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1690

Louisa J. Powell

REPORTED ON BY COMMITTEE

(30 NOV. 1916)

Insee Policy + rect
retd
w.D. 67

1690

Louisa J. Powell

REPORTED ON BY COMMITTEE

(30 NOV. 1916)

Insee Policy + rect
retd
wD 6²/₇

J. R. CRESSWELL,
SOLICITOR.

TELEPHONE 1401.

TELEGRAMS.
"OPINION, DUBLIN."

69 & 70. Dame Street.

1690

Dublin.

14th December 1916.

Dear Sir,

Recd 19/12/16 J.R.C.

Claim 1690 *on next line*
re Mrs. L. Powell's claim.

As I understand this case has been adjudicated in I
would be glad if you would let me have a cheque.

Yours faithfully,

J. J. Healy Esq.,

Sec. Property Losses Committee,

51, Stephen's Green, E.

Dublin.

Messers.

1690

69 & 70. Dame Street.

Dublin.

8th February 1917.

J. R. CRESSWELL,
SOLICITOR.
TELEPHONE 1401.
TELEGRAMS.
"OPINION, DUBLIN."

Dear Sir,

Louisa J. Powell.

for file

I beg to acknowledge receipt of yours enclosing Policy of Insurance No. 9896841 in the Royal Insurance Co. also receipt for Premiym for which I am obliged.

Yours faithfully,

Messers

The Secretary,

Property Losses Committee,

51, St. Stephen's Green, E.

Dublin.

J. R. CRESSWELL,
SOLICITOR.
TELEPHONE 1401.
TELEGRAMS.
"OPINION, DUBLIN."

69 & 70, Dame Street
Dublin.

1690

Rb Root 30th 17.
LD 617.

5th February 1917.

Dear Sir,

re. Claim 1690
Louisa J. Powell.
2, Montalto, Dalkey

This claim has been discharged. Mrs. Powell has called on me to-day for her Policy of Insurance in the Royal Insurance Co. No. 9896841 for £1000. I am under the impression that Mrs. Powell's Policy was pinned to her claim, if so, I would be glad if you would return it to me as I do not appear to have it amongst the papers nor have I any note of receiving it back. I find by my correspondence I sent it to you on 1st August 1916.

Yours faithfully,

Mr. Belmont
9th
57th

M. J. Cresswell

Insurance Policy sheet Rtd.

LD 617.

The Secretary,

Property Losses Committee.

51, St. Stephen's Green, E.

Dublin.

PROPERTY LOSSES (IRELAND) COMMITTEE, 1916.

Inspector's Report.

Claim No. 1690.

Name of Claimant Louisa J. Powell (Mrs.) Occupation Independent Means.

Situation of Property 36/36a, Upper Sackville St., 75a, b & c, Parnell St., Dublin.

Description	Claim	Insurance (if any)	Valuation of Buildings (Commissioner of Valuation)	Inspector's Valuation of full Damage	Loss Payable on basis of Insurance	Excess of Loss over and above amount payable under the Policies of Insurance
Cost of repairs to buildings as above	78. 6.10.	1,000. on buildings		75.0.0.	75. 0. 0.	
Glass (Plate)	1. 1. 0.	also policies on Plate Glass		---		
TOTALS, £	79. 7.10.	See above		75.0.0.	75. 0. 0.	

Interests in the buildings

I have had a very considerable amount of trouble in probing this claim and I have only just now got to the bottom of it. My principal cause of trouble was the searching for policies on glass about which no mention was made when the claim was lodged. I succeeded in unearthing three, and enclose one from the "Royal" in reference to 36a, Upr. Sackville Street, under which there is no liability. The attached letter from the Solicitor speaks for itself. I have taken Mr. Healy's letter to me of 20th October into account (letter attached). The premises suffered considerable damage and receipts and vouchers were forthcoming for my inspection.

Signature

The Solicitor desires cheque in settlement to be sent through him.

Date Herbert Dorris 20. 11. 16

Award of Committee: Contents £ 75-0-0

Do. Buildings

REPORTED ON BY COM

J. R. CRESSWELL,
SOLICITOR.
TELEPHONE 1401.
TELEGRAMS.
"OPINION, DUBLIN."

69 & 70. Dame Street.
Dublin.

17th November 1916.

Dear Sir,

re. Mrs. Powell's Claim.
Property Losses Committee.

