SMYRNA AGENCY.

Sun Insurance Office

FOUNDED 1710.

FIRE POLICY.

No. 13950028
13950028.-

DIRECTORS.

Chairman:
The Hon. Sir William Henry Gorman, K.B.E.

Deputy Chairman:
Frank Chaplin, Esq.

Edward Denny, Esq.
Alfred Farquhar, Esq.
Edward Charles Grenfell, Esq.
The Hon. Algernon Henry Mills.
Reginald Charles Scott Murray, Esq.
Lord Henry G. R. Nevill.
The Hon. Charles L. Slater-Booth.
Lord Herbert Scott, C.M.G., D.S.O.
Charles William Tomlinson, Esq.

Chief Office:- 63 THREADNEEDLE STREET, LONDON, E.C.

SUM INSURED.

£ DRACHMES. 8.750

TERM.

ROUND. months ..... days

from 1 Mars. 1921.-

to 1 Mars. 19 22 at 4 p.m.

Proclaimed.

PREMIUM	43.75	
Fire Brigade.....	:	:
Droit d'Agence	:	:
5%	:	:
Policy Charge	—:	1 : —
Present Payment	DRCS.	43.75 :
Future Payments	:	:

This Policy of Insurance witnesseth THAT Monsieur GEORGIOS. D. IAGOUNIDES.-

DEMETRIOS A PLUMARI.

hereinafter called the Insured, having paid to the SUN INSURANCE OFFICE (hereinafter called the Company), the sum of HUIT MILLE CINQ DRACHMES at 75 CENTIMES. for insuring against loss or Damage by Fire, as hereinafter mentioned, the property hereinafter described, in the several sums following, namely:-

	DRACHMES.
Sur la bâtisse (Rez-de-chaussée voûté) de sa maison d'habitation située à PLUMARI au Quartier PLATANO (rue de MYTILINI) consistant en chevres.comporte de huit.et ayant du toitme en dans de 20 tuiles	8.750
HUIT MILLE SEPT CENT CINQUANTE DRACHMES.	

SUN INSURANCE OFFICE
LONDON 1710
NATIONAL BANK OF TURKEY
GENERAL AGENTS

LONDON
MYTILENE AGENCY

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 1 day of MARS. 19 21, and Four o'clock in the afternoon of the 1 day of MARS. 19 22, or at any time afterwards, so long as the Insured or .....SON.....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 Premier Jour day of de MARS..... 1922, and at the expiration of every DOUZE. Calendar Months .....days thereafter, the Company will, out of its Capital, Stock, Funds, and Property, 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, not exceeding in the whole the sum of

HUIT MILLE SEPT CENT CINQUANTE DRACHMES. Premium Stamp

Provided that the Capital Stock Funds and Property of the Company shall alone be answerable in respect of any claim made under this Policy, and that the only liability of the Shareholders shall be to contribute to the Funds of the Company the amounts unpaid on the shares held by them respectively.

In Witness whereof I, being fully and duly authorised and empowered by the Directors of the said Company, have hereunto set my Hand and Seal at Smyrna, this QUATORZIEME day of MARS. 19 21.-

RODOLPHE G. KALLY
MYTELIN (GRECE)

FOR THE SUN INSURANCE OFFICE
NATIONAL BANK OF TURKEY
GENERAL AGENTS

S.F. 21
11/20 13,000,000/500

Sun Insurance Office,

LONDON.

FOUNDED 1710.

H375
2.15
0.40
H630

SMYRNA AGENCY.

Policy No. 13950028

4.

Monsieur D. LAGOUDIDES.

Sum Insured.................. PRCS. 6.750

Present Payment.............. PRCS. 43.75 :

Future Payment............... £ : :

Expires 1 MARS. 19 32.-

at 4 p.m.

Please read this Policy, and return it for correction if any alteration is required.

ΗΧΗ ΠΛΩΜΑΡΙΟΥ "ΒΕΝΙΑΜΙΝ Ο ΛΕΣΒΙΟΣ"

The GENERAL CONDITIONS, referred to in this Policy, are as follows:

1. If there be any material misdescription of any of the property 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, the Company shall not be liable upon this Policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.

2. No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured.

3. The Insured shall give notice to the Company of any Insurance or Insurances already effected, or which may subsequently be effected, covering any of the property hereby insured, and unless such notice be given and the particulars of such Insurance or Insurances be stated in or endorsed on this Policy by or on behalf of the Company before the occurrence of any loss or damage, the Insured shall not be entitled to any benefit under this Policy.

