



This Policy of Insurance  
WITNESSETH, THAT THE  
**PENNSYLVANIA FIRE INSURANCE COMPANY,**

Have received of John Adams  
Ten dollars

by way of Premium or Deposit (according to the terms and conditions of the said Company, hereunto annexed) to indemnify the said John Adams for all damage or loss which he may sustain, at any time after the date hereof (not exceeding, in any case, the sum or sums hereinafter recited) by reason or by means of Fire happening to the property herein described—to wit:

A Two Story Brickhouse at the North West corner of  
Union and Locust Streets; 20 feet front on Locust by 16 feet deep  
on Union Street.

In conformity with a survey No. 3293 Signed by the Insured.

**NOW KNOW ALL MEN BY THESE PRESENTS,** That in consideration of the premises, the Capital Stock, Estates and Securities of THE PENNSYLVANIA FIRE INSURANCE COMPANY, shall be, and remain for ever, subject and liable to pay, make good and satisfy unto the said insured his heirs, executors, administrators or assigns, all such damage or loss, not exceeding the sum of Five Hundred dollars, which may at any time hereafter happen by reason or by means of FIRE, to the property herein before described, unless the said Company shall, within twenty days after the proof of such damage, if the loss be not total, give directions for putting the same into as good a state of repair as it was in before it was so injured by Fire; or shall, within thirty days after such proof, pay for such damage according to an estimate thereof to be made by arbitrators indifferently chosen; or if a total loss, shall, with all convenient speed, rebuild the same, or pay the estimated value of such property at the time of such total loss, within ninety days after the amount shall be ascertained by arbitrators indifferently chosen.



IN WITNESS WHEREOF, The Common Seal of the said Corporation, is hereunto affixed, this Nineteenth day of October in the Year of our Lord One Thousand Eight Hundred and Thirty five.

Beaton Smith SECRETARY. Samuel Smith PRESIDENT.

4447. F. 11 b

PERPETUAL, 5000 DOLLARS.

John Adams

TO

Five Insurance Company.

PENNSYLVANIA FIRE INSURANCE COMPANY.

PERPETUAL POLICY.

FOR THE YEAR ENDING ON

October 19 1835

N<sup>o</sup> 3293

John Adams Policy



# PENNSYLVANIA FIRE INSURANCE COMPANY,

INCORPORATED BY AN ACT OF THE LEGISLATURE OF PENNSYLVANIA,

(WITH AN UNLIMITED CHARTER.)

FOR THE SOLE PURPOSE OF

## Making Insurance against Fire only.

OFFICE 134, WALNUT-STREET.

TERMS AND CONDITIONS BY THE PENNSYLVANIA FIRE INSURANCE COMPANY, FOR THE MAKING OF PERMANENT INSURANCES ON BUILDINGS.

I. Every person making insurance on any Building shall deposit with the Company, a certain sum for every one hundred dollars insured, according to the greater or less hazard of the Building, and shall pay for the Policy and for surveying the premises, the sum of three dollars.

II. Every Policy issued in the nature of a permanent insurance, shall continue in force for so long a time as the deposit money shall remain with the Company (subject, nevertheless, to the other parts of these conditions); but any person insured, being the owner or proprietor of the Building insured, may, at any time, reclaim his or her deposit money, which shall be paid, within three days after such demand, subject to a deduction of five per centum. And in all cases of sale of the property insured, where the Policy is not transferred, the deposit money may be withdrawn, if applied for within sixty days after such sale, subject to a deduction of five per centum; but if not applied for within that time, the said deposit money shall be considered as sunk for the benefit of the Company.

III. In case any insured shall assign or transfer his or her Policy, such assignment or transfer shall be brought to the office of the Company to be entered and allowed, within thirty days next after such assignment or transfer, and in default thereof, the benefit of the insurance, and all claims upon the Company, shall be lost. For every transfer of a Policy, there shall be paid fifty cents.

IV. No loss or damage shall be paid for, on Fire happening by any invasion, foreign enemy, civil commotion, riot, or any military or usurped power whatsoever.

V. A survey of the Buildings intended to be insured, shall, if within two miles of the City of Philadelphia, be made by a person employed by the Company, which shall be signed by the party applying for such insurance: And in case the Building is more than two miles from the City, a survey shall be made, at the expense of the party applying, by some competent person, who shall make oath of the truth thereof, before some magistrate of the district where such Building is situate, which survey shall also be signed by the party.

VI. If any Building insured by this Company, be already insured, or shall hereafter be insured by any Policy issued by this Company, or by any agent thereof, or by any other Insurance Company, or by any private insurers, or otherwise, such insurance must be made known at the office of the Company, and mentioned in, or indorsed upon the Policy, or otherwise the Policy shall be void.

VII. Every person insured by this Company, who shall sustain any damage or loss by Fire, shall give immediate notice thereof to their Secretary, to the end that the officers or agents of the Company may view and inquire into the same: And in all cases of partial loss, the Company shall repair the same with all convenient speed, or pay the estimated value thereof, within thirty days after the amount is agreed upon by both parties, or otherwise ascertained, provided such estimate shall not exceed the sum insured on that part of the Building so damaged; and in case it exceeds such sum, the amount insured only shall be paid: And in all cases of total loss of any Building, the Company shall rebuild the same with all convenient speed, or pay the estimated value of such Building, at the time of such total loss, within ninety days after the amount shall be agreed upon by both parties, or otherwise ascertained, such amount not being greater than the sum insured.

VIII. The following risks being considered more hazardous than others, Buildings intended to be occupied by persons carrying on any of the undermentioned trades or business, or in which any large quantities of the undermentioned goods are deposited, will be subjected to an extra premium on that account. No Policy therefore will be construed to extend to such risk unless liberty be given for the purpose and expressed thereon.

### SECTION I.

Academies and School Houses,  
Apothecaries and Druggists,  
China, Glass, and Queensware,  
Corn and grain,  
Flax and Hemp in bales,  
Groceries and Liquors,  
Lumber of all kinds,  
Naval Stores and Ship Chandlery,  
Oil and Paints,  
Prints, Pictures, and Looking Glasses,  
Saltpetre and Sulphur.

### SECTION II.

Bookbinders,  
Boat builders,  
Coopers,  
Chair Makers, windson,  
Printers,  
Type foundries,  
Turners,  
Taverns, oyster cellars, & eating houses.

### SECTION III.

Aqua fortis and Vitriol in quantities,  
Brewers and Malsters,  
Bakers,  
Carpenters,  
Cabinet and Musical Instrument Makers,  
Chandlers, Soap and Tallow  
Chymists,  
Coach and Carriage Builders and Wheelwrights,  
Distillers,  
Flax and Hemp, loose  
Gunpowder,  
Hay, Straw, and Provender,  
Mills and Manufactories of any kind,  
Rope Makers,  
Sugar refineries,  
Stables, public or private,  
Tallow, melters of  
Varnish and Oil, boilers of

FOR value received, hereby transfer, assign, and set over unto  
and assigns, all right, title, and interest in this Policy of Insurance, and all benefit and advantage to be derived therefrom. Witness  
hand and seal this day of

Sealed and delivered }  
in presence of }

Office of the Pennsylvania Fire Insurance Company,

Approved,

SECRETARY.

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