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2492.

Joseph P. Callaghan

REPORTED ON BY COMMITTEE.

13 NOV. 1916

Insee Policies & rectd
as per claim ret'd.
Insee 2/17

2492

"
" ²
Eyes case

on 18th list.

Assessors Report. 12th January 1917

Claim No. 2 4 9 2 Name of Claimant Joseph P. Callaghan (Gents Out-fitter)

Situation of Property 19 Lower Sackville Street, Dublin.

Description	Claim	Insurance (if any)	Commissioners Valuation of Buildings	Assessors Valuation of full Damage	Loss Payable on basis of Insurance	Excess of Loss over and above amount payable under the Policies
Building	3788:11:11	2000	968	2325	2000	325
Electric Meter	8: 0: 0 (See Report on Contents Claim No. 4 1 1 5)					
TOTALS, £	3796:II:II	2000	968	2325	2000	325

Building destroyed by Fire *W.H.O.*

Interests in the buildings Claimant is Lease-holder

Lessor:- George Mitchell, late of 20 Lower Sackville Street, Dublin.

Sub-Lessee Austin Kane, late of 19 Lower Sackville Street, Dublin.

No special circumstance to report as regards under-insurance.

Walter James & Co

Award of Committee: Contents

do. Buildings 2325 *W.H.O.*

Assessors Report.

28th Octr 1916.

Claim No. 2492 Name of Claimant Joseph P. Callaghan (Gents Out-fitter)

Situation of Property 19 Lower Sackville Street, Dublin.

Description	Claim	Insurance (if any)	Commissioners Valuation of Buildings	Assessors Valuation of full Damage	Loss Payable on basis of Insurance	Excess of Loss over and above amount payable under the Policies
Buildings	3788:II:II	2000	968		2000	
Electric Meter	8: 0: 0	(See Report on Contents Claim No. 4115) 11. 10. 16				
TOTALS, £	3796:II:II	2000	968		2000	

Buildings completely destroyed by Fire. The loss is in excess of the sum insured, viz, £2,000.
 Interests in the buildings Claimant is Lease-holder.
 Lessor:- George Mitchell, late of 20 Lower Sackville Street, Dublin.
 Sub-lessee:- Austin Kane, late of 19 Lower Sackville Street, Dublin.
 No special circumstance to report as regards under-insurance.

*20 witness it for full assessment
 29/10/16*

Walter James O'By

Award of Committee: Contents £ 2000 WJ
 do. Buildings

REPORTED ON BY COMMITTEE.

No 1876

Joseph A. Molloy

(18-25 Co. 1st Regt
10)

90 Magazine, Water St

40 N. W. George St.

Water

Other various articles

Reps of book stuff

to

in bundle of 111 lbs

(Part book of other stuff with)

REPORTED ON BY C

Assessors Report. 28th Octr 1916.

2492

Claim No. _____ Name of Claimant Joseph P. Callaghan (Gents Out-fitter)

Situation of Property 19 Lower Sackville Street, Dublin.

Description	Claim	Insurance (if any)	Commissioners Valuation of Buildings	Assessors Valuation of full Damage	Loss Payable on basis of Insurance	Excess of Loss over and above amount payable under the Policies
Buildings	3788:II:II	2000	968		2000	
Electric Meter	8: 0: 0	{ See Report on Contents Claim No. 4115)				
TOTALS, £			3796:II:II	2000	968	2000

Buildings completely destroyed by Fire. The loss is in excess of the sum insured, viz, £2,000.
 Claimant is Lease-holder.

Interests in the buildings
 L e a s e r:- George Mitchell, late of 20 Lower Sackville Street, Dublin.
 Sub-lessee:- Austin Kane, late of 19 Lower Sackville Street, Dublin.
 No special circumstance to report as regards under-insurance.

*To witness H. for full copy loss
 27/11/16*

Walter James & Co

Award of Committee: Contents _____
 do. Buildings _____

Property Losses (Ireland) Committee, 1916.

2492

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

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



I We Joseph J. Callaghan, Gentleman's Outfitter, now residing at 9410 North Eve Street in the City of Dublin County

do hereby solemnly and sincerely declare that on or about the 28th day of April 1916, damage was done to the undermentioned Property, namely: - * Building of No 19 Lower Sackville Street Dublin

* State situation of property damaged.

and such damage was occasioned to the best of my belief by** Fire

** Here state cause of damage.

And I We 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† Occupier & Lessee

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

the said property except‡ George Mitchell 30 Lower Sackville Street & probably a ground Landlord

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

and that it is not insured by me or any other person, § except as follows, namely: -

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

Hibernian Fire & General Company, Policy No. 11845, Amount £ 2000
Hibernian Plate Glass " " 7697, " £ 5000

And I We 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 10th day of

Aug 1916, at 30 Talbot Street Dublin in the said City, of Dublin County,

before me, a Justice of the Peace for the said City of Dublin County.