I am sorry you are having so much trouble in tracing up this claim but I have now got an explanation in the matter. If you turn to the second item in the claim £20. 0. 10 made in respect of glazing 6½" polished plates at 36 Upper Sackville Street, this should have been 36a Upper Sackville Street. I went very carefully into this and now enclose you the Royal Insurance Co.'s Policy which clearly bears this out and when you have inspected it you might kindly return it to me. Lower down in the claim if you look at the item for £10, I think it would be No. 9 on your claim sheet made in respect of glass and mirrors for 75b Parnell Street, the explanation of this is, that only the glass was insured and that ^{was} is insured with the Hibernian Plate Glass Insurance Co. and £1. 1. 0 has been paid in respect thereof which is the full value. The balance £8. 19. 0 is for mirrors which were not insured and which were in the house 75b Parnell Street and which were broken with bullets. I hope this will explain and I would be glad if you were recommending a settlement whatever cheque will be sent should be sent to me as Solicitor in the matter.

Yours faithfully,

H. Dowse Esq.,

Fine Arts & Genl. Insurance Co.

St. Andrew Street, Dublin

H. Dowse

PROPERTY LOSSES (IRELAND) COMMITTEE, 1916.

51 ST. STEPHEN'S GREEN, E.

DUBLIN, 20 Oct 1916.

No 1690 C. J. Powell.

Mr Wase

The above claim was referred to you a week ago

loss. It includes some loss damage to 75^B Parnell St.

Please note that in a claim furnished by Amadeo

Bordini of the same address, W 20, £1.5.0 has been allowed in

respect of damage done to front door & to Hall door.

JMA

J. R. CRESSWELL,
SOLICITOR.
TELEPHONE 1401.
TELEGRAMS.
"OPINION, DUBLIN."

69 & 70. Dame Street.
Dublin.

1690
1690

3 Enes/

Ackd
-7 AUG. 1916

1st August 1916.

Dear Sir,

Property Losses (Ireland) Committee, 1916.
re Claim of Mrs. Louisa J. Powell.

I enclose herewith Claim duly sworn by Mrs. Louisa J. Powell, also Policy of Insurance in the Royal Insurance Company Ltd and receipt for last premium. Will you kindly acknowledge same and let me know date fixed for hearing.

Yours faithfully,

Messers

The Secretary,

Property Losses (Ireland) Committee, 1916.

51, St. Stephen's Green, E.

Dublin.

1690

Property Losses (Ireland) Committee, 1916.

51 ST. STEPHEN'S GREEN, EAST, DUBLIN.

Claim for Damages caused during the Disturbances on the 24th April, 1916, and following days.

I Louisa J Powell now residing

at 2 Mount Alto, Dalkey in the City of Dublin

do hereby solemnly and sincerely declare that on or ^{between} about the 24th day of April and 8th day of May 1916, damage was done to the undermentioned Property, namely:—* 36 & 36 in Upper

* State situation of property damaged.

Lackanille Street, 75 a 75 b and 75 c, Parnell Street, Dublin

and such damage was occasioned to the best of ^{my}our belief by** either the Military

** Here state cause of damage.

or Rebels firing on or from said before mentioned property

And I further declare that the Property and Articles specified on the other side were so destroyed or damaged; that the Cost Price of same was as shown in each case; that at the time of the destruction or damage they were respectively of the Values specified under the head "Value of Property at time of Destruction or Damage"; and that, in consequence of such destruction or damage, claim is hereby made for the sums specified under the head "Amount Claimed"; that the Claim is made by me

as Owner; and that no person is interested in the said property except myself

† Insert "Owner," "Lessee," or "Mortgagee," as the case may be.

and that it is not insured by ^{me}us or any other person, § except as follows, namely:—

Royal Insurance Company, Policy No. 78916811, Amount £1000
" " " " " £
" " " " " £

‡ Insert "myself," or "ourselves," and the names of Mortgageors, Mortgagees, Lessors, Lessees, or joint owners (if any).

§ Strike out the words following if the property is not insured.

And I make this solemn Declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

Made and subscribed the 28th day of July 1916, at Knocklyon Wiggins Co in the said City County,

before me, a Justice of the Peace for the said City Charles J. Allen J.P. County of Wiggins

Signature of Claimant Louisa J. Powell

Mrs Powell signs here

Please get J. to fill blank & fill count

NOTE—This Claim should be accompanied by the Policies of Fire Insurance and the last receipt, in each case, or certified copies of same. When completed it is to be forwarded to the Secretary of the Committee, 51 St. Stephen's Green, East, Dublin.

PARTICULARS OF THE CLAIM.

(TO BE GIVEN IN DETAIL.)

DESCRIPTION OF PROPERTY DESTROYED OR DAMAGED.	Cost Price.			Value of Property at time of Destruction or Damage.			Value of Salvage			Amount Claimed		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Repairs etc to 36 Mrs Sackville St										13	18	.
glazing 6- $\frac{1}{4}$ " polished plates at 36 Mrs Sackville Street										20	.	10
Repairs to 36 & Mrs Sackville St										6	18	0
Mirrors etc in 36 Mrs Sackville St										5	.	.
Repairs to ceilings 36 Mrs Sackville St										2	.	.
Papering & painting inside of 36 & Mrs Sackville Street										3	.	.
Paid plumber for work done in 36 & Mrs Sackville Street										1	6	6
Papering, painting and glass in 75 a Parnell Street										3	.	.
glass & mirrors for 75 & Parnell St										10	.	.
glass for 75 & Parnell Street										10	.	.
Damages to Roof occupied by troops										10	.	.
Repairs to 75 & Parnell Street										19	6	.
locks for 75 & Parnell Street										2	15	.
										<u>79</u>	<u>7</u>	<u>10</u>

Not ascertainable.
Probably about £150.

