



BRANCH OFFICE: LLOYDS BANK CHAMBERS, NORTHGATE, DARLINGTON.

In consideration of the Insured named in the Schedule hereto paying to the ROYAL INSURANCE COMPANY, LIMITED (hereinafter called the Company) the First Premium mentioned in the said Schedule

The Company agrees (subject to the Conditions contained herein or endorsed or otherwise expressed hereon which Conditions shall so far as the nature of them respectively will permit be deemed to be Conditions precedent to the right of the Insured to recover hereunder) that if after payment of the premium the Property insured described in the said Schedule, or any part of such Property, be destroyed or damaged by

- (1). Fire (whether resulting from explosion or otherwise) not occasioned by or happening through
 - (a) Its own spontaneous fermentation or heating or its undergoing any process involving the application of heat,
 - (b) Earthquake, Subterranean Fire, Riot, Civil Commotion, Foreign Enemy, Military or Usurped Power, Rebellion or Insurrection;
- (2). Lightning;
- (3). Explosion of Boilers used for domestic purposes only;
- (4). Explosion, in a building not being part of any Gas Works, of Gas used for domestic purposes or used for lighting or heating the building;

at any time before 4 o'clock in the afternoon of the last day of the period of insurance named in the said Schedule or of any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of this Policy, the Company will pay to the Insured the value of the Property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such Property or any part thereof

Provided that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total sum insured hereby.

SCHEDULE.

Policy No.	The Insured.			
1 4 4 5 9 9 0 6	THE COMMITTEE FOR THE TIME BEING OF THE KELD LITERARY INSTITUTE of Keld, RICHMOND, Yorkshire.			
Period of Insurance. Commencing Date. 21st April 1923 Expiry Date. MIDSUMMER 1924	Description of Property Insured.		Sum Insured.	Premium.
Agency. Keld J. Waggett S5632/A21554 R.	Building of the Literary Institute situate as aforesaid and occupied as Reading Room, Lecture Room, Billiard Room, Cellar, Coal Place, Coachhouse and Stable all under one roof or communicating and containing a cooking range and boiler secure for heating water. Furniture, Furnishings, Fixtures, Fittings, Printed Books, and Utensils (excluding the aftermentioned Billiard Table and Appurtenances belonging thereto) therein. On the Billiard Table and all appurtenances belonging thereto therein.		450 50 <u>50</u> <u>550</u>	Annual £ - : 11: - First £ - : 12: 6 Less returns - : 4: 9 <hr/> - : 7: 9
Warranted that no scenic or dramatic performances or cinematograph entertainments be allowed in said buildings.		This Company will not be liable for any loss or damage to the Billiard Tables caused by sparks or lighted material falling thereon while in use.		
Policy No. 11889419 £250 cancelled and 7 years and				