~~meadows~~ ^{meadows} & cartways in repair.
3. That any allowance be made on entry for fence and ditch land, hedges and ditches.

LIONEL H. MORTIMER,
Solicitor,
COMMISSIONER FOR OATHS.

Colyton,
Devon.

4. Liberty to sell off straw or bedding in
bringing back an equivalent in artificial
manure or feeding stuff.

5. The white straw crop clause to be altered
to "not more than two white straw crops"
6. A clause to be inserted that the lessors
will take off at the end of the tenancy at
market prices all the unencumbered
hay, straw, haulm, young grasses &
green crops, and also pay for any act
of harvesting which would be beneficial
to an incoming tenant.

7. If no allowance be made in rent,
no claim should be made on rent out,
and the clause as to leaving the land in
"good heart condition" should be struck out.

Mr. Emy had said like to have notice
of the next meeting, that he may attend it.
I return the draft lease - Yours truly

Mr. Albert Edwards
Barrister to the
Chamber of Feoffees.
James Mortimer

120 60°
Mr Albert Edwards.
Bailiff to the Chamber of Feoffes.

LIONEL H. MORTIMER,
Solicitor.

COMMISSIONER FOR OATHS.

Colyton,

Devon.

9th Jan'y 1906.

Dear Sir

Lovehayne & Buddleshays

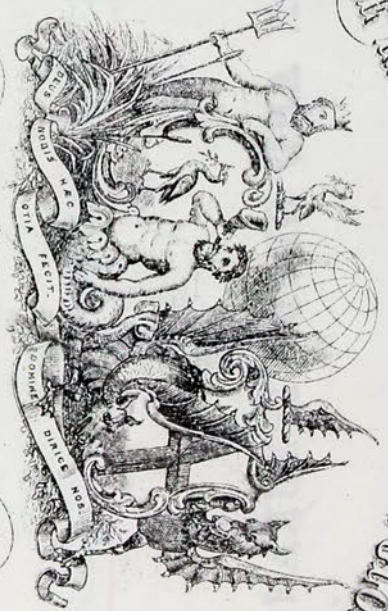
I return the draft Leases
(to Mr E. Snell) altered in
accordance with your
further instructions.

15 28
32
Considering the nature
of the concessions made
to the tenant, I advise
that a survey & report of
the condition of the farm
be made immediately
before entry.

Yours truly

Lionel H. Mortimer

THE LIVERPOOL & LONDON & GLOBE



INSURANCE COMPANY.

ESTABLISHED 1836.

FIRE POLICY No. F 113509

Name The Chamber of Feoffees & Twenty Men of Colyton

AMOUNT INSURED, £ 20

PRESENT PREMIUM... £ - : 5 : 0

FUTURE PREMIUM... £ - : 5 : 0

PAYABLE AT MICHAELMAS

The Insured should read the Policy, and if incorrect, it should be returned immediately to the Office for alteration.

WINING 14 5

Bristol

143903

~~No. 66~~ (No. 8.)
(RICK OR STACK POLICY), 1875.
(500-10/03.)



FARMING The Liverpool & London and Globe Insurance Company,

Colyton
6.

LIVERPOOL

LONDON

I. DALE STREET,

INSTITUTED, 1836.

CORNHILL & CHARING CROSS.

Annual Policy No. F 113,509

L 20

Sum Insured

This Policy of Insurance Witnesseth, THAT THE CHAMBER OF FEOFFEES AND TWENTY
MEM OF COLYTON Devonshire

(hereinafter called the Insured) having paid to **THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY** (hereinafter called the Company) the Sum of Five Shillings for insuring against Loss or Damage by Fire, as hereinafter mentioned, the property hereinafter described, in the sum or several sums following, namely:—

£ 20 ON a Rick of Hay at Hampton Shute Devonshire and being the only one so situate belonging to the Insured.

Memo.—This Policy cannot be assigned to other parties, and ceases to be in force as to any property hereby Insured which shall pass from the Insured to any other person.

If the sum insured on Agricultural Produce, either separately or in one amount with other property, shall at the breaking out of a Fire be less than three-fourths of the value of all the property insured in that amount, then the Insured shall be considered as being his own Insurer for the difference between the sum insured, and the full value of the property insured at the time of the Fire, and shall bear a ratable share of the loss accordingly.

A Steam Thrashing Machine allowed, provided that Coal ^{and} Coke only be used for generating Steam.

Memo.—Unless specially allowed, this Insurance does not cover any Stock within One Hundred Yards of a Line of Railway, or of any Tank or Vessel used for dipping Hop-Poles; neither does it cover Stock within risk of any Building where screening or smutting of Grain or Dressing of Flour by Steam Power be done.

The Company hereby agrees with the Insured (but subject to the conditions endorsed hereon, 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 Thirteenth day of October 1903, and the Twenty ninth day of September 1904, both inclusive, or at any time afterwards, so long as the Insured or their 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 ninth day of September 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 TWENTY POUNDS.

In Witness whereof this Policy has been signed this Second day of November 1903, by

Examined *[Signature]*
Entered J McC

[Signature]
One of the Directors

THE CONDITIONS REFERRED TO IN THIS POLICY ARE AS FOLLOW :-

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 Military or Usurped Power; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in the premises, referred to in this Policy, 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 a claim for any loss or damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.
6. If the claim be in any respect fraudulent, or if any statement, or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the willful act, procurement or connivance of the Insured, or any claimant, 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 thereon, and this Policy shall be evidence of leave and license 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 ratable 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 the conditions of average, the Insurance on such Property under this Policy shall be subject to the conditions of 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, and no imputation of fraud is made by the Company, 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, and a condition precedent to the issue of this Policy.
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.
13. Any Warranties to which the property insured or any item thereof is, or may at any time be made subject, shall attach and continue to be in force during the whole of the currency of the Policy; and notwithstanding the Second Condition non-compliance at any time with any of the Warranties shall be a bar to any claim in respect of such property or item.

IN REPLYING TO LETTER FROM
OFFICE PLEASE GIVE DATE
OF SAME.

From

THE AGENCY OF
THE LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY,

Agent,

Date

19

MEMORANDUM.

WHEN REFERRING TO A POLICY
PLEASE ALWAYS QUOTE NO.

(C.—1901.)

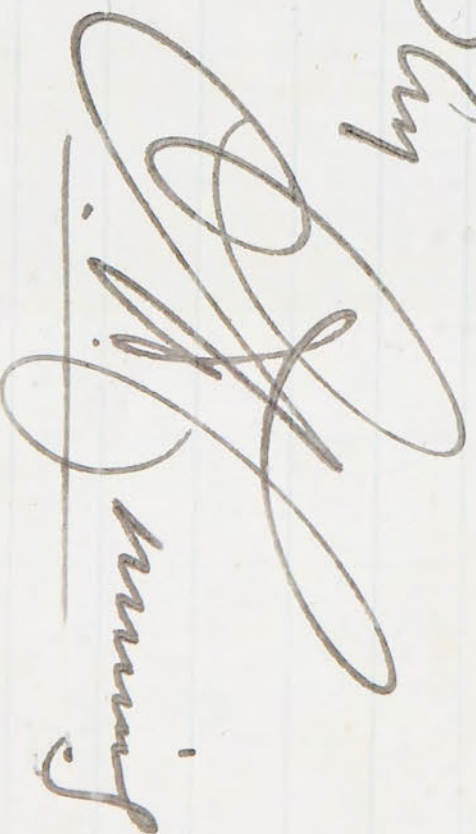
To

THE RESIDENT SECRETARY OF
THE LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY,
BRISTOL.

Department.

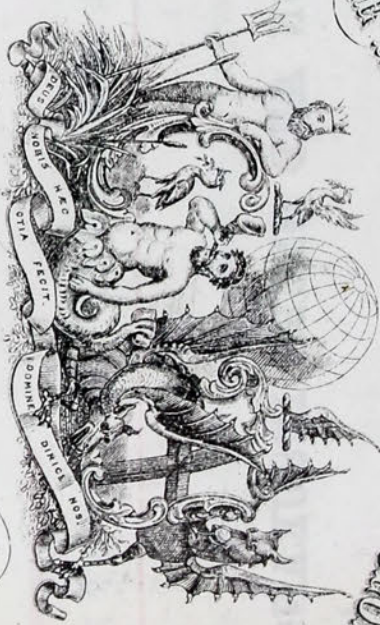
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E. H. CUMING.

THE LONDON & LONDON & GLOBE



INSURANCE COMPANY.

ESTABLISHED 1836.

FIRE POLICY No. 7,129,242

NAME The Chamber of Feoffees and
Twenty Men of Colyton, Devon.

AMOUNT INSURED, £ 1,200.

PRESENT PREMIUM... £ 2 : 16 : 6

FUTURE PREMIUM... £ 2 : 16 : 6

PAYABLE AT MICHAELMAS.

The Insured should read the Policy, and if incorrect, it should be returned immediately to the Office for alteration.

BRISTOL

143,835.

(No. 69.)
(8000-7/1903.)



The Liverpool & London and Globe INSURANCE COMPANY,

Colyton
6.

LIVERPOOL

I. DALE STREET,

INSTITUTED, 1836.

LONDON

CORNHILL & CHARING CROSS.

Annual Policy No. 7,129,242.

£ 1,200.

Sum Insured

This Policy of Insurance Witnesseth, THAT THE CHAMBER of FEOFFES and TWENTY MEN of Colyton, Devon

(hereinafter called the Insured) having paid to **THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY** (hereinafter called the Company) the Sum of Two Pounds Sixteen Shillings and Sixpence hereinafter mentioned, the property hereinafter described, in the sum or several sums following, namely:—

- £ 3 0 0 ON the Building of the Farm Dwelling-House and Offices communicating thatched and detached.
- 1 0 0 ON the Building of the Stable near.
- 5 0 ON the Building of the Granary near.
- 2 5 0 ON the Building of the Barn, Piggery, Pound House and other outbuildings all under one roof or communicating near.
- 1 5 0 ON the Building of the Cow sheds under one roof or communicating near.
- 5 0 ON the Building of the Cow sheds under one roof or communicating near, Thatched and detached.

The aforesaid Buildings are in sole tenure of Jabez Clarke, Farmer and situate Lovehayne Farm, Southleigh, Colyton aforesaid.

2 0 0 IN equal proportions on the Building of two private Dwelling-Houses and Offices communicating with each situate and known as Buddleshayes Cottages, Ottery Road, Southleigh aforesaid and detached.

1 0 0 ON the Building of the Cattle Shed, situate Buddleshayes, Southleigh aforesaid, partly timber built and iron roofed.

£ 1,200. The aforesaid Buildings are Brick or Stone built and Slated or Tiled except as stated. No pipe stove used therein.

The Company hereby agrees with the Insured (but subject to the conditions endorsed hereon, 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-ninth day of September 1903, and the Twenty-ninth day of September 1904, both inclusive, or at any time afterwards, so long as the Insured or their 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-ninth day of September 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 ONE THOUSAND TWO HUNDRED POUNDS.

In Witness whereof this Policy has been signed this Twenty-eighth day of October 1903, by

Examined *[Signature]*
Entered N. MCG.

[Signature]
One of the Directors

THE CONDITIONS REFERRED TO IN THIS POLICY ARE AS FOLLOW:—

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 Military or Usurped Power; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in the premises, referred to in this Policy, 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 a claim for any loss or damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.

6. If the claim be in any respect fraudulent, or if any statement, or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement or connivance of the Insured, or any claimant, all benefit under this Policy is forfeited.

13. Any Warranties to which the property insured or any item thereof is, or may at any time be made subject, shall attach and continue to be in force during the whole of the currency of the Policy; and notwithstanding the Second Condition non-compliance at any time with any of the Warranties shall be a bar to any claim in respect of such property or item.

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 thereon, and this Policy shall be evidence of leave and license 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 ratable 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 the conditions of average, the Insurance on such Property under this Policy shall be subject to the conditions of 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, and no imputation of fraud is made by the Company, 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, and a condition precedent to the issue of this Policy.

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.

PLYMOUTH

ESTABLISHED 1836.

The Liverpool & London & Globe

INCORPORATED 1904

INSURANCE COMPANY LIMITED

REGISTERED UNDER THE COMPANIES (CONSOLIDATION) ACT 1908 WITH LIMITED LIABILITY 1910



Head Office,
1, DALE STREET,
LIVERPOOL.

LONDON
Chief Office,
1, CORNHILL.

POLICY No. 13,427,705

SUM INSURED £ 1,000

This Policy of Insurance Witnesseth THAT THE CHAMBER of FEOFFEES and TWENTY MEN of Colyton, Devonshire,

(hereinafter called the Insured) having paid to THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY LIMITED (hereinafter called the Company) the Sum of One Pound for insuring against Loss or Damage by Fire, as hereinafter mentioned the property hereinafter described, in the sum or several sums following, namely:—

£ 1,000 ON the Building under one roof or communicating, situate and known as "The Church House" Colyton aforesaid and used as School and Laboratory. Brick or stone built and slated or tiled. No Pipe Stove used therein.

Policy No 11,617,823 for £300 hereby Cancelled.

The Company hereby agrees with the Insured (but subject to the conditions endorsed hereon, 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-fifth day of March 1920, and the Twenty-fifth day of March 1921, both inclusive, or at any time afterwards, so long as the Insured or their 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-fifth day of March in each succeeding year, the Company will 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 ONE THOUSAND POUNDS.

In Witness whereof I the undersigned (being thereunto duly authorized by the Board of Direction) have hereto set my hand this Sixth day of May in the year of our Lord One Thousand Nine Hundred and Twenty.

G.R. b³³

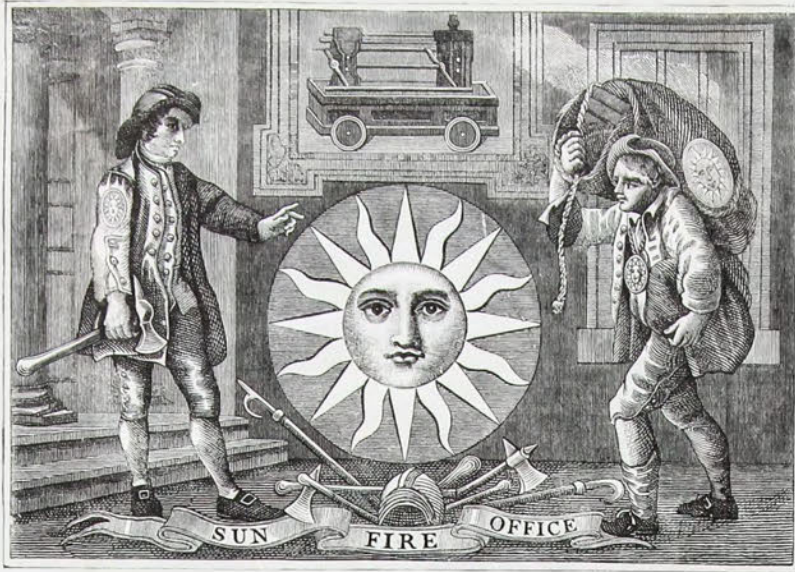
Examined

Dist. Manager

Annual Policy.



N^o. 24 87399



ESTABLISHED 1710.

THREADNEEDLE STREET;—60, CHARING CROSS;—
AND OXFORD STREET, CORNER OF VERE STREET,
LONDON.

MANAGERS.

HENRY FRANCIS SHAW LEFEVRE, Esq., CHAIRMAN AND TREASURER.

The Right Hon. WILLIAM BERESFORD.
PHILIP PLEYDELL BOUVERIE, Esq.
WALTER WYNDHAM BURRELL, Esq.
GEORGE WODEHOUSE CURRIE, Esq.
EDWARD DENT, Esq.
HARVIE MORTON FARQUHAR, Esq.

WALTER RANDOLPH FARQUHAR, Esq.
AUGUSTUS TERRICK HAMILTON, Esq.
Capt. HENRY GEORGE HAMILTON, R.N.
JOSEPH HOARE, Esq.
Lieut.-Colonel JAMES M. HOGG, M.P.
CHARLES RICHARD LITLEDALE, Esq.

RICHARD BIDDULPH MARTIN, Esq.
ALFRED MONTGOMERY, Esq.
FREDERICK HENRY NORMAN, Esq.
EDWARD HOWLEY PALMER, Esq.
BRICE HUGH PEARSE, Esq.
CHARLES RICHARD POLE, Esq.

Received for the Insurance of the Property
undermentioned

from 14 Jan^y 1874
to 20 day 1875

Annual Premium.. £ 1 : 3 :
11 Weeks Odd Time : 5 :
Total present } £ 1 : 8 :
Payment }

This Policy of Insurance Witnesseth THAT *The Feoffees of Colyton in Devon,*

hereinafter called the Insured, having paid to the Society of the SUN FIRE OFFICE, (hereinafter called the Society,) the sum of *One Pound* £1 for insuring against loss or damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

	£
<i>One House only situate in the Hamlet of Colyton near Colyton in Devon, intire of J Bentley Farmer, Thatched</i>	400
<i>Stables all adjoining near slated</i>	100
	£ 500

400 57 - 11
100
500 5 11

The Society hereby agrees with the Insured (but subject to the Conditions endorsed hereon, which are to be taken as part of this Policy) that if the Property herein described, or any part thereof, shall be destroyed or damaged by Fire at any time between the *14th of January 1874* and the *25th of March 1874*, both inclusive, or at any time afterwards, so long as the Insured or their Representatives in interest shall pay to the Society, and it shall accept, the sum required for the renewal of this Policy, on or before the *Twentyfifth of March* in each succeeding year, the Society 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 herein specified the sum set opposite thereto respectively, and not exceeding in the whole the sum of

Five Hundred Pounds

In Witness whereof we (two of the Trustees or Acting Members for the said Society) have hereunto set our Hands and Seals this *Twelfth* day of *February* 1874.

Signed and Sealed
(being Stamped according
to Act of Parliament)
in the Presence of *Wm Mansroast*

Brice Pearse

Wm Mansroast

Kingdon Colyton

THE CONDITIONS, referred to in this Policy, are as follow:—

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 Society, 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 Society 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 Military or Usurped Power; 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 Society, and the subsistence of the Insurance in favor of such other person be declared by a memorandum endorsed hereon by or on behalf of the Society.

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 Society, and within fifteen days at latest to deliver to the Society a Claim for any Loss or Damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.

6. If the claim be in any respect fraudulent, or if any statement or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement, or connivance of the Insured or any Claimant, all benefit under this Policy is forfeited.

7. The Society 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 Society, 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 thereon, and this Policy shall be evidence of leave and license 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 Society 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 the Conditions of Average, the Insurance on such Property under this Policy shall be subject to the Conditions of Average in like manner.

11. Where the Society does not claim to avoid its liability under the Policy on the ground of fraud or non-fulfilment of any of the Conditions hereinbefore set forth, but a difference at any time arises between the Society and the Insured or any claimant under this Policy as to the amount payable in respect of any alleged loss or damage by fire, every such difference, when and as the same arises, shall be referred to the arbitration of some person to be chosen by both parties, or of two indifferent persons, one to be chosen by the party claiming and the other by the Managers of the Society, and in case either party shall refuse or neglect to appoint an Arbitrator within twenty-eight days after notice, the other party shall appoint both Arbitrators, and in case of disagreement between the Arbitrators, then of an Umpire, who shall have been chosen by the Arbitrators before entering on the reference, and in the case of the death of the Arbitrators, or of one of them, or of the said Umpire, another or others shall be appointed in his or their stead; each party to pay his or their own costs of the reference, and a moiety of the costs of the award; and the reference in all other respects shall be subject to such rules and conditions as are usually inserted in orders for reference at *Nisi Prius* if the parties differ about the same, and the award of the Arbitrators or Umpire, as the case may be, shall be finally binding upon all parties, and shall be conclusive evidence of the amount payable in respect of the said loss or damage. And it is hereby expressly declared to be a condition of the making of this Policy, and part of the contract between the Society and the Insured, that where the Society does not claim to avoid its liability under the Policy on the ground of fraud or non-fulfilment, as aforesaid, the party insured or claimant shall not be entitled to commence or maintain any action at law or suit in equity on this Policy till the amount due to the Insured shall have been awarded as hereinbefore provided, and then only for the sum so awarded, and the obtaining of such award shall be a condition precedent to the commencement of any action or suit upon the Policy.

12. In all cases where this Policy is void, or has ceased to be in force, under any of the foregoing Conditions, all monies paid to the Society in respect thereof will be forfeited.

Samuel Barton
March 8 - 60

Sir

Mr. Gordon left the
enclosed letter with me for
you at the same time telling
me its purport was to say
that I would meet yourself
together interested, on the
Monday at 1/2 past Ten
o'clock on Broad Down
for the purpose of defining
the Boundary in accordance
with Sir J. Patterson's award.
Please be so good as to give
me a reply w. B. or whether

Wiscowhe Park
March 8th

Mr Higgins

In reply to your letter
of the 6th I have to
inform you that Mr
Samuel Newbery of Scull
has kindly consented
to meet the representatives
of the Parish of Colyton
upon Broad Down

Tomorrow to assist in
retracing the boundary
line between that parish
& the parish of Southleigh
as defined by Sir
John Patterson during
the summer of last year.

I must decline to
interfere personally in

the matter - & am
faithfully yours

Charles C.

P.S. When I sent you a
message yesterday I had no
expectation of being able to
obtain the attendance of any
representative from this Parish.

John Higgins

I may expect to see you

Memorandum of

Yours very truly

Saml. P. Newbery

Mr. Hedges

Colyton

L. & L. Globe
New York Press

29 Sept^r 1900

³
6964463 Feoffees.

Memo. It is hereby declared the Insured under this policy are the Chamber of Feoffees & Twenty Men of Colyton, and that the within described buildings are situate in the parish of Southleigh, Devon, & not as within stated.

Bristol. 24th November 1900 2 ¹⁴¹/₄₇ 257

(Sgd.) E. H. G.
Agent.

6964464 Feoffees.

Memo. It is hereby declared the Insured under this policy are the Chamber of Feoffees & Twenty Men of Colyton, and that ~~that~~ the within described house is known as Church House, & not as within stated.

Bristol. 24th November 1900 2 ¹⁸²/₄₇₂ 58

(Sgd.) E. H. G.
Agent.

THE LIVERPOOL & LONDON & GLOBE



INSURANCE COMPANY

ESTABLISHED 1836.

FIRE POLICY No. 6,964,464.

NAME The Feoffees of Lands belonging to Chamber of Colyton, Devonshire.

AMOUNT INSURED, £ 6 5 0.

	-	:	13	:	-
Returns	-	:	4	:	-
PRESENT PREMIUM...	£	-	:	9	:-

FUTURE PREMIUM.....£ - : 13 :-

PAYABLE AT MICHAELMAS.

The Insured should read the Policy, and if incorrect, it should be returned immediately to the Office for alteration.

*Colyton
Co.*



The Liverpool & London and Globe Insurance Company,

LIVERPOOL

I. DALE STREET,

INSTITUTED, 1836.

LONDON

CORNHILL & CHARING CROSS.

Annual Policy No. 6,964,464.

L 650.

Sum Insured.

This Policy of Insurance Witnesseth, THAT THE FEOFFES of the Lands belonging to the Chamber of

Colyton, Devonshire

(hereinafter called the Insured) having paid to **THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY** (hereinafter called the Company) the Sum of Thirteen Shillings for insuring against Loss or Damage by Fire, as hereinafter mentioned, the property hereinafter described, in the sum or several sums following, namely:—

£ 6 5 0 ON the Building of the private Dwelling House and Offices under one roof or communicating occupied by J. Mackay, Schoolmaster, situate and known as The School House, adjoining the Churchyard, Colyton aforesaid. Brick or Stone built and Slated or Tiled.

Policy No. 1,547,995 for £400 Cancelled and six months returns allowed namely:— 4/-.

The Company hereby agrees with the Insured (but subject to the conditions endorsed hereon, 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-ninth day of September 1900, and the Twenty-ninth day of September 1901, both inclusive, or at any time afterwards, so long as the Insured or their 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-ninth day of September 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 SIX HUNDRED AND FIFTY POUNDS.

In Witness whereof this Policy has been signed this Twenty-seventh day of September 1900, by

Examined *[Signature]*
Entered N.G.

[Signature]
One of the Directors.

THE CONDITIONS REFERRED TO IN THIS POLICY ARE AS FOLLOW:—

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 Military or Usurped Power; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in the premises, referred to in this Policy, 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 a claim for any loss or damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.

6. If the claim be in any respect fraudulent, or if any statement, or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement or connivance of the Insured, or any claimant, 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 thereon, and this Policy shall be evidence of leave and license 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 ratable 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 the conditions of average, the Insurance on such Property under this Policy shall be subject to the conditions of 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, and no imputation of fraud is made by the Company, 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, and a condition precedent to the issue of this Policy.

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.

BOOK POST.



SUN

INSURANCE
OFFICE.

Head Office:
63, Threadneedle Street,
LONDON, E.C.

Policy No.....

Please read the enclosed and return it
for correction if any alteration be
required therein.

If not delivered to be returned
to above address.

1900. Nov - Friday

Colyford outbuildings

Mr. Seller,

out buildings

Colyford,

To
The Messrs of Colyton.

With Mr. Kingdon's compliments

N^o

7095353

SUN

SUM INSURED.

£ 200



INSURANCE OFFICE.

DIRECTORS.

Chairman and Treasurer:
FREDERICK HY. NORMAN, Esq.

- CECIL CHAPLIN, Esq.
- EDWARD DENT, Esq.
- VISCOUNT EMLYN.
- ALFRED FARQUHAR, Esq.
- WALTER R. FARQUHAR, Esq.
- WILLIAM HENRY GOSCHEN, Esq.
- The Marquess of GRANBY.
- HENRY RIVERSDALE GREENFELL, Esq.
- JOHN G. B. T. HILBYARD, Esq.
- RICHARD BIDDULPH MARTIN, Esq., M.P.
- The Hon. ALGERNON H. MILLS.
- Sir HUGH C. G. MONTGOMERY, Bart.
- LORD HENRY NEVILL.
- LAMBERT POLE, Esq.
- MARLBOROUGH ROBERT PRYOR, Esq.
- Colonel FREDERICK HENRY RICH.
- The Hon. ARTHUR SAUMAREZ.
- The Hon. CHARLES L. SCLATER-BOOTH.
- CHARLES A. SCOTT-MURRAY, Esq.
- HENRY RICHARD TOMKINSON, Esq.
- EDWARD BAUMER, Secretary.



FOUNDED 1710.

Chief Office—63, THREADNEEDLE STREET, LONDON, E.C.

FIRST PREMIUM.

To 29 Sept 1901

£ : 6 :

RENEWAL PREMIUM.

Due 29 September

£ : 6 :

This Policy of Insurance Witnesseth THAT *The Feoffees of Colyton in Devon;*

hereinafter called the Insured, having paid to the SUN INSURANCE OFFICE, (hereinafter called the Company,) the sum of *Six Shillings* or insuring against loss or damage by **Fire**, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:—

	£
<i>On the following outbuildings situate at Colyford near Colyton in Devon; Stone, Brick & slated or tiled in tenure of a farmer vizt washhouse & w.c.</i>	60
<i>Root-houses all adjoining</i>	25
<i>Open Shed</i>	15
<i>Cow-houses all adjoining</i>	45
<i>Stable</i>	25
<i>Cow-houses all adjoining</i>	20
<i>Pigsty</i>	10
<i>Remo: Said outbuildings are near but are detached from a thatched dwellinghouse, the property of the Insured & is covered by policy 2487399.</i>	200
	3/

The Company hereby agrees with the Insured (but subject to the Conditions endorsed hereon, which are to be taken as part of this Policy) that if the Property herein described, or any part thereof, shall be destroyed or damaged by Fire at any time between the 29th day of *September* 1900, and Four o'clock in the afternoon of the 29th day of *September* 1901, 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 29th day of *September* in that and each succeeding year, the Company will, out of its Capital, Stock, and Funds, pay or make good to the Insured the value, at the time of the happening of such fire, of the Property so destroyed, or the amount of such damage, to an amount not exceeding in respect of the several matters herein specified the sum set opposite thereto respectively, nor exceeding in the whole the sum of

Two Hundred Pounds.

In Witness whereof I (being one of the Directors of the said Company) have hereunto set my Hand and Seal this 29th day of *October* 1900.

Signed and Sealed
(being Stamped according
to Act of Parliament)
in the Presence of *W. G. Perry*

W. G. Perry
Kingston
Colyton

LLOYD'S

INSURANCE OFFICE



LLOYD'S INSURANCE OFFICE
1, CORNHILL, LONDON, E.C. 4

THE CONDITIONS, referred to in this Policy, are as follow:—

1. Any material mis-description of any of the Property expressed to be hereby insured, or of any Building or Place in which any such Property is contained, or any mis-representation as to, 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-representation, or omission, and any mis-statement in answer to questions put by or on behalf of the Company on the proposal for the Insurance renders this Policy void.
2. If, after the risk has been undertaken by the Company, anything whereby the risk is increased be done to, in, or upon, any of the Property hereby insured, or to, in, or upon, any Building or Place in which Property hereby insured is contained, or if any Property hereby insured be removed from such Building or Place 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 ceases to attach.
3. This Policy does not cover—

<ul style="list-style-type: none"> (A) Goods held in Trust or on Commission. (B) China, Glass, Looking Glasses, Jewels, Clocks, Watches, Trinkets, Medals, Curiosities, Manuscripts, Government Stamps, Engravings, Prints, Paintings, Drawings, Tapestries, Sculptures, Musical, Mathematical, or Philosophical Instruments. (C) Patterns, Models, Moulds, Desigs. (D) Gunpowder or other Explosives. (E) Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Money, Securities for Money, Documents of Title to Goods, Contracts, or other Documents, Books of Account; (F) Loss or Damage to Property occasioned by or happening through its own Spontaneous Fermentation or Heating; (G) Loss or Damage occasioned by or happening through Earthquakes, Invasion, Foreign Enemy, Riot, Civil Commotion, or Military or Usurped Power; nor (H) Loss or Damage by Explosion. 	Unless the same be specially mentioned in the Policy.
--	---

But Loss or Damage to Property occasioned by Explosion of Coal Gas elsewhere than on Premises being part of any Gas Works, or to Property struck by Lightning, will be deemed to be Loss by Fire under the Conditions of this Policy.
4. No Receipts for any Premium of Insurance shall be valid or available for any purpose whatever, except such as are on printed forms issued from the Company's Office, and signed by one of the Clerks or Agents of the Company.
5. This Policy ceases to be in force as to any of the 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 favor of such other person be declared by a memorandum endorsed hereon by or on behalf of the Company.
6. On the happening of any Loss or Damage by Fire to any of the Property hereby insured, the Insured shall forthwith give notice in writing thereof to the Company, and within fifteen days after the Loss or Damage, or such further time as the Company may allow in that behalf, and at his own expense, deliver to the Company a Claim in writing for such Loss or Damage, containing as particular an account as may be reasonably practicable of the several articles or Items of Property damaged or destroyed, stating the amount of the damage to each, and the value of each at the time of the Loss or Damage, and shall also, if required, deliver an account with particulars and values of all other property (if any) hereby insured, and shall produce and give all such Books of Account, vouchers, invoices (whether originals or copies), plans, specifications, proofs, and explanations as may be reasonably required, together with the particulars of any other Insurance or Insurances effected by him, or on his behalf on any Property insured by or in any way referred to in this Policy, and if required, a statutory declaration of the truth of such accounts; and no claim whatever under this Policy shall be payable, unless the terms of this condition have been complied with.
7. If the claim be in any respect fraudulent, or if any fraudulent or false book, account, entry, voucher, invoice, deed, or other document, plan, specification, estimate, proof or explanation be produced or given, or if any fraudulent means or devices be used by the Insured or any one acting on his behalf to obtain any benefit under this Policy, or if any Loss or Damage by Fire be occasioned by the wilful act, or with the connivance, of the Insured, all benefit under this Policy is forfeited.

8. The Company may, if it think fit, replace or reinstate, wholly or in part, Property damaged or destroyed, or any items thereof, instead of paying the amount of the Loss or Damage thereto, and may join with any other Company or Insurers in so doing in cases where the Property is also insured elsewhere. In case the Company elect to do so, the Insured at his own expense shall supply or produce, as and when required, all plans, specifications, measurements, documents, books, and information (oral and documentary) which may be requisite for the purpose.
9. 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 may by its authorised Representatives, Officers and Servants, and shall be allowed by the Insured to, 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, and remove and deal therewith, for all reasonable purposes relating to, or in connection with, this Insurance or the claim thereunder, but the Insured shall not in any case have any right to abandon any Property to the Company, whether taken possession of by the Company or not. If the Insured or any one acting on his behalf, shall hinder or obstruct the Company in doing any of the above acts, then all benefit under this Policy shall be forfeited.
10. 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, effected by the Insured or by any other person or persons on his behalf, covering the same Property, this Company shall not be liable to pay or contribute more than its rateable proportion of such Loss or Damage.
11. In all cases where any other subsisting Insurance or Insurances effected by the Insured, or by any other person or persons on his behalf, 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.
12. If any difference shall at any time arise between the Company and the Insured or any Claimant under this Policy as to the liability or the amount or extent of the liability of the Company in respect of any claim for loss or Damage by Fire, or as to any question, matter, or thing concerning or arising out of any claim for Loss or Damage under this Policy, every such difference, as and when the same arises, shall be referred to the arbitration of some person to be appointed in writing by both parties, or of two indifferent persons, one to be appointed in writing by the party claiming and the other by the Company, within one Calendar Month after either party has been required so to do by the other party, and in case of disagreement between the Arbitrators, then to the decision of an Umpire, who shall have been appointed in writing by the Arbitrators before entering on the reference, and who shall sit with the Arbitrators, and preside at their Meetings during the reference, unless the Arbitrators shall otherwise agree in writing, and the death of any of the parties shall not revoke or affect the authority or powers of any Arbitrator or Umpire, and each party shall bear or pay his own costs of the reference, and a moiety of the costs of the award, and in all other respects the submission to Arbitration shall be subject to the provisions of the Arbitration Act, 1889, or any statutory modification thereof, and may be made a Rule of Her Majesty's High Court of Justice in any Division, upon the application of either of the parties. And it is hereby expressly declared to be a condition precedent to the liability of the Company in respect of any Claim under this Policy, that the Claim shall, if not admitted, be referred to and determined by such Arbitrator, Arbitrators or Umpire as aforesaid, and the Claimant shall have no right of action against the Company except for the amount of the Claim, if admitted, or the amount, if any, awarded by the award of such Arbitrator, Arbitrators, or Umpire.
13. In all cases where this Policy is void, or has ceased to be in force or to attach under any of the foregoing Conditions, all monies paid to the Company in respect thereof shall be forfeited.
14. The Insured and any Claimant under this Policy shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties, to which the Company shall be, or would become, entitled or subrogated, upon their paying for or making good any Loss or Damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

24/6/89. (1)
1/1/92.

Harrison & Sons, Printers in Ordinary to Her Majesty, St. Martin's Lane, London. (30 | 6 | 1900).

Wulhame
Colyton
23rd Nov. 1900

Dear Sir

On referring as you request to Policy
"No. 2487399" - on the house at Colyford
I find the following description.

The Leffer of Colyton measure on house
only situated in the hamlet of Colyford near
Colyton, Devon - in tenure of a farmer
thatched 400

Stables all adjoining near slated 100
Total 500

The Policy is now in full force by the official
receipt you duly took up showing details of
amounts

Yours very truly
A. J. Kingdon

Receipt No. 2127

SUN INSURANCE OFFICE, LONDON.

✦ FIRE. ✦



RECEIVED the 4th day of April 1900, of

The Feoffees of Colyton the Sum stated at foot, being the Premium
for the renewal of the Insurance of £ 500 by Policy No. 2487399
in this Office for one year from LADYDAY, 1900, to LADYDAY, 1901.

For the Directors of the Sun Insurance Office.

£ 1 : 3 :

A. Dringdon

Agent.

** This Receipt to be used by Agents only.

PRINTED BY J. DONNISON & SON, LONDON, E.C.

Wm. John Jones

29th Sept 1900.



ESTABLISHED 1836.

FIRE POLICY No. 6,964,463.

NAME The Feoffees of Lands belonging to the Chamber of Colyton, Devonshire.

AMOUNT INSURED, £ 1, 1 0 0.

2 : 13 : 6

Returns 1 : 6 : 9

PRESENT PREMIUM... £ 1 : 6 : 9

FUTURE PREMIUM... £ 2 : 13 : 6

PAYABLE AT MICHAELMAS.

The Insured should read the Policy, and if incorrect, it should be returned immediately to the Office for alteration.



BRISTOL.

133,285.

(No. 69.)
(5m-8/1900)

Colyton
6



The Liverpool & London and Globe INSURANCE COMPANY,

LIVERPOOL

LONDON

1, DALE STREET,

INSTITUTED, 1836.

CORNHILL & CHARING CROSS.

Annual Policy No. 6,964,463.

£ 1,100.

Sum Insured.

This Policy of Insurance Witnesseth, THAT THE FEOFFES of the Lands belonging to the Chamber of Colyton,

Devonshire

(hereinafter called the Insured) having paid to **THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY** (hereinafter called the Company) the Sum of Two Pounds Thirteen Shillings and Sixpence for insuring against Loss or Damage by Fire, as hereinafter mentioned, the property hereinafter described, in the sum or several sums following, namely:—

- £ 3 0 0 ON the Building of the Farm Dwelling House and Offices communicating thatched and detached.
- 1 0 0 ON the Building of the Stable near.
- 5 0 ON the Building of the Granary near.
- 2 5 0 ON the Building of the Barn, Piggery, Pound House, and other Out-buildings all under one roof or communicating near.
- 1 5 0 ON the Building of the Cow Sheds under one roof or communicating near.
- 5 0 ON the Building of the Cow Sheds under one roof or communicating near Thatched and detached.

The aforesaid Buildings are in sole tenure of Jabez Clarke, Farmer, and situate Lovehayne Farm, Colyton aforesaid.

- 2 0 0 IN Equal Proportions on the building of two private Dwelling Houses and Offices communicating with each situate and known as £ 1,100. Buddleshayes Cottages, Ottery Road, Colyton aforesaid and detached.

The aforesaid Buildings are Brick or Stone built and Slated or Tiled except as stated. No pipe stove used therein.

Policy No. 1,547,995 for £550 Cancelled and six months returns allowed namely:— £1:6:9.

The Company hereby agrees with the Insured (but subject to the conditions endorsed hereon, 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-ninth day of September 1900, and the Twenty-ninth day of September 1901, both inclusive, or at any time afterwards, so long as the Insured or their 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-ninth day of September 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 ONE THOUSAND ONE HUNDRED POUNDS.

In Witness whereof this Policy has been signed this Twenty-seventh day of September 1900, by

Examined Entered N.G.

One of the Directors.

THE CONDITIONS REFERRED TO IN THIS POLICY ARE AS FOLLOW:—

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 Military or Usurped Power; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in the premises, referred to in this Policy, 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 a claim for any loss or damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.

6. If the claim be in any respect fraudulent, or if any statement, or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement or connivance of the Insured, or any claimant, 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 thereon, and this Policy shall be evidence of leave and license 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 ratable 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 the conditions of average, the Insurance on such Property under this Policy shall be subject to the conditions of 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, and no imputation of fraud is made by the Company, 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, and a condition precedent to the issue of this Policy.

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.



ESTABLISHED 1836.

FIRE POLICY No. 6,964,465.

NAME The Feoffees of Lands belonging
to Chamber of Colyton, Devonshire.

AMOUNT INSURED, £ 6 0 0.

2 : 12 : -

Returns 1 : 3 : 9

PRESENT PREMIUM... £ 1 : 8 : 3

FUTURE PREMIUM... £ 2 : 12 : -

PAYABLE AT MICHAELMAS.

The Insured should read the Policy, and if
incorrect, it should be returned immediately to the
Office for alteration.

Colyton
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The Liverpool & London and Globe INSURANCE COMPANY.

LIVERPOOL

I. DALE STREET,

INSTITUTED, 1836.

LONDON

CORNHILL & CHARING CROSS.

Annual Policy No. 6,964,465.

£ 600.

Sum Insured.

This Policy of Insurance Witnesseth, THAT THE FEOFFEES of the Lands belonging to the Chamber of

Colyton, Devonshire

(hereinafter called the Insured) having paid to **THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY** (hereinafter called the Company) the Sum of Two Pounds Twelve Shillings for insuring against Loss or Damage by Fire, as hereinafter mentioned, the property hereinafter described, in the sum or several sums following, namely:—

- £ 2 0 0 ON the Building of the private Dwelling House and Offices communicating situate Mill Street, Ottery Saint Mary, Devonshire, and occupied by J. Cann, Blacksmith, Thatched.
- 5 0 ON the Building of the Smithy adjoining last and in same tenure. One well secured forge allowed therein.
- 5 0 ON the Building of the Store for old iron, coal, and the like, near last and in same tenure.
- 3 0 0 ON the Building of the Dwelling House, Shop and Offices communicating in sole tenure of G. Godfrey, Boot and Shoe Maker, situate Church Street, Ottery Saint Mary aforesaid.

Warranted that no Shoemaker's Wax or Dubbin be heated or prepared on the ^{last mentioned} aforesaid premises, that no power be used, that the number of hands employed do not exceed thirty and that the premises be not used wholly or partly as a warehouse for supplying other sale shops in the trade.



The aforesaid Buildings are Brick or Stone built and Slated or Tiled except as stated.

No pipe stove used therein.

Policy No. 5,667,373 for £450 Cancelled and six months returns allowed namely:— £1:3:9.

The Company hereby agrees with the Insured (but subject to the conditions endorsed hereon, 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-ninth day of September 1900, and the Twenty-ninth day of September 1901, both inclusive, or at any time afterwards, so long as the Insured or their 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-ninth day of September 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 SIX HUNDRED POUNDS.

In Witness whereof this Policy has been signed this Twenty-seventh day of September 1900, by

Examined *[Signature]*
Entered N.G.

[Signature]
One of the Directors.



THE CONDITIONS REFERRED TO IN THIS POLICY ARE AS FOLLOW:-

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 Military or Usurped Power; nor Loss or Damage by Explosion, except Loss or Damage by Explosion of Gas in the premises, referred to in this Policy, 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 a claim for any loss or damage, containing 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 shall have been given and produced, and such statutory declaration, if required, shall have been made.

6. If the claim be in any respect fraudulent, or if any statement, or statutory declaration made in support thereof be false, or if the Fire was occasioned by or through the wilful act, procurement or connivance of the Insured, or any claimant, 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 thereon, and this Policy shall be evidence of leave and license 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 ratable 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 the conditions of average, the Insurance on such Property under this Policy shall be subject to the conditions of average in like manner.

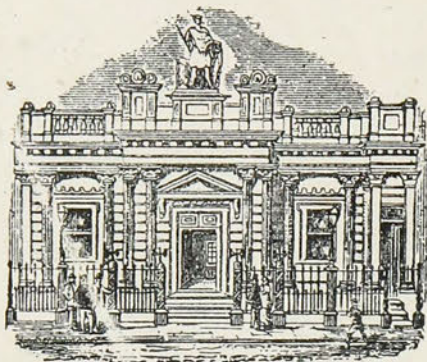
11. If any difference shall at any time arise between the Company and the Insured or any Claimant under this Policy as to the amount of any Loss or Damage by Fire, or as to the fulfilment or non-fulfilment of any of the Conditions herein set forth, or as to any question, matter, or thing, concerning or arising out of this Insurance, and no imputation of fraud is made by the Company, 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, and a condition precedent to the issue of this Policy.

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.

Commercial Union Assurance Company Limited,

WHICH HAS ACQUIRED THE BUSINESS OF THE

WEST OF ENGLAND



FIRE AND LIFE
INSURANCE COMPANY.

Head Office:—19 & 20, CORNHILL, LONDON.

“WEST OF ENGLAND” OFFICE:—EXETER.

Policy No. *4888987*

Name *Feoffees of Colyton
Devon*

Amount £ *700*

*on Dwellinghouse, Shop, Printing
Office etc, in High St Honiton
occupied by Mr Tucker*

First Premium £ *1/4/6*

Annual Premium £ *1/4/6*

Renewable *Michaelmas*

Agency *Colyton*

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THE CONDITIONS AND STIPULATIONS, within referred to, are as follows:—

1. Any material mis-description of the Property purported to be insured, or of any part thereof, or of any Building or Place in which Property insured is contained, or any mis-statement or concealment of or omission to state any circumstance or to give any information material to be known for estimating the risk or the rate of premium to be charged renders this Policy void as to the Property affected by such mis-description, mis-statement, concealment 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 previous assent or sanction of the Company signified by endorsement hereon the insurance as to the Property affected by any such causes 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, 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, Government or other Stamps or Books of account; nor Gunpowder; nor Loss or Damage occasioned by, or happening through, any Invasion, Foreign Enemy, Insurrection, Civil Commotion, Riot, or any Military, or Foreign Power whatever; nor by the act of any person or persons engaged or concerned in notorious resistance to the authority of Magistrates, or any other lawful authority; nor Loss or Damage to any Goods which may be destroyed or damaged whilst undergoing any process in or by which the application of fire-heat is necessary; nor Loss or Damage arising from, or through, Fermentation, or Heating, or Spontaneous Combustion, of the subject insured; nor Loss or Damage caused by Explosion, other than Explosion, in a Building not being part of any Gas Works, or Gas used solely for Illuminating purposes; nor Loss or Damage to Property which at the time of the happening of such Loss or Damage is insured by any Marine Policy or Policies, except in respect of any amount not exceeding the sum hereby insured which may be in excess of the amount which would have been payable under a Marine Policy or Policies had this Policy not been effected. Loss or Damage caused by Lightning, whether the Property insured be actually set on fire thereby or not, will be deemed to be Loss or Damage within the meaning of this Policy.
4. This Policy will cease to be in force as to any Property hereby insured the right or title to which, or the right to possession of which, shall have passed from the insured to any other person, otherwise than by Will or operation of law, and until notice of such change shall have been given to the Company and the continuance of the insurance in favor of such other person shall have been 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 the Property hereby insured, or any part thereof, the Insured is forthwith to give notice in writing thereof to the Company; and, at his own expense, within fifteen days at latest after the fire, to deliver to the Company as particular and detailed account, in writing, a reasonably practicable of such Loss or Damage, and of the estimated amount thereof having regard to the value, at the time of the fire, of the property damaged or destroyed, and of the several articles or matters to which the Loss or Damage applies, and in support thereof to give to the Company all such vouchers, proofs, and explanations as may be reasonably required, together with a statutory declaration of the truth of such particulars and estimate; and the Insured shall produce to the Company, or their Agents in that behalf, his books of account, and such other documents as may be reasonably required in verification thereof; and no claim in respect of such Loss or Damage shall be payable until such notice, accounts, proofs and explanations respectively shall have been given, and such documents as aforesaid produced. The Insured shall not be permitted to abandon any property insured which shall have been injured by or in consequence of fire without the express consent of the Company.
6. If the claim be in any respect fraudulent, or if any willful mis-statement or wilfully untrue representation be made in support thereof, or if the fire was occasioned by, or through the procurement or connivance of the Insured, or if the claim be not made and particulars given in accordance with the last preceding condition, and within three months next after the fire, supported in accordance with that condition, or if the claim be so made and rejected, and an arbitration shall not be demanded by the Assured within three months after such rejection, all benefit under this Policy will be forfeited, and no claim will be recoverable by action or otherwise, and time is to be deemed of the essence of the Contract.
7. The Company may, if they think fit, wholly or in part rebuild, reinstate or replace, buildings, goods, merchandise, and other the property damaged or destroyed, or any part or parts thereof respectively, and if any such property, or any part thereof respectively, shall, at the time of the damage or destruction be to any extent insured by any other Policy, this Company may join or concur with any other Company or insurers, in wholly, or in part, rebuilding, reinstating, or replacing, the same respectively, or any part thereof respectively. If this Company elect so to rebuild, reinstate or replace, or to join with any other Company or insurers in rebuilding, reinstating, or replacing, no money shall be payable to the Insured under this Policy, except in respect of such part (if any) of the property hereby insured as shall not be so rebuilt, reinstated, or replaced.
8. Upon the happening of any Loss, or Damage, by fire to any building, property, or effects, in respect of which a claim shall have arisen, or may be alleged to have arisen, under this Policy, this Company may, without being deemed wrong-doers, by their authorised officers and servants, or others, enter into possession of such building and premises, and any premises connected therewith then in the occupation of the Insured, and may examine, sort, sift, arrange, remove, or otherwise deal with, the contents thereof, and the building, property and effects, in respect of which a claim may be alleged to have arisen, and may keep possession of such building and premises and other property and effects, until the claim is adjusted or settled, and this Policy shall be proof of leave and license for that purpose.
9. If at the time of Loss, or Damage, happening to any property insured by this Policy, there shall be any other subsisting insurance, or insurances, whether effected by the insured, or by any other person, covering the sum, property, or any part thereof, this Company shall not be liable to pay or contribute in respect of such Loss or Damage, more than its rateable proportion of the aggregate liability under all the insurances covering such property, and on the happening of any Loss or Damage the Insured shall forthwith give notice in writing to the Company of all other insurances covering any property hereby insured, and no claim under this Policy shall be payable until such notice has been given.
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, shall be subject to average in like manner, and in ascertaining the separate liability of this Company as provided in the last preceding condition, this condition as to average shall be taken into account.
11. If and whenever any difference shall arise between this Company and the Insured, or any Claimant under this Policy, as to the amount, or adjustment, of any Loss or Damage by Fire, or as to the amount of any other claim or demand upon the Company in respect of or incidental to, or connected with, this insurance, or arising thereout, the amount (if any) to be paid by this Company shall, whether the right to recover on the Policy be disputed on the ground of fraud or any other ground or not, and independently of all other questions, be submitted to the Arbitration of some one person to be chosen by both parties, or failing the choice of such one person to two indifferent persons, one to be chosen by the party claiming and the other by this Company, and in case either party shall neglect or refuse to appoint an Arbitrator within 28 days after notice in writing, the Arbitrator appointed by the other party shall act as sole Arbitrator, and in case the Arbitrators (if more than one) shall differ, the matters in difference shall be submitted to the Arbitration of an Umpire to be chosen by the Arbitrators before entering on the reference. Each party to pay his or their own costs of the reference and a moiety of the costs of the Award and of the Arbitrators and Umpire, and the Award of the Arbitrators or Umpire, as the case may be, shall be conclusive evidence of the amount of the Loss, or Damage, and of any other such Claim or Demand as aforesaid, and this condition shall be deemed and taken to be an Agreement to refer as aforesaid, and may be made a Rule of Her Majesty's High Court of Justice, or of any Division thereof, and it is hereby declared to be an express condition of this Policy and part of the Contract between the Company and the Insured that the party Insured or other Claimant shall not be entitled to commence, or maintain, any action on this Policy, or in respect of any act, or thing, connected therewith, or arising thereout, unless and until the amount of the Loss or Damage, Claim or Demand shall have been referred and determined as herein before provided, and then only for the sum so conditionally awarded, and the obtaining of such Award shall be a condition precedent to the commencement of any action or other proceeding upon this Policy or in respect of any such Claim or Demand.
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 for Premium or otherwise will be forfeited to, and retained by the Company.
13. No Insurance will be in force until the Premium, or a deposit on account thereof, shall have been actually paid, and a receipt for the same on the printed form issued by the Company shall have been signed by an authorised Officer, or Agent of the Company, and delivered or sent to the Insured or his Agent. No receipt for renewal of any Premium, or any other payments to the Company in respect of this Policy, will be recognised unless on the printed form issued by the Company and signed by a duly authorised Officer or Agent of the Company.

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED,

WHICH HAS ACQUIRED THE BUSINESS OF THE

West of England
Fire & Life Insurance Company

FIRE POLICY

Policies and their Conditions should be carefully examined, and in the event of any fully examined, and in the event of any correction being found necessary the Company should be communicated with at once.

No. 4888987
 Name The Trustees of Colyton
 Sum Insured, £ 700
 Renewable Perpetually
 Agency Colyton
J. M. M. M.

COMMERCIAL UNION ASSURANCE COMPANY LIMITED.

E²
Nov., 1888.
March, 1892.

Fire Policy.

CAPITAL £2,500,000.

Sum Insured.

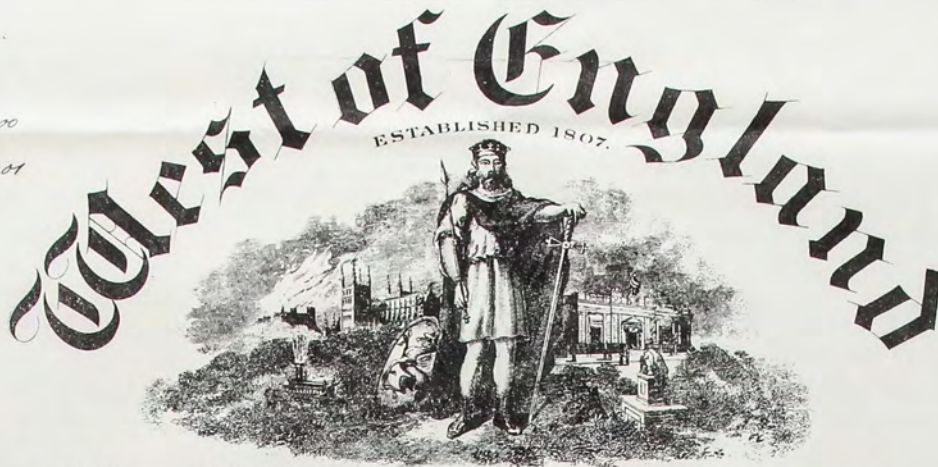
WHICH HAS ACQUIRED THE BUSINESS OF THE

£ 700



No. *4888987*
Colyton, Devon
PRESENT PAYMENT.

One Year. From *29th September 1891*
To *Michaelmas 1892*
Premium *1:4:6*
Policy No. *189059* Cancelled. *£470*
Return *6 months Premium* : *6:-*



Fire & Life Insurance Company.
Head Office, 19 & 20, Cornhill, London,
WEST OF ENGLAND OFFICE, EXETER.

DIRECTORS.
W. HERRISON ARBUTHNOT, Esq. (Barclay, Bevan, Tritton, Ransom & Co.)
ROBERT BARCLAY, Esq. (Barclay, Bevan, Tritton, Ransom & Co.)
W. MIDDLETON CAMPBELL, Esq. (Hogg, Curtis, Campbell & Co.)
JEREMIAH COLMAN, Esq. (J. & J. Colman.)
The Right Hon. LEONARD H. COURTNEY, M.P.
WILLIAM C. DAVIS, Esq. (J. D. Watson & Co.)
Sir JAMES F. GARRICK, Q.C., K.C.M.G.
FREDERICK W. HARRIS, Esq. (Harris & Dixon.)
F. LARKWORTHY, Esq.
CHARLES J. LEAF, Esq.
JOHN H. LEY, Esq.
The Right Hon. A. J. MUNDELLA, M.P.
GENERAL SIR HENRY WILLIE NORMAN, G.C.B.
Sir HENRY W. PEEK, Bart. (Peck Brothers & Co.)
P. F. RODDANACH, Esq. (P. F. Roddanch & Co.)
THOMAS RUDD, Esq. (Thos. Rudd & Co.)
Sir ANDREW R. SCOBLE, Q.C., K.C.S.I., M.P.
P. G. SECHIARI, Esq. (Sechiari Bros. & Co.)
ALEXANDER BILLING SIM, Esq. (Chardhill & Sim.)
JOHN TROTTER, Esq. (John Trotter & Co.)
HENRY TROWER, Esq. (Trower & Sons)

Fire Department.
Manager—E. ROGER OWEN.
Assistant Manager—G. C. MORANT.
"West of England,"
BRANCH OFFICE, EXETER.

EXETER LOCAL BOARD.
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E. J. SANDERS, Esq., Banker, Exeter.
S. C. SNOW, Esq., Banker, Exeter.
T. SNOW, Esq., Banker, Exeter.
H. D. THOMAS, Esq., Banker, Exeter.
G. F. TRUSCOTT, Esq., Solicitor, Exeter.
PETER VARWELL, Esq., Exeter.
J. E. C. WALKER, Esq., Pole House, Ide, near Exeter.
O. G. WALTER, Esq., Ford House, Wellington.

Local Secretary:
H. LANGRIDGE LANE.

ANNUAL PAYMENT.

At *Michaelmas*
Premium *1:4:6*

Whereas *The Feoffees of Colyton, Devon*

having paid the Sum of *one pound four shillings and sixpence* to the COMMERCIAL UNION ASSURANCE COMPANY LIMITED, of LONDON, and agreed to pay or cause to be paid the Sum of *one pound four shillings and sixpence* on the *29th* day of *September* yearly, for Insuring from Loss or Damage by Fire the Property hereinafter described, not exceeding the Sum specified on each Article, viz:—

On the Building of a Dwelling House, Shop and Offices communicating, brick or stone built and slated or tiled, situate *in High Street, Honiton, Devon,* in occupation of *Mr Tucker, Printer and Stationer.* 500

On the Building of a Printing Office adjoining last named and communicating therewith similarly built. 150

No steam power used therein, but there is a Gas Engine on ground floor with belting running through ceiling to printing shop.

On lean to store adjoining, similarly built. 50

About 1 gallon petroleum and 1 pint of benzine allowed to be kept for cleaning. Heated by *Fortoise* stove securely fixed. 700

It is hereby agreed and declared that the maximum number of assistants including all hands in the employ of the Insured and working on the premises, in connection with the above and any other business (except Outside Messengers, outside Porters & Domestic Servants) shall not at any time during the currency of this Policy exceed 49.

Warranted that the escape pipe of said Gas engine is securely fixed and that the opening is not within 6 feet of any unprotected woodwork.

N.B.—Warranted that there be no Pipe Stove or Heated Air Flue on the Premises. *except as mentioned.*

Now be it known, That until the *twenty-ninth* day of *September 1891*, and so long afterwards as the said Insured shall duly pay or cause to be paid the said Premium to the said Company, at the time aforesaid, and the Company shall accept and receive the same, the said Company shall be subject and liable to pay or make good to the said Insured, his, or her, or their Executors and Administrators, all the damage and loss which the said Insured shall suffer by Fire on the Property hereinbefore mentioned, not exceeding on each item respectively the sum hereinbefore declared to be Insured thereon, and not exceeding in the whole the sum of *Seven Hundred Pounds* but subject always to the conditions and stipulations of the said Company endorsed hereon, which are to be taken as part of this Policy, and which constitute the basis of this Insurance.

Signed this *twenty-first* day of *October 1891*, on behalf of the COMMERCIAL UNION ASSURANCE COMPANY LIMITED.

Examined *[Signature]*
Entered *[Signature]*

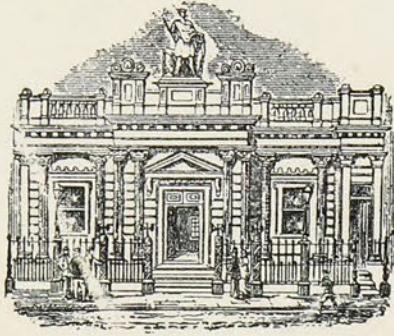
Countersigned, *[Signature]* Member of Exeter Local Board.
[Signature] Local Secretary.

In the case of all Insurances the time of expiry is Four o'clock in the afternoon of the day specified in the Policy.
The Renewal Premiums on Annual Policies must be paid within fifteen days after the expiration of each year, or the Insurance will be void.

Commercial Union Assurance Company Limited,

WHICH HAS ACQUIRED THE BUSINESS OF THE

WEST OF ENGLAND



FIRE AND LIFE
INSURANCE COMPANY.

Head Office:—19 & 20, CORNHILL, LONDON.

“WEST OF ENGLAND” OFFICE:—EXETER.

Policy No. *4888986*

Name *Feoffees of Colyton
Devon*

Amount £ *350*

on *House at Honiton occupied
by Mr Teatt*

First Premium £ *-16/3*

Annual Premium £ *-16/3*

Renewable *Michaelmas*

Agency *Colyton*

154

THE CONDITIONS AND STIPULATIONS, within referred to, are as follows:—

1. Any material misdescription of the Property purported to be insured, or of any part thereof, or of any Building or Place in which Property insured is contained, or any mis-statement or concealment of or omission to state any circumstance or to give any information material to be known for estimating the risk or the rate of premium to be charged renders this Policy void as to the Property affected by such mis-description, mis-statement, concealment 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 previous assent or sanction of the Company signified by endorsement hereon the Insurance as to the Property affected by any such cause ceases to attach.

3. This Policy does not cover Property held in Trust, or on Commission, Clocks, Watches, Trinkets, Medals, Curio-fishes, Manicures, 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 Government or other Stamps or Books of account; nor Gunpowder; nor Loss or Damage occasioned by, or happening through, any Invasion, Foreign Enemy, Insurrection, Civil Commotion, Riot, or any Military, or Unarmed Power, whatsoever; nor by the act of any person or persons engaged or concerned in such business; nor by the act of any person or persons engaged or concerned in such business to the authority of Magistrates, or any other lawful authority; nor Loss or Damage to any Goods which may be destroyed or damaged whilst undergoing any process in, or by which the application of fire-heat is necessary; nor Loss or Damage arising from, or through, Fermentation, or Heating, or Spontaneous Combustion, of the subject insured; nor Loss or Damage caused by Explosion, other than Explosion, in a Building not being part of any Gas Works, or Gas used solely for Illuminating purposes; nor Loss or Damage to Property which at the time of the happening of such Loss or Damage is insured by any Marine Policy or Policies, except in respect of any amount not exceeding the sum hereby insured which may be in excess of the amount which would have been payable under a Marine Policy or Policies had this Policy not been effected. Loss or Damage caused by Lightning, whether the Property insured be actually set on fire thereby or not, will be deemed to be Loss or Damage within the meaning of this Policy.

4. This Policy will cease to be in force as to any Property hereby insured the right or title to which, or the right of possession of which, shall have passed from the Insured to any other person, whether or not the same shall have been assigned or until notice of such change shall have been given to the Company and the continuance of the Insurance in favor of such other person shall have been 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 the Property hereby insured, or any part thereof, the Insured is forthwith to give notice in writing thereof to the Company; and, at his own expense, within fifteen days at least after the fire, to deliver to the Company as particular and detailed an account, in writing, as reasonably practicable of such Loss or Damage, and of the estimated amount thereof, having regard to the value, at the time of the fire, of the property damaged or destroyed, and of the several articles or matters to which the Loss or Damage applies, and in support thereof to give to the Company all such vouchers, proofs, and explanations as may be reasonably required, together with a statutory declaration of the truth of such particulars and estimate; and the Insured shall produce to the Company or their Agents in that behalf, his books of account, and such other documents as may be reasonably required in verification thereof; and no claim in respect of such Loss or Damage shall be payable until such notice, accounts, proofs and explanations respectively shall have been given, and such documents as aforesaid produced. The Insured shall not be permitted to abandon any property insured which shall have been injured by or in consequence of fire without the express consent of the Company.

6. If the claim be in any respect fraudulent, or if any wilful mis-statement or wilfully untrue representation be made in support thereof, or if the fire was occasioned by, or through the procurement or connivance of the Insured, or if the claim be not made and particulars given in accordance with the last preceding condition, and within three months next after the fire, supported in accordance with that condition, or if the claim be so made and rejected, and an arbitration shall not be demanded by the Assured within three months after such rejection, all benefits under this Policy will be forfeited, and no claim will be recoverable by action or otherwise, and time is to be deemed of the essence of the Contract.

7. The Company may, if they think fit, wholly or in part rebuild, reinstate or replace, buildings, goods, merchandise, and other the property damaged or destroyed, or any part or parts thereof respectively, and if any such property, or any part thereof respectively, shall, at the time of the damage or destruction be to any extent insured by any other Policy, this Company may join or concur with any other Company or Insurers, in wholly, or in part, rebuilding, reinstating, or replacing, the same respectively, or any part thereof respectively. If this Company elect so to rebuild, reinstate or replace, or to join with any other Company or Insurers in rebuilding, reinstating, or replacing, no money shall be payable to the Insured under this Policy, except in respect of such part (if any) of the property hereby insured as shall not be so rebuilt, reinstated, or replaced.

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 for Premium or otherwise will be forfeited to, and retained by the Company.

Policies and their Conditions should be carefully examined, and in the event of any correction being found necessary the Company should be communicated with at once.

No. 4888986
 Name The Feoffees of Colyton
 Sum Insured, £ 350
 Renewable
 Agency Colyton
 J. M. M. M. M.

WEST OF ENGLAND
Fire & Life Insurance Company
FIRE POLICY
 COMMERCIAL UNION ASSURANCE COMPANY, LIMITED,
 WHICH HAS ACQUIRED THE BUSINESS OF THE
 Fire & Life Insurance Company

COMMERCIAL UNION ASSURANCE COMPANY LIMITED.

E

Nov., 1888.
March, 1892.

CAPITAL £2,500,000.

Sum Insured.

Fire Policy.

WHICH HAS ACQUIRED THE BUSINESS OF THE

£ 350



No. *4888986*

Colyton Devon

PRESENT PAYMENT.

One Year. From *29th September 1901*

Weeks. To *Michaelmas 1901*

Premium..... *£ s. d. 6:3*

Policy No. *410704* Cancelled. *£ 250*

Returns *£ 2:6*

ANNUAL PAYMENT.

At *Michaelmas*

Premium..... *£ s. d. 6:3*



Fire & Life Insurance Company.

Head Office. 21, 25 & 26, Cornhill, London.

WEST OF ENGLAND OFFICE, EXETER.

DIRECTORS.
W. REIFSON ARBUTHNOT, Esq., Bury, Tilton, Ransom & Co.
ROBERT BARCLAY, Esq. (Barley), Bury, Tilton, Ransom & Co.
W. MIDDLETON CAMPBELL, Esq. (Hogg, Curie, Campbell & Co.)
JEREMIAH COLMAN, Esq. (J. & I. Colman).
The Right Hon. LEONARD H. COURTNEY, M.P.
WILLIAM C. DAWES, Esq. (J. B. Watney & Co.)
Sir JAMES F. GARRICK, Bt., K.C.M.G.
FREDERICK W. HARRIS, Esq. (Harris & Dixon).
F. LARKWORTHY, Esq.
JOHN H. LEY, Esq.
GENERAL SIR HENRY WYLLIE NORMAN, G.C.B.
P. P. HODGKINWORTH, Esq. (P. P. Hodgkinson & Co.)
THOMAS RUDD, Esq. (Thos. Rudd & Co.)
J. GARRSAUNDERS, Esq.
Sir ANDREW E. SCOBLE, O.C., K.C.S.I., M.P.
P. G. SECHIAI, Esq. (Sechiai, Bosc & Co.)
ALEXANDER HILLING SIM, Esq. (Charnhill & Sim.)
JOHN TROTTER, Esq. (John Trotter & Co.)
HENRY TROWER, Esq. (Trower & Sons)

Fire Department.
Manager—E. ROGER OWEN.
Assistant Manager—G. C. MORANT.
"West of England,"
BRANCH OFFICE, EXETER.

EXETER LOCAL BOARD.
W. COTTON, Esq., Bessart, Brixton.
A. J. CUMMING, Esq., F.R.C.S., Exeter.
ARTHUR H. DYMOND, Esq., Exeter.
HARRY FORD, Esq., Exeter.
W. B. FORTESCUE, Esq., Okeham, Torquay.
T. KEEWICH, Esq., Penmore, near Exeter.
W. D. KINGDON, Esq., M.D., Exeter.
H. MEAR, Esq., Solicitor, 1, Old Serjeant's Inn, Chancery Lane, London.
J. C. MOORE-STEVENS, Esq., Wincott, Torrington.
A. R. S. PERKINS, Esq., M.R.C.S., Exeter.
E. J. SANDERS, Esq., Banker, Exeter.
S. C. SNOW, Esq., Banker, Exeter.
T. SNOW, Esq., Banker, Exeter.
L. D. THOMAS, Esq., Exeter.
PETER VAWWELL, Esq., Exeter.
O. G. WALTER, Esq., Ford House, Wellington.
Local Secretary:
H. LANGRIDGE LANE.

Whereas *The Feoffees of Colyton, Devon*

having paid the Sum of *six shillings and threepence* to the COMMERCIAL UNION ASSURANCE COMPANY LIMITED, of LONDON, and agreed to pay or cause to be paid the Sum of *six shillings and threepence* on the *29th* day of *September* yearly, for Insuring from Loss or Damage by Fire the Property hereinafter described, not exceeding the Sum specified on each Article, viz:—

On the Building of *a* Private Dwelling House and Domestic Offices communicating, brick or stone built, and slated or tiled, situate *at Honiton Devon, in the occupation of Mr Pratt*
In equal proportions on 2 outbuildings similarly built near.

250
100
350

N.B.—Warranted that there be no Pipe Stove or Heated Air Flue on the Premises.

Now be it known, That until the *twenty* day of *September 1901*, and so long afterwards as the said Insured shall duly pay or cause to be paid the said Premium to the said Company, at the time aforesaid, and the Company shall accept and receive the same, the said Company shall be subject and liable to pay or make good to the said Insured, his, or her, or their Executors and Administrators, all the damage and loss which the said Insured shall suffer by Fire on the Property hereinbefore mentioned, not exceeding on each item respectively the sum hereinbefore declared to be Insured thereon, and not exceeding in the whole the sum of *Three Hundred and Fifty Pounds* but subject always to the conditions and stipulations of the said Company endorsed hereon, which are to be taken as part of this Policy, and which constitute the basis of this Insurance.

Signed this *thirtyfirst* day of *October* 1901, on behalf of the COMMERCIAL UNION ASSURANCE COMPANY LIMITED.

Examined *AK*

Countersigned

H. Langridge Lane Local Secretary.

Lewis D. Thomas Member of Exeter Local Board.

Entered *AK*

In the case of all Insurances the time of expiry is Four o'clock in the afternoon of the day specified in the Policy.
The Renewal Premiums on Annual Policies must be paid within fifteen days after the expiration of each year, or the Insurances will be void.

February, 1899.

Commercial Union Assurance Company Limited,

WHICH HAS ACQUIRED THE BUSINESS OF THE

WEST OF ENGLAND



FIRE AND LIFE INSURANCE COMPANY.

Head Office:—19 & 20, CORNHILL, LONDON.

“WEST OF ENGLAND” OFFICE:—EXETER.

Policy No. *4888988*

Name *Feoffees of Colyton*
Devon

Amount £ *350*

on *3 Cottages at Colyford*

First Premium £ *-15/9*

Annual Premium £ *-15/9*

Renewable *Michaelmas*

Agency *Colyton*

Commercial Union
Sept 1900
Mr A Edwards
of
Paisley
Glasgow

John Goodfry's House



FIRE POLICY No 11,617,648 ✓

Name The Feoffees of the Lands
belonging to the Chamber of Colyton

Amount Insured £ 400

On building of the dwelling-house
&c.,

FIRST PREMIUM £ - : 8 : -

ANNUAL PREMIUM £ - : 8 : -

Renewable MICHAELMAS

Agency E.H. Cuming.

Colyton.

The Policy should be carefully examined,
and the Company at once advised if any alteration
is considered necessary.

PLYMOUTH OFFICE,
35, BEDFORD STREET

Policy No. 11,617,648

PLYMOUTH

ESTABLISHED 1836.

The

Liverpool & London & Globe

INCORPORATED 1904

INSURANCE COMPANY LIMITED

REGISTERED UNDER THE COMPANIES (CONSOLIDATION) ACT 1908 WITH LIMITED LIABILITY 1910.

Sum Insured

£ 400

Head Office,
1, DALE STREET,
LIVERPOOL.

LONDON
Chief Office,
1, CORNHILL.

This Policy of Insurance Witnesseth THAT THE FEOFFEEES of the LANDS belonging to the
CHAMBER of COLYTON, Devon,

(hereinafter called the Insured) having paid to **THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY LIMITED**
(hereinafter called the Company) the Sum of Eight Shillings for insuring against Loss or
Damage by Fire, as hereinafter mentioned, the property hereinafter described, in the sum or several sums following, namely:—

£ 400 ON the building of the dwelling-house, saleshop and offices communicating in sole tenure of G. Godfrey, Boot and
Shoemaker, situate Church Street, Ottery St Mary, Devon, brick or stone built and slated or tiled.

No pipe stove used therein.

Warranted that no wax or dubbin be heated therein.

Policy No. 6,964,465 for £ 600 cancelled.

The Company hereby agrees with the Insured (but subject to the conditions endorsed hereon, 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-ninth day of September 1914, and the Twenty-ninth day of September 1915, both inclusive, or at any time afterwards, so long as the Insured or their 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-ninth day of September in each succeeding year, the Company will 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 HUNDRED POUNDS

In Witness whereof I the undersigned (being thereunto duly authorized by the Board of Direction) have hereto set my hand this Nineteenth day of October
in the year of our Lord One Thousand Nine Hundred and fourteen

Examined SVB
v.R.

[Signature]
Member of the Board of Direction.

CONDITIONS REFERRED TO IN THIS POLICY.

1. Any material misdescription of any of the property declared to be hereby insured or of any building or place in which such property is contained or any misrepresentation as to any fact material to be known for estimating the risk or any omission to state such fact renders this Policy void so far as it relates to property affected by any such misdescription, misrepresentation, or omission.

2. If after the Insurance has been undertaken by the Company anything whereby the risk of Loss or Damage by fire 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. The Insurance does not cover

Loss by theft during or after the occurrence of a fire.

Loss or damage to property occasioned by its own spontaneous fermentation or natural heating (except as may be provided in accordance with Condition 3 f), or by its undergoing any heating or drying process.

Loss or damage occasioned by or happening through

- (1) The destruction of property by fire or otherwise by order of any public authority.
- (2) The fall of any building or part thereof except as the result of fire.
- (3) Subterranean fire, Volcanic Eruption, Earthquake or other Convulsion of Nature, Invasion, Foreign Enemy, Riot, Civil Commotion or Military or Usurped Power whatsoever.

Nor unless otherwise expressly stated in the Policy

- (a) Goods held in trust or on commission.
- (b) Bullion or unset Precious Stones.
- (c) Any Curiosity or Work of Art for an amount exceeding £20.
- (d) Manuscripts, Plans, Drawings or Designs, Patterns, Models or Moulds.
- (e) Securities, Coined or Paper Money or Cheques, Obligations, or Documents of any kind, Stamps, Books of Account, or other Business Books.
- (f) Coal, against loss or damage occasioned by spontaneous combustion or its own natural heating.
- (g) Explosives.
- (h) Loss or damage occasioned by explosion; but loss or damage by explosion of boilers used for domestic purposes only or by explosion of gas used for illuminating or domestic purposes only in a Building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this Policy.

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 the Insured must forthwith give notice thereof in writing to the Company and must within thirty days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company a claim in writing with such particulars and details as are reasonably practicable of all the articles or items of property damaged or destroyed and of the amount of the loss or damage thereto respectively, having regard to their several values at the time of the

Fire, and of any other insurances and (if the Insurance be subject to Average) of all other property covered by the Policy and must at all times furnish all such books, vouchers, and other evidence as may be reasonably required by or on behalf of the Company together with if required a statutory declaration of the truth of the claim and of any matters connected therewith.

6. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if the Fire be occasioned by or through the wilful act or with the knowledge or connivance of the Insured, all benefit under this Policy shall be forfeited.

7. The Company may at its option reinstate or replace the property damaged or destroyed or any part thereof instead of paying the amount of the loss or damage or may join with any other Company or Insurers in so doing, but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner.

- (a) If the Company think fit to reinstate or replace, the Insured shall furnish the Company with such plans, specifications, and such other particulars as the Company may require and no acts done or caused to be done by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.
- (b) If the Company shall be unable to reinstate or replace the property hereby insured because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise the Company shall in every such case only be liable to pay such sum as would be requisite to reinstate or replace such property if the same could lawfully be reinstated to its former condition.

8. On the happening of any Damage by Fire to any Building or Place or Property or Effects within any Building or Place in respect of which a Claim is or may be made under this Policy the Company, without being deemed a wrongdoer, may by its authorized Officers and Servants or others, enter into, and for a reasonable time remain in possession of such Building or Place, Property or Effects, for all reasonable purposes relating to or in connection with the Insurance hereby effected and this Policy shall be evidence of leave and license and authority for that purpose. If the Insured or anyone acting on his behalf shall hinder or obstruct the Company in doing any of the above acts, then all benefit under this Policy shall be forfeited.

9. If at the time of any Loss or Damage there be any other insurance or insurances whether effected by the Insured or by any other person or persons covering the same Property this Company shall not be liable to pay or contribute more than its ratable proportion of such Loss or Damage and if any such other insurance or insurances covering any of the Property hereby insured either exclusively or together with any other property in and subject to the same Risk only be Subject to Average this Insurance shall be Subject to Average in like manner.

10. All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required in writing so to do by either of the parties. In case of disagreement between the Arbitrators the difference shall be referred to the decision of an Umpire to be appointed in writing by the Arbitrators before entering on the reference. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators, or Umpire making the award and until an award has been made the Company shall not be liable for any Loss or Damage and such award shall be a condition precedent to any right of action or suit upon this Policy.

11. In all cases where this Policy is void or ceases to be in force under any of its conditions all monies paid to the Company in respect thereof will be forfeited.

12. Any Warranties to which the Property insured or any item thereof is, or may at any time be made subject, shall attach and continue to be in force during the whole of the currency of the Policy; and notwithstanding Condition No. 2 non-compliance at any time with any of the Warranties shall be a bar to any claim in respect of such property or item.

MEMO.—The term Loss or Damage by Fire used in this Policy includes Loss or Damage caused by Lightning.

F. 54.

ON HIS MAJESTY'S

R for
EXETER 1 Label.
No. 172



Mr. A. Edwards

Fore St

Colyton

If undelivered return to
The District Valuer at
EXETER.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.

*Colyton re
99*

*To The Colyton Feoffees
oper. Mrs. A. Edwards
Fore Street
Colyton*

Date **21 AUG. 1913**, 191 .

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to the **undersigned** notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

M. D. Parsons
District Valuer.

Address **51, QUEEN STREET**
EXETER

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.
DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

PROVISIONAL VALUATION.

Description of Property	Land. Colyford. Ord. Nos. 1593. 1594			
Situation	County Devon	Parish Colyton etc	No. of hereditament 99	
Name of Occupier	Mrs. A. Francis			
Extent	Acres	Roods 2	Perches 4	Yards -

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£ 48
----------------------------	------

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value		
£		£		£
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	Fixed Charges	Fee Farm Rent, Rent Seck, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User
		Other perpetual Rent or Annuity		Right of Common
		Tithe or Tithe Rent Charge	3	Easements
		Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement
		If Copyhold, Cost of Enfranchisement		Total Deductions
ORIGINAL FULL SITE VALUE, £	48	ORIGINAL TOTAL VALUE.....£	45	

Deductions from Total Value to arrive at Assessable Site Value

	£		£
Deductions from Gross Value to arrive at Full Site Value (as above)		Enfranchisement of Copyholds	
Works executed		Release of Restrictive Covenants	
Capital Expenditure		Goodwill or personal elements	
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site	
Redemption of Land Tax or Fixed Charge		Total Deductions	

ORIGINAL ASSESSABLE SITE VALUE	£ 45
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Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....	£	The same as the Assessable Site Value.
--	---	--

Given under my hand this 21st day of August 1913

(Signed) M. A. P. Parson { Valuer appointed by the
Commissioners of Inland Revenue.
Clyton District.

Certified a true copy

lph

Clerk to the Valuer.

Form 36—Land.

(1473) Wt. 3128--84 500m. 4.13. F. T. & Co., Ltd.

The attached Form 7—Land is sent to you in accordance with the request expressed in your return on Form 4. If all the deductions and allowances to which you are entitled have been made in the Provisional Valuation in a manner satisfactory to you, it will be unnecessary for you to fill up the Form. If, however, the contrary is the case, you should complete the return and forward it to me together with your notice of objection to the Provisional Valuation.

John D. Parsons

District Valuer.

John A. Edwards
Form 17—Land.

100m/5/12--[1482] 50m 4/13v G & S 6324



THE COMMISSIONERS OF
INLAND REVENUE.

DUTIES ON LAND VALUES.

FINANCE (1909-10) ACT, 1910.

REFERENCE: to be quoted in all communications.
<i>Colyton &c</i>
<i>99</i>

CLAIM FOR SITE VALUE DEDUCTIONS.

Particulars to be furnished by an Owner of Land, or person receiving Rent in respect of Land, who desires to claim deductions in arriving at the Assessable Site Value of the Land.

IMPORTANT.—As the Land is to be valued as on 30th April, 1909, the particulars should be furnished, as far as possible, with reference to the circumstances existing on that date.

Attention is directed to the sections of the Finance (1909-10) Act, 1910, on the attached sheet.

When completed, the claim should be delivered or sent in the accompanying franked envelope to the District Valuer 51 Queen Street, Exeter

1. Name, description, and precise situation of the Land	<i>Land. Colyfood Ord. Nos. 1593 . 1594.</i>			
2. Extent of the Land, if known ...	Acres	Roods	Perches	Yards
3. If the particulars given under heads (1) and (2) are not sufficient to identify the Land, (a) Annex a plan of the Land, or, (b) Quote the number or numbers of the Land on the 25 inch Ordnance Survey Map, or, (c) If it is desired to identify the Land on an official plan, the desire should be indicated here				

4. Particulars and amounts of any deductions not specified below which are claimed for the purpose of arriving at the Assessable Site Value. [NOTE.—Particulars of deductions claimed under section 25, sub-sections 2 and 4 (a) of the Finance (1909-10) Act, 1910 (set out on the attached sheet), may be conveniently inserted here.]	Particulars	Amounts £

5. Portion of the Total Value directly attributable to—
(a) Works Executed :—

Date when Executed	By whom executed and nature of his interest in the Land	Particulars of Works	Amount Expended on Works £	Value directly attributable thereto £

(b) Expenditure of a capital nature (including Expenses of Advertisement) :—

Date of Expenditure	By whom executed and nature of his interest in the Land	Particulars of Expenditure	Amount Expended £	Value directly attributable thereto £

6. Portion of the Total Value directly attributable to the Appropriation of any Land or to the Gift of any Land for Streets, Roads, Paths, Squares, Gardens, or other Open Spaces for the use of the public :—

Date	Name of person making the Appropriation or Gift and nature of his interest	Particulars of Appropriation or Gift	Value directly attributable thereto £

7. Portion of the Total Value directly attributable to—
(a) Expenditure on Redemption of Land Tax :—

Date of Redemption	Number of Redemption of Contract	Amount of Land Tax redeemed			Amount of Redemption Money £	Value directly attributable thereto £
		£	s.	d.		

(b) Expenditure on Redemption of any Fixed Charge :—

Date of Redemption	Particulars of Charge redeemed	Amount of Redemption Money £	Value directly attributable thereto £

(c) Expenditure on Enfranchisement of Copyhold Land or Customary Freeholds :—

Date of Enfranchisement	Cost of Enfranchisement		Value directly attributable thereto £
	Particulars	Amount £	

(d) Expenditure on effecting the Release of any Covenant or Agreement restricting the use of the Land which may be taken into account in ascertaining the Total Value of the Land :—

Date when Covenant or Agreement entered into	Date of Release of Covenant or Agreement	Particulars of Covenant or Agreement	Amount of Expenditure £	Value directly attributable thereto £

(e) Goodwill, or any other matter which is personal to the Owner, Occupier, or other person interested for the time being in the Land :—

PARTICULARS	Value directly attributable thereto £

8. Sums which it would be necessary to expend in order to divest the Land of Buildings, Timber, Trees, or other things of which it is to be taken to be divested for the purpose of arriving at the Full Site Value from the Gross Value of the Land, and of which it would be necessary to divest the Land for the purpose of realising the Full Site Value :—

PARTICULARS	Amount £

9. If the Land is Copyhold or Customary Freehold Land :—

- (a) Name of the Manor
- (b) Date of birth of Copyhold Tenant
- (c) Date of last Admittance
- (d) Customs of Manor, viz. :—

Incidents of Tenure	PARTICULARS	When payable	Amount		
			£	s.	d.
Fines					
Heriots					
Quit Rents					

Other Incidents of Tenure, with particulars and amounts of any money payments :—

(e) Estimated cost of Enfranchisement :—

PARTICULARS OF ITEMS	Estimated Cost
	£
Total Estimated Cost of Enfranchisement ...	

10. **Undeveloped Land Duty.**—Additional particulars of Expenditure (if any) incurred by the Owner of any Land included in any scheme of land development, or by his predecessors in title, with a view to the development of the Land or to its use for any business, trade, or industry other than agriculture, on Roads (including paving, curbing, metalling, and other works in connection with Roads) or Sewers [Section 16 of the Finance (1909-10) Act, 1910, as amended by Section 4 of the Revenue Act, 1911].

Precise Situation of Land included in Scheme of Development*	Area of Land included in Scheme of Land Development				Date of Expenditure	Nature and Particulars of Expenditure	Amount of Expenditure
	Acres	R.	P.	Y.			

* A plan should be annexed, if possible.

I hereby declare that the foregoing particulars are in every respect fully and truly stated to the best of my judgment and belief.

..... } Signature of person making the Return.
 } Rank, Title, or Description.
 } Address.

EXTRACTS FROM THE FINANCE (1909-10) ACT, 1910.

Provisions as to claims for deductions.

12. A person shall not be entitled to claim any deduction for the purpose of ascertaining the site value of any land on any occasion on which increment value duty becomes payable if the deduction is one which could have been, but was not, claimed for the purpose of ascertaining the original site value of the land.

UNDEVELOPED LAND DUTY.

Duty on site value of undeveloped land.

16.—(1) Subject to the provisions of this Part of this Act, there shall be charged, levied, and paid for the financial year ending the thirty-first day of March, nineteen hundred and ten, and every subsequent financial year in respect of the site value of undeveloped land a duty, called undeveloped land duty, at the rate of one half-penny for every twenty shillings of that site value.

(2) For the purposes of this Part of this Act land shall be deemed to be undeveloped land if it has not been developed by the erection of dwelling houses or of buildings for the purposes of any business, trade or industry other than agriculture (but including glasshouses or greenhouses) or is not otherwise used bona fide for any business, trade, or industry other than agriculture :

Provided that—

(a) Where any land having been so developed or used reverts to the condition of undeveloped land owing to the buildings becoming derelict, or owing to the land ceasing to be used for any business, trade, or industry other than agriculture, it shall, on the expiration of one year after the buildings have so become derelict or the land ceases to be so used, as the case may be, be treated as undeveloped land for the purposes of undeveloped land duty until it is again so developed or used ; and

(b) Where the owner of any land included in any scheme of land development shows that he or his predecessors in title have with a view to the land being developed or used as aforesaid, incurred expenditure on roads (including paving, curbing, metalling, and other works in connection with roads) or sewers, that land shall, to the extent of one acre for every complete hundred pounds of that expenditure, for the purposes of this section be treated as land so developed or used although it is not for the time being actually so developed or used, but for the purposes of this provision no expenditure shall be taken into account if ten years* have elapsed since the date of the expenditure, or if after the date of the expenditure the land having been developed reverts to the condition of undeveloped land, and in a case where the amount of the expenditure does not cover the whole of the land included in the scheme of land development, the part of the land to be treated as land developed or used as aforesaid shall be determined by the Commissioners as being the land with a view to the development or use of which as aforesaid the expenditure has been in the main incurred.

(3) For the purposes of undeveloped land duty, the site value of undeveloped land shall be taken to be the value adopted as the original site value or, where the site value has been ascertained under any subsequent periodical valuation of undeveloped land for the time being in force, the site value as so ascertained :

Provided that where increment value duty has been paid in respect of the increment value of any undeveloped land, the site value of that land shall, for the purposes of the assessment and collection of undeveloped land duty, be reduced by a sum equal to five times the amount paid as increment value duty.

(4) For the purposes of undeveloped land duty undeveloped land does not include the minerals.

Definition of values of land.

25.—(1) For the purposes of this Part of this Act, the gross value of land means the amount which the fee simple of the land, if sold at the time in the open market by a willing seller in its then condition, free from incumbrances, and from any burden, charge, or restriction (other than rates or taxes) might be expected to realise.

(2) The full site value of land means the amount which remains after deducting from the gross value of the land the difference (if any) between that value and the value which the fee simple of the land, if sold at the time in the open market by a willing seller, might be expected to realise if the land were divested of any buildings and of any other structures (including fixed or attached machinery) on, in, or under the surface, which are appurtenant to or used in connection with any such buildings, and of all growing timber, fruit trees, fruit bushes, and other things growing thereon.

(3) The total value of land means the gross value after deducting the amount by which the gross value would be diminished if the land were sold subject to any fixed charges and to any public rights of way or any public rights of user, and to any right of common and to any easements affecting the land, and to any covenant or agreement restricting the use of the land entered into or made before the thirtieth day of April, nineteen hundred and nine, and to any covenant or agreement restricting the use of the land entered into or made on or after that date, if, in the opinion of the Commissioners, the restraint imposed by the covenant or agreement so entered into or made on or after that date was when imposed desirable in the interests of the public, or in view of the character and surroundings of the neighbourhood, and the opinion of the Commissioners shall in this case be subject to an appeal to the referee, whose decision shall be final.

* Extended to twenty years by Section 4 of the Revenue Act, 1911.

- (4) The assessable site value of land means the total value after deducting—
- (a) The same amount as is to be deducted for the purpose of arriving at full site value from gross value ; and
 - (b) Any part of the total value which is proved to the Commissioners to be directly attributable to works executed, or expenditure of a capital nature (including any expenses of advertisement) incurred bona fide by or on behalf of or solely in the interests of any person interested in the land for the purpose of improving the value of the land as building land, or for the purpose of any business, trade, or industry other than agriculture ; and
 - (c) Any part of the total value which is proved to the Commissioners to be directly attributable to the appropriation of any land or to the gift of any land by any person interested in the land for the purpose of streets, roads, paths, squares, gardens, or other open spaces for the use of the public ; and
 - (d) Any part of the total value which is proved to the Commissioners to be directly attributable to the expenditure of money on the redemption of any land tax, or any fixed charge, or on the enfranchisement of copyhold land or customary freeholds, or on effecting the release of any covenant or agreement restricting the use of land which may be taken into account in ascertaining the total value of the land, or to goodwill or any other matter which is personal to the owner, occupier, or other person interested for the time being in the land ; and
 - (e) Any sums which, in the opinion of the Commissioners, it would be necessary to expend in order to divest the land of buildings, timber, trees, or other things of which it is to be taken to be divested for the purpose of arriving at the full site value from the gross value of the land and of which it would be necessary to divest the land for the purpose of realising the full site value.

Where any works executed or expenditure incurred for the purpose of improving the value of the land for agriculture have actually improved the value of the land as building land, or for the purpose of any business, trade, or industry other than agriculture, the works or expenditure shall for the purpose of this provision be treated as having been executed or incurred also for the latter purposes.

Any reference in this Act to site value (other than the reference to the site value of land on an occasion on which increment duty is to be collected) shall be deemed to be a reference to the assessable site value of the land as ascertained in accordance with this section.

- (5) The provisions of this section are not applicable for the purpose of the valuation of minerals.

Application of Part I. to Copyholds.

40.—The following provisions shall have effect with respect to the application of this Part of this Act to copyholds, including customary freeholds :—

- (1) In the case of copyholds of inheritance, and copyholds held for a life or lives or for years where the tenant has a right of renewal, and customary freeholds—
- (a) The total and site values of the land shall be ascertained as if the land were freehold land, subject to a deduction of such an amount as is proved to the Commissioners to be equal to the amount which it would cost to enfranchise the land ;
 - (b) References to the fee simple of land shall be treated as references to the whole copyhold or customary interest or estate ;
 - (c) In the definition of "owner," a reference to the person entitled to the rents and profits of the land as tenant by copy of court roll or customary tenure shall be substituted for the reference to the person entitled to the rents and profits of the land in virtue of an estate of freehold ;
- (2) In the case of copyhold land held for a life or lives, or for years where the tenant has not a right of renewal, this Part of this Act shall have effect as if the land were freehold land and the copyhold interest were a leasehold interest.

The expression "fixed charge" is defined in the Finance (1909-10) Act, 1910, to mean any rent-charge (that is, tithe or tithe-rent charge, or other periodical payment or rendering in lieu of or in the nature of tithe, or any fee farm rent, rent seek, quit rent, chief rent, rent of assize, or any other perpetual rent or annuity granted out of land), and any burden or charge (other than rates or taxes) arising by operation of law, or imposed by any Act of Parliament, or imposed in pursuance of the exercise of any powers, or the performance of any duties under any such Act, otherwise than by a person interested in the land or in consideration of any advance to any person interested in the land.



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

Reference: to be quoted
in all communications.

Colyton etc
59

To The Colyton Parish Council
per Mr A. Edwards (Clerk)

Fore Street
Colyton

Date 21 AUG. 1913, 191 .

SIR,

By direction of the Commissioners of Inland Revenue I herewith send you a copy of their provisional valuation of the land mentioned therein, which has been made under the provisions of the Finance (1909-10) Act, 1910.

If the land or any interest in the land has been sold or mortgaged at any time within twenty years before April 30th, 1909, and the Site Value at the date of the sale or mortgage estimated by reference to the amount of the consideration or the amount secured by the Mortgage exceeded the Original Site Value on April 30th, 1909, the Site Value so estimated may be substituted for the Original Site Value for the purposes of Increment Value Duty.* If you desire to avail yourself of this provision, you should take the necessary steps without delay to submit proof of the Site Value you desire to have substituted, and in the first instance full particulars of the sale or mortgage should be furnished.†

If you consider that the Total or Site Value, as stated in the provisional valuation, is not correct, you may, with a view to an amendment of the provisional valuation, **within sixty days** of the date on which the copy of the provisional valuation is served, give to the undersigned notice of objection, stating the grounds of your objection and the amendment you desire. If the provisional valuation is amended so as to be satisfactory to all persons making objections, the Total and Site Value as stated in the amended valuation will be adopted as the Original Total and the Original Site Value for the purposes of Part I. of the Act.

The Act provides that if the provisional valuation is not amended by the Commissioners so as to be satisfactory to any objector, that objector may give notice of appeal under the Act with respect to the valuation.

Section 33 enacts as follows:—

“ An appeal shall not lie against a provisional valuation made by
‘ the Commissioners of the total or site value of any land
‘ except on the part of a person who has made an objection to
‘ the provisional valuation in accordance with this Act.”

By Order of the Commissioners of Inland Revenue.

M. H. Parsons

District Valuer.

Address 51, QUEEN STREET,
EXETER.

* Section 2 of the Revenue Act, 1911, extends this provision to a sale of land or any interest in land which took place twenty years or more before April 30th, 1909, and which was a sale to the person who is the owner of the land or any interest in the land at the time when the application for a substituted Site Value is made.

Section 10 of the Finance Act, 1912, extends the same provision to a sale of land or any interest in land which took place between April 29th, 1909 and April 29th, 1910, or took place on or after April 29th, 1910, in pursuance of any contract made before that date.

† Any claim for substituted Site Value must be made within three months after the Original Site Value of the land has been finally settled.

Form 35.—Land.

[1368] 300m 4/13a-3 G & S 6509



THE COMMISSIONERS OF
INLAND REVENUE.

FINANCE (1909-10) ACT, 1910.

DUTIES ON LAND VALUES.

The name of the parish and number of the hereditament should be quoted in all communications.

PROVISIONAL VALUATION.

Description of Property	Land Part Stafford Common.			
Situation	County Devon	Parish Colyton etc	No. of hereditament	59.
Name of Occupier	Mr. J. Cooper			
Extent	Acres 14	Roods 3	Perches 37	Yards -

The Commissioners of Inland Revenue have caused to be made the following Provisional Valuation of the land described above:—

ORIGINAL GROSS VALUE	£ 311
----------------------------	-------

Deductions from Gross Value

(a) To arrive at Full Site Value		(b) To arrive at Total Value			
£		£		£	
Difference between Gross Value and Value of the Fee Simple of the Land divested of Buildings, Trees, &c.	Fixed Charges	Fee Farm Rent, Rent Seck, Quit Rent, Chief Rent, or Rent of Assize		Public Rights of Way or User	
		Other perpetual Rent or Annuity	1	Right of Common	
		Title or Tithe Rent Charge		Easements	
		Burden or charge arising by operation of law, or imposed by Act of Parliament		Restrictions under Covenant or Agreement	
		If Copyhold, Cost of Enfranchisement		Total Deductions	1
ORIGINAL FULL SITE VALUE, £	311	ORIGINAL TOTAL VALUE.....£	310		

Deductions from Total Value to arrive at Assessable Site Value

£		£
Deductions from Gross Value to arrive at Full Site Value (as above)		Enfranchisement of Copyholds
Works executed		Release of Restrictive Covenants
Capital Expenditure		Goodwill or personal elements
Appropriation of Land for streets, roads, open spaces, &c.		Cost of clearing Site
Redemption of Land Tax or Fixed Charge		Total Deductions
ORIGINAL ASSESSABLE SITE VALUE	£ 310	
Value of Agricultural Land for Agricultural purposes where different from Assessable Site Value.....	£	The same as the Assessable Site Value.

Given under my hand this 21st day of August 1913

(Signed) M. J. Parsons [Valuer appointed by the Commissioners of Inland Revenue.
Colyton District.

Certified a true copy

Form 36—Land.

(1473) Wt. 3128—84 500m. 4.13. F. T. & Co., Ltd.

[Signature]
Clerk to the Valuer.

The attached Form 7—Land is sent to you in accordance with the request expressed in your return on Form 4. If all the deductions and allowances to which you are entitled have been made in the Provisional Valuation in a manner satisfactory to you, it will be unnecessary for you to fill up the Form. If, however, the contrary is the case, you should complete the return and forward it to me together with your notice of objection to the Provisional Valuation.

M. H. Parsons

District Valuer.

Mr. A. Edwards.
Form 17—Land.

100m/5/12—[1482] 50m 4/13v G & S 6324



THE COMMISSIONERS OF
INLAND REVENUE.

DUTIES ON LAND VALUES.

FINANCE (1909-10) ACT, 1910.

REFERENCE: to be quoted in all communications.
<i>Colyton re</i>
<i>59</i>

CLAIM FOR SITE VALUE DEDUCTIONS.

Particulars to be furnished by an Owner of Land, or person receiving Rent in respect of Land, who desires to claim deductions in arriving at the Assessable Site Value of the Land.

IMPORTANT.—As the Land is to be valued as on 30th April, 1909, the particulars should be furnished, as far as possible, with reference to the circumstances existing on that date.

Attention is directed to the sections of the Finance (1909-10) Act, 1910, on the attached sheet.

When completed, the claim should be delivered or sent in the accompanying franked envelope to the District Valuer *51 Queen Street, Exeter*

1. Name, description, and precise situation of the Land	<i>Land.</i>			
	<i>Part Stafford Common</i>			
2. Extent of the Land, if known ...	Acres	Roods	Perches	Yards
3. If the particulars given under heads (1) and (2) are not sufficient to identify the Land, (a) Annex a plan of the Land, or, (b) Quote the number or numbers of the Land on the 25 inch Ordnance Survey Map, or, (c) If it is desired to identify the Land on an official plan; the desire should be indicated here				

4. Particulars and amounts of any deductions not specified below which are claimed for the purpose of arriving at the Assessable Site Value.

[NOTE.—Particulars of deductions claimed under section 25, sub-sections 2 and 4 (a) of the Finance (1909-10) Act, 1910 (set out on the attached sheet), may be conveniently inserted here.]

Particulars	Amounts
	£

5. Portion of the Total Value directly attributable to—
(a) Works Executed :—

Date when Executed	By whom executed and nature of his interest in the Land	Particulars of Works	Amount Expended on Works £	Value directly attributable thereto £

(b) Expenditure of a capital nature (including Expenses of Advertisement) :—

Date of Expenditure	By whom executed and nature of his interest in the Land	Particulars of Expenditure	Amount Expended £	Value directly attributable thereto £

6. Portion of the Total Value directly attributable to the Appropriation of any Land or to the Gift of any Land for Streets, Roads, Paths, Squares, Gardens, or other Open Spaces for the use of the public :—

Date	Name of person making the Appropriation or Gift and nature of his interest	Particulars of Appropriation or Gift	Value directly attributable thereto £

7. Portion of the Total Value directly attributable to—
(a) Expenditure on Redemption of Land Tax :—

Date of Redemption	Number of Redemption of Contract	Amount of Land Tax redeemed			Amount of Redemption Money £	Value directly attributable thereto £
		£	s.	d.		

(b) Expenditure on Redemption of any Fixed Charge :—

Date of Redemption	Particulars of Charge redeemed	Amount of Redemption Money £	Value directly attributable thereto £

(c) Expenditure on Enfranchisement of Copyhold Land or Customary Freeholds :—

Date of Enfranchisement	Cost of Enfranchisement		Value directly attributable thereto £
	Particulars	Amount £	

(d) Expenditure on effecting the Release of any Covenant or Agreement restricting the use of the Land which may be taken into account in ascertaining the Total Value of the Land :—

Date when Covenant or Agreement entered into	Date of Release of Covenant or Agreement	Particulars of Covenant or Agreement	Amount of Expenditure £	Value directly attributable thereto £

(e) Goodwill, or any other matter which is personal to the Owner, Occupier, or other person interested for the time being in the Land :—

PARTICULARS	Value directly attributable thereto £

8. Sums which it would be necessary to expend in order to divest the Land of Buildings, Timber, Trees, or other things of which it is to be taken to be divested for the purpose of arriving at the Full Site Value from the Gross Value of the Land, and of which it would be necessary to divest the Land for the purpose of realising the Full Site Value :—

PARTICULARS	Amount £

9. If the Land is Copyhold or Customary Freehold Land :—

- (a) Name of the Manor
 (b) Date of birth of Copyhold Tenant
 (c) Date of last Admittance
 (d) Customs of Manor, viz. :—

Incidents of Tenure	PARTICULARS	When payable	Amount		
			£	s.	d.
Fines					
Heriots					
Quit Rents					

Other Incidents of Tenure, with particulars and amounts of any money payments :—

(e) Estimated cost of Enfranchisement:—

PARTICULARS OF ITEMS	Estimated Cost
	£
Total Estimated Cost of Enfranchisement ...	

10. **Undeveloped Land Duty.**—Additional particulars of Expenditure (if any) incurred by the Owner of any Land included in any scheme of land development, or by his predecessors in title, with a view to the development of the Land or to its use for any business, trade, or industry other than agriculture, on Roads (including paving, curbing, metalling, and other works in connection with Roads) or Sewers [Section 16 of the Finance (1909-10) Act, 1910, as amended by Section 4 of the Revenue Act, 1911].

Precise Situation of Land included in Scheme of Development*	Area of Land included in Scheme of Land Development				Date of Expenditure	Nature and Particulars of Expenditure	Amount of Expenditure
	Acres	R.	P.	Y.			

* A plan should be annexed, if possible.

I hereby declare that the foregoing particulars are in every respect fully and truly stated to the best of my judgment and belief.

..... } Signature of person making the Return.
 Rank, Title, or Description.
 } Address.

EXTRACTS FROM THE FINANCE (1909-10) ACT, 1910.

Provisions as to claims for deductions.

12. A person shall not be entitled to claim any deduction for the purpose of ascertaining the site value of any land on any occasion on which increment value duty becomes payable if the deduction is one which could have been, but was not, claimed for the purpose of ascertaining the original site value of the land.

UNDEVELOPED LAND DUTY.

Duty on site value of undeveloped land.

16.—(1) Subject to the provisions of this Part of this Act, there shall be charged, levied, and paid for the financial year ending the thirty-first day of March, nineteen hundred and ten, and every subsequent financial year in respect of the site value of undeveloped land a duty, called undeveloped land duty, at the rate of one half-penny for every twenty shillings of that site value.

(2) For the purposes of this Part of this Act land shall be deemed to be undeveloped land if it has not been developed by the erection of dwelling houses or of buildings for the purposes of any business, trade or industry other than agriculture (but including glasshouses or greenhouses) or is not otherwise used bona fide for any business, trade, or industry other than agriculture:

Provided that—

(a) Where any land having been so developed or used reverts to the condition of undeveloped land owing to the buildings becoming derelict, or owing to the land ceasing to be used for any business, trade, or industry other than agriculture, it shall, on the expiration of one year after the buildings have so become derelict or the land ceases to be so used, as the case may be, be treated as undeveloped land for the purposes of undeveloped land duty until it is again so developed or used; and

(b) Where the owner of any land included in any scheme of land development shows that he or his predecessors in title have with a view to the land being developed or used as aforesaid, incurred expenditure on roads (including paving, curbing, metalling, and other works in connection with roads) or sewers, that land shall, to the extent of one acre for every complete hundred pounds of that expenditure, for the purposes of this section be treated as land so developed or used although it is not for the time being actually so developed or used, but for the purposes of this provision no expenditure shall be taken into account if ten years* have elapsed since the date of the expenditure, or if after the date of the expenditure the land having been developed reverts to the condition of undeveloped land, and in a case where the amount of the expenditure does not cover the whole of the land included in the scheme of land development, the part of the land to be treated as land developed or used as aforesaid shall be determined by the Commissioners as being the land with a view to the development or use of which as aforesaid the expenditure has been in the main incurred.

(3) For the purposes of undeveloped land duty, the site value of undeveloped land shall be taken to be the value adopted as the original site value or, where the site value has been ascertained under any subsequent periodical valuation of undeveloped land for the time being in force, the site value as so ascertained:

Provided that where increment value duty has been paid in respect of the increment value of any undeveloped land, the site value of that land shall, for the purposes of the assessment and collection of undeveloped land duty, be reduced by a sum equal to five times the amount paid as increment value duty.

(4) For the purposes of undeveloped land duty undeveloped land does not include the minerals.

Definition of values of land.

25.—(1) For the purposes of this Part of this Act, the gross value of land means the amount which the fee simple of the land, if sold at the time in the open market by a willing seller in its then condition, free from incumbrances, and from any burden, charge, or restriction (other than rates or taxes) might be expected to realise.

(2) The full site value of land means the amount which remains after deducting from the gross value of the land the difference (if any) between that value and the value which the fee simple of the land, if sold at the time in the open market by a willing seller, might be expected to realise if the land were divested of any buildings and of any other structures (including fixed or attached machinery) on, in, or under the surface, which are appurtenant to or used in connection with any such buildings, and of all growing timber, fruit trees, fruit bushes, and other things growing thereon.

(3) The total value of land means the gross value after deducting the amount by which the gross value would be diminished if the land were sold subject to any fixed charges and to any public rights of way or any public rights of user, and to any right of common and to any easements affecting the land, and to any covenant or agreement restricting the use of the land entered into or made before the thirtieth day of April, nineteen hundred and nine, and to any covenant or agreement restricting the use of the land entered into or made on or after that date, if, in the opinion of the Commissioners, the restraint imposed by the covenant or agreement so entered into or made on or after that date was when imposed desirable in the interests of the public, or in view of the character and surroundings of the neighbourhood, and the opinion of the Commissioners shall in this case be subject to an appeal to the referee, whose decision shall be final.

* Extended to twenty years by Section 4 of the Revenue Act, 1911.

- (4) The assessable site value of land means the total value after deducting—
- (a) The same amount as is to be deducted for the purpose of arriving at full site value from gross value ; and
 - (b) Any part of the total value which is proved to the Commissioners to be directly attributable to works executed, or expenditure of a capital nature (including any expenses of advertisement) incurred bona fide by or on behalf of or solely in the interests of any person interested in the land for the purpose of improving the value of the land as building land, or for the purpose of any business, trade, or industry other than agriculture ; and
 - (c) Any part of the total value which is proved to the Commissioners to be directly attributable to the appropriation of any land or to the gift of any land by any person interested in the land for the purpose of streets, roads, paths, squares, gardens, or other open spaces for the use of the public ; and
 - (d) Any part of the total value which is proved to the Commissioners to be directly attributable to the expenditure of money on the redemption of any land tax, or any fixed charge, or on the enfranchisement of copyhold land or customary freeholds, or on effecting the release of any covenant or agreement restricting the use of land which may be taken into account in ascertaining the total value of the land, or to goodwill or any other matter which is personal to the owner, occupier, or other person interested for the time being in the land ; and
 - (e) Any sums which, in the opinion of the Commissioners, it would be necessary to expend in order to divest the land of buildings, timber, trees, or other things of which it is to be taken to be divested for the purpose of arriving at the full site value from the gross value of the land and of which it would be necessary to divest the land for the purpose of realising the full site value.

Where any works executed or expenditure incurred for the purpose of improving the value of the land for agriculture have actually improved the value of the land as building land, or for the purpose of any business, trade, or industry other than agriculture, the works or expenditure shall for the purpose of this provision be treated as having been executed or incurred also for the latter purposes.

Any reference in this Act to site value (other than the reference to the site value of land on an occasion on which increment duty is to be collected) shall be deemed to be a reference to the assessable site value of the land as ascertained in accordance with this section.

- (5) The provisions of this section are not applicable for the purpose of the valuation of minerals.

Application of Part I. to Copyholds.

40.—The following provisions shall have effect with respect to the application of this Part of this Act to copyholds, including customary freeholds :—

- (1) In the case of copyholds of inheritance, and copyholds held for a life or lives or for years where the tenant has a right of renewal, and customary freeholds—
- (a) The total and site values of the land shall be ascertained as if the land were freehold land, subject to a deduction of such an amount as is proved to the Commissioners to be equal to the amount which it would cost to enfranchise the land ;
 - (b) References to the fee simple of land shall be treated as references to the whole copyhold or customary interest or estate ;
 - (c) In the definition of “owner,” a reference to the person entitled to the rents and profits of the land as tenant by copy of court roll or customary tenure shall be substituted for the reference to the person entitled to the rents and profits of the land in virtue of an estate of freehold ;
- (2) In the case of copyhold land held for a life or lives, or for years where the tenant has not a right of renewal, this Part of this Act shall have effect as if the land were freehold land and the copyhold interest were a leasehold interest.

The expression “fixed charge” is defined in the Finance (1909-10) Act, 1910, to mean any rent-charge (that is, tithe or tithe-rent charge, or other periodical payment or rendering in lieu of or in the nature of tithe, or any fee farm rent, rent seek, quit rent, chief rent, rent of assize, or any other perpetual rent or annuity granted out of land), and any burden or charge (other than rates or taxes) arising by operation of law, or imposed by any Act of Parliament, or imposed in pursuance of the exercise of any powers, or the performance of any duties under any such Act, otherwise than by a person interested in the land or in consideration of any advance to any person interested in the land.

F 49.

ON HIS MAJESTY'S SERVICE.



The District Valuer,

VALUATION DEPARTMENT,
INLAND REVENUE,
61, QUEEN STREET,
EXETER.

Inland Revenue.