Not ascertainable

Not ascertainable

Carried forward.

PLIC 11/1446

GLASS.



GLASS INSURANCE POLICY.

Policy No. G

Insured

First Premium .. £

Annual Premium £

Annual Premium Due

Agency

You are requested to read your Policy and its Conditions, to ascertain that it is in accordance with your intentions.

CONDITIONS.

1.—This Policy does not cover—

- (a) Breakage arising directly or indirectly from or in consequence of Fire or Explosion.
- (b) Breakage occasioned by or in consequence of Invasion, Foreign Enemy, Riot or Civil Commotion.

2.—Unless otherwise expressly stated in the Policy, the liability of the Company does not extend to:—

- (a) Frames or framework of any description.
- (b) The removal or replacement of any fittings or fixtures, in order to replace glass.
- (c) The cost of boarding.
- (d) Glass bent, silvered, embossed, lettered or in any way ornamented, except as plain plate-glass.

3.—The Glass insured under this Policy is understood to be fixed and is insured only as such, and if after the Insurance has been effected the risk be increased from any cause whatsoever, without in every case the assent or sanction of the Company signified by endorsement hereon, the Insurance as to the Glass thereby affected is void.

4.—In case of breakage of any of the Glass herein mentioned, the Insured shall give immediate notice thereof in writing to the Head Office or any Branch Office of the Company; and shall furnish the particulars of such breakage and how sustained, and make proof of the same by the production of such evidence as the Company may reasonably require; and, if no Claim shall be made within fifteen days from the happening of such breakage, the Insured shall be excluded from all right to recover under this Policy.

5.—All salvage glass shall be the property of the Company, and must be carefully preserved, and it shall be at the option of the Company either to pay to the Insured the amount of the loss or damage in money, or to make replacement with glass of a similar manufacture and quality. The Company 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 Company.

6.—This Policy ceases to be in force as to any property 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.

7.—If at the time of the happening of any breakage covered by this Policy there shall be any other insurance covering the same risk, whether effected by the Insured or not, then the Company shall not be liable to contribute more than its ratable proportion of any payment in respect of such breakage.

8.—The Company may, by notice in writing to the Insured, under registered cover to his last known address, cancel this Policy at any time, paying on demand a proportion of the premium corresponding to the unexpired period of the Policy.

9.—All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed by the parties in difference, or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties or in case of disagreement between the Arbitrators to the decision of an Umpire to be appointed in writing by the Arbitrators before entering on the reference, and an Award shall be a condition precedent to any liability of the Company or any right of action against the Company.



POLICY NUMBER

G 1676879

ANNUAL PREMIUM

£ = 11-6

FIRST PREMIUM £ = 11-6

Whereas, *Llewellyn Thomas Powell* 2 Mont. Alb. Dalkey, County Dublin

(hereinafter called the Insured) has paid to the ROYAL INSURANCE COMPANY, LIMITED (hereinafter called the Company) the sum shewn above as the First Premium,

Now this Policy witnesseth, that in the event of any of the Glass mentioned in the schedule below being broken by accident between the *twentysecond day of August 1911.* and 4 o'clock in the afternoon of the *twentysecond day of August 1912.* or before 4 o'clock in the afternoon of the last day of any subsequent period in respect of which premium shall have been accepted by the Company,

The Company will pay or make good to the Insured the intrinsic value thereof.

SCHEDULE.

No. of Squares.	DESCRIPTION OF GLASS.	POSITION OF GLASS.	Size in inches of each Square.	
			High.	Wide.
2	Plate	Front Windows	93	22
1	"	do	93	51
1	Sheet	Door Panels	73	18
1	"	"	15	18
1	"	"	58	18.
<p><i>Note.</i> The above glass is contained the premises situate 36^a Upper Sackville Street Dublin and occupied by Mrs Bridget B Gibbon as milliners shop.</p>				

These 6 Plates are the ones included in claim as for 36 Sackville St. Blann. misson should be for 36^a.

SPECIMEN

Provided always, that the due observance and fulfilment of the conditions endorsed on this Policy, which conditions are to be read as part of this Policy, shall be a condition precedent to any liability of the Company under this Policy.

In Witness whereof, this Policy has been signed this *Twentythird Day of August 1911.*

ORDER NO. 01621.

EXAM^r.

J. O. Rainey DIRECTOR.