Signature of Claimant of Claimants

Joseph J. Callaghan William Byrne JP

NOTE—This Claim is to be furnished in duplicate, and 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.

1128

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.
<p><i>To amount of loss to the building of 19 Lower Sackville Street Dublin as per particulars herewith</i></p>										<p><i>£ 3796 11 11</i></p>		
<p><i>The above premises are held under lease from George Mitchell, 20 Lower Sackville Street, Dublin for 50 years from 8th July 1898 at a yearly rental of £170</i></p>												
<p><i>Sub leased to Austin Kane hair dresser of Wicklow St Dublin at £117. seventeen years unexpired</i></p>												
<p><i>Carried forward,</i></p>												

2492

Ask for policies
& last rect

Acted on
Jr

16/8/16


Asked Messrs
Montgomery for the other
Policies, as directed

Jr
25/8/16

Collyer & Co

Certs. copies } Sent on 21/8/16
of Rec. of process } — by Messrs Messengers





With

Compliments of

Wm. Montgomery & Son.

*1 & 2 Foster Place,
Dublin.*

GOVERNMENT COMPENSATION CLAIMS.

2492

4656
4115

WM. MONTGOMERY & SON,
INSURANCE ASSESSORS,
VALUERS AND SURVEYORS, &c.

Temporary Offices:

3 College Green,

Dublin, 29th Augt 1916 1916.

J.J. Healy Esq, Secy,

Property Losses (Ireland) Committee, 51 Stephens Green.

Dear Sir,

re Claim No 2492, Joseph P. Callaghan,
9 & 10 North Earl St.

In reply to your memo of 25th inst we have to say that the policies of the Guardian and Hibernian Insurance Companies were sent you by post on the 21st inst. The policy of the Hibernian Plate Glass Coy was sent you direct by that Company on the 19th inst.

Yours faithfully,

W. Montgomery for

Hibernian Policy Plate Glass 2697 } detached
" " Fire 11845 }

from claim 4115 & now on this claim

25/9/16

make up into file & let me have back

J

PARTICULARS OF CLAIM

— made by—

J. P. CALLAGHAN ESQ.

— in respect of—

No. 19 Lower Sackville Street, Dublin.

caused by fire during the riots April 1916.

— and —

DETAILED ESTIMATE

— of—

COST OF RESTORATION

George L. O'Connor Esq., F.R.I.A.I.

Architect,

27 Dawson Street,

Dublin.

Prepared by:

Henry J. Lyons M.S.A.

14 South Frederick Street,

Dublin.

August 1916.

BILL OF QUANTITIES
 - for -
 RESTORATION OF PREMISES
 No. 19 Lower Sackville Street.

PRELIMINARIES TAKING DOWN ETC.

Item	Protect works during progress against frost, snow, or heavy rains	5	0	0
"	Provide for erection of necessary Latrine accommodation for Workmen and remove on completion	5	0	0
"	Provide necessary sheds for storage of materials and office for Foreman & do do.	10	0	0
"	Provide for office for Clerk of Works, with boarded floor, desk, drawer, table, wash basin etc., and also for fire, light and attendance during progress and remove on completion	20	0	0
"	Provide separate W.C. accommodation for Clerk of Works and remove on completion	3	0	0
"	Provide for preparation of plans and notices to City Architect, Lodge same pay all fees and obtain consent for the new building	3	0	0
"	Provide for preparation of plans for own use	1	10	0
"	Serve all necessary and legal notices upon adjoining owners		10	0
"	Provide erect and maintain sheeted			
	Forward	£	48	0 0

		Brought Forward	£	48	0	0
		hoarding 18 feet frontage with two 4 feet returns, with all necessary gateways, fastenings, footway and handrail as required by Corporation		10	0	0
Item		Provide for clearing Basement Walls left standing and grubbing up floor and foundations		30	0	0
80 Yds. Sup.		Hand core filling 4" thick spread, levelled and rammed under concrete	6d	2	0	0
		Forward to Summary	£	130	0	0