4. If the whole or any part of any Building hereby insured or containing property hereby insured or the whole or any part of any Building of which it is part shall fall or become displaced, all Insurance by this Policy on it or its contents shall cease unless the Insured shall prove that the fall or displacement was caused by fire.

5. The Insurance does not cover
   (a) Loss by theft during or after the occurrence of a fire.
   (b) Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion (except as may be provided in accordance with Condition 7/i) or by its undergoing any heating or drying process.
   (c) Loss or damage occasioned by or through or in consequence of
      (1) The burning of property by order of any public authority.
      (2) Subterranean Fire.

6. This Policy does not cover loss or damage occasioned directly or indirectly by or through or in consequence of any invasion, foreign enemy, military, naval or usurped power, martial law, riot, civil commotion, rebellion, insurrection, earthquake, volcanic eruption, hurricane or other convulsion of nature, or loss or damage occurring during the continuance of the (physical or other) abnormal conditions connected with or resulting from any of the above-mentioned. If and when required the Insured shall as a condition precedent to the payment of any claim give proof to the Company that the loss or damage was not occasioned directly or indirectly, wholly or partly by, through, or in consequence of any of the above-mentioned, but occurred independently thereof.

7. Unless otherwise expressly stated in the Policy the Insurance does not cover
   (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, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books.
   (f) Coal, against loss or damage occasioned by its own spontaneous combustion.
   (g) Explosives.
   (h) Loss or damage occasioned by explosion; but loss or damage by explosion of gas used for illuminating or domestic purposes 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.
   (i) Loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, prairie, pampas or jungle, and the clearing of lands by fire.

8. Under any of the following circumstances the Insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy, by or on behalf of the Company.
   (a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the Building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by fire.
   (b) If the Building insured or containing the insured property become unoccupied and so remain for a period of more than 30 days.
   (c) If property insured be removed to any Building or place other than that in which it is herein stated to be insured.
   (d) If the interest in the property insured pass from the Insured otherwise than by Will or operation of law.

9. The Insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any Marine Policy or Policies except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this Insurance not been effected.

10. The Insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the customary short period rate for the time the Policy has been in force. The Insurance may also at any time be terminated at the option of the Company, on notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancelment.

11. On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company, and shall within 15 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) A claim in writing for the loss and damage containing as particular an account as may be reasonably practicable of all the several articles or items of property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage, not including profit of any kind.
   (b) Particulars of all other Insurances, if any.

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this condition have been complied with.

12. On the happening of any loss or damage the Company may so long as the claim is not adjusted, and without incurring any liability
   (a) Enter and take and keep possession of the building or premises where the loss or damage has happened.
   (b) Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
   (c) Examine, sort, arrange or remove all or any of such property.
   (d) Sell or dispose of, for account of whom it may concern, any salvage or other property taken possession of as [illegible].

In no case shall the Company be obliged to undertake the sale or disposal of damaged goods, nor shall the Insured under any circumstances have the right to abandon to the Company any property, damaged or undamaged, whether taken possession of by the Company or not. Entry upon, or taking possession of premises by the Company shall not be taken as recognition of abandonment by the Insured.

13. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or, if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured; or, if the Insured or anyone acting on his behalf shall hinder or obstruct the Company in doing any of the acts referred to in Condition 12; or, if the claim be made and rejected and an action or suit be not commenced within three months after such rejection, or (in case of an Arbitration taking place in pursuance of the 18th Condition of this Policy) within three months after the Arbitrator or Arbitrators or Umpire shall have made their award, all benefit under this Policy shall be forfeited.

14. 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, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, nor more than the sum insured by the Company thereon.

If the Company so elect to reinstate or replace any property the Insured shall, at his own expense, furnish the Company with such plans, specifications, measurements, quantities, 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.

If in any case the Company shall be unable to reinstate or repair 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 repair such property if the same could lawfully be reinstated to its former condition.

15. The Insured 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 its 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.

16. If at the time of any loss or damage happening to any property hereby insured, there be any other subsisting 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.

17. If the property hereby insured shall, at the breaking out of any fire, be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own Insurer for the difference, and shall bear a ratable proportion of the loss accordingly. Every Item, if more than one, of the Policy shall be separately subject to this Condition.

18. If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions 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 disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator; and in case of disagreement between the Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the reference, and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the Arbitrator, Arbitrators or Umpire respectively; and in the event of the death of an Arbitrator or Umpire, another shall in each case be appointed in his stead by the party or Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators or Umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of the loss or damage if disputed shall be first obtained.

19. In no case whatever shall the Company be liable for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.

20. Every notice and other communication to the Company required by these Conditions must be written or printed.

S. 1 July 10.
36 Oct. 1915