

MEMO:- It is hereby declared and agreed that notwithstanding anything herein stated to the contrary, a motor car and/or cycle may be permanently garaged in the Coach-house within described without prejudice to this insurance.  
Total Sum Insured and Premium as heretofore.

Entered in the Office Books at Darlington this Twelfth day of September, 1924.

No. 11610.  
Exd. H.

*H. J. Han*  
Resident Secretary.



BRANCH OFFICE:  
LLOYDS BANK CHAMBERS, NORTHGATE.  
DARLINGTON.

LOCAL BOARD:  
Arthur Feetham, Esq., M.A., Chairman.  
Reginald Pease, Esq., Vice-Chairman.  
Sir John P. Fry, Bart. | Robert Allen Luck, Esq., J.P.  
The Right Hon. Lord Gainsford. | George H. Watson, Esq.  
Robert E. Hay, Resident Secretary.

Fire Policy No. 1 4 4 5 9 9 0 6

In favour of The Committee for the  
Time Being of the Keld  
Literary Institute of Keld.

Expiry Date MIDSUMMER

*Keld Lit. Institute 1923*

This Policy with its Conditions should be carefully read in order to be in accordance

DETAILS OF FIRST PREMIUM

Premium ... ..	£- : 12: 3d
Time on Risk on £300	
from 19th April 1923 to	
11th May 1923 ... ..	- : - : 3
	<u>£- : 12: 6</u>

MEMO:- It is hereby declared and agreed that the building within described is now lighted by paraffin lamps, and the Billiard Room by a hanging petrol vapourising lamp.  
It is further declared that a motor car or motor cycle may occasionally be garaged in the coach-house within described without prejudice to this insurance, but it is warranted that no petrol be stored other than that in the tank of the car and/or motor cycle, and that said cars or cycles be always charged in the open.  
Warranted that the tank or reservoir feeding the above mentioned Petrol Vapourising Lamp be always filled outside said building.  
In consideration of the foregoing the Future Annual Premium on this policy is increased to 16/6d. Received as additional premium to Midsummer 1924 the sum of 5/-.

Entered in the Office Books at Darlington this Thirtieth day of August, 1923.

No. 11620.  
Exd. H.

*H. J. Han*  
Resident Secretary.  
CONDITIONS.

1.—This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure in any material particular.

2.—This Policy shall be avoided with respect to any item thereof in regard to which there be any alteration after the commencement of this insurance  
(1) by removal  
or (2) whereby the risk of destruction or damage is increased  
or (3) whereby the insured's interest ceases except by will or operation of law, unless such alteration be admitted by memorandum signed by or on behalf of the Company.

3.—This Policy does not cover  
(a) Destruction or damage by explosion (whether the explosion be occasioned by fire or otherwise) except as stated on the face of this

4.—If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the insured or anyone acting on his behalf to obtain any benefit under this Policy or if any destruction or damage be occasioned by the wilful act or with the connivance of the insured all benefit under this Policy shall be forfeited.

5.—If the Company elect or become bound to restate or replace any property the insured shall at his own expense produce and give to the Company all such plans, documents, books and information as the Company may reasonably require. The Company shall not be bound to restate exactly or completely, but only as circumstances permit and in reasonably sufficient manner and shall not in any case be bound to expend in respect of any one of the items insured more than the sum insured thereon.

7.—On the happening of any destruction or damage in respect of which a claim

If any other Insurance effected by or on behalf of the Insured is expressed to cover any of the property hereby insured, but is subject to any provision whereby it is excluded from ranking concurrently with this Policy either in whole or in part or from contributing ratably to the destruction or damage, the liability of the Company hereunder shall be limited to such proportion of the destruction or damage as the sum hereby insured bears to the value of the property.

9.—Any claimant under this Policy shall at the request and 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 its paying for or making good any destruction or damage under this Policy, whether such acts and