EXCAVATOR & CONCRETOR

25	Yds. Cube.	Excavation part fill ram and remove surplus (provisional)	4/6	5	12	6
47	" Sup.	Level and consolidate trench bottoms	2d		7	10
29½	" Cube	Concrete 6 to 1 in foundations	25/-	36	17	6
80	" Sup.	6" Concrete floor upper 1" finished fine	5/6	22	0	0
4 5/7	" "	6" do. flat vaulting	4/4		19	9
11	" "	12 do segmental do	8/6	4	13	6
16½	" "	Filling over haunching of vaulting with concrete av. 6" thick	4/2	3	8	9
22	Ft. Linl.	Edge of Vaulting 15" thick built in	6d		11	0
6	" "	do do 6" do do	3d		1	6
14	" "	Make good new concrete floor to existing	3d		3	6
		Forward to Summary	£	74	15	10

MASON & BRICKLAYER

37 $\frac{2}{3}$	Yds.Cube	Rubble Masonry in walls of Basement	21/6	40	9	10
7	" "	Do. do. in Piers including all labours	25/-	8	15	0
304 $\frac{1}{3}$	" "	Stockbrickwork in mortar	36/-	547	16	0
2 $\frac{2}{9}$	" "	Do. do. in jambs of opes in Rubble walls	36/6	4	1	1
15	" "	Do. do. in chimney stacks over roof line (measured solid)	36/6	27	7	6
2 $\frac{1}{2}$	" "	Do. do. in wall circular on plan to three ft. radius (to template)	50/-	6	5	0
56	" "	Labour to opes	3/-	8	8	0
12 $\frac{1}{3}$	" Sup.	4 $\frac{1}{2}$ " brick in cement partitions	5/6	3	7	10
10 $\frac{2}{3}$	" "	4 $\frac{1}{2}$ " do. do. do. segmental vaulting	6/-	3	4	0
8 $\frac{1}{3}$	" "	9" do do do over Sackville St area	11/-	4	11	8
5	Ft.Linl.	Cutting and fitting 4 $\frac{1}{2}$ partition to curved soffit	4d		1	8
33	Ft.Linl.	Edge of 4 $\frac{1}{2}$ " do cut and fitted into web of steel skewback	2d		5	6
11	" "	Cut and form skewback for 4 $\frac{1}{2}$ " Vaulting	2d		1	10
18	" "	do do do 9" do	3d		4	6
11	" "	Fair cutting to intersection of vaulting with circular wall	9d		8	3
	No. 1	Labour to ope in do	2/-		2	0
17	Ft.Lin.	9" brick vaulting 9" on soffit & making good to existing and including cradling	2/3	1	18	3
492	" "	Extra for 10" dia. fireclay flue liners	8d	16	8	0
	No. 10	Plain pattern Buff Terra Cotta Chimney cars and setting	8/-	4	0	0
38	Ft.Sup.	Cement weathering av. 3" thick	6d		19	0
	No. 8	Labour to fine opes & gathering to flues	5/-	2	0	0
	" 1	Do. do. range ope	10/-		10	0
	" 7	Brick trimmer arches, include for centering & for levelling up for hearths	12/-	4	4	0
	" 5	Set Marble Mantel pieces	60/-	15	0	0
		Forward	£	700	8	11

		Brought Forward	£	700	8	11
No. 5		Set interiors with all necessary Fire-brick fireclay etc.	10/-	2	10	0
" 1		Set range and Boiler complete	65/-	3	5	0
" 6		Ends of steel joists 10" x 6" x 8" x 6 built in	3/-		18	0
" 2		Pairs of do. do. do.	5/-		10	0
" 2		End of compound steel beam 16½ x 20 do do	6/-		12	0
81	Yds.Linl	Screed point frames	9d	3	0	9
17	" "	Bed sills in red lead	1/3	1	1	3
No. 8		Make good under sills when set	9d		6	0
48	Yds.Sup.	Extra on brickwork for 1st quality red facing brick & pointing (chimney stacks)	3/6	8	8	0
39	" "	Flat pointing as the work proceeds	6d		19	6
10	" "	Do. do. circular work	9d		7	6
49	Ft.Lin.	Extra for 3 courses set projecting	3d		12	3
48	" "	Do. do. brick cut and set on end as weather course	1/-	2	8	0
No. 4		Mitres	1/-		4	0
143	Ft.Supl.	Extra for labour to cut and gauged arches	9d	5	7	2
18	" "	Do. do. to semicircular do	1/-		18	0
No. 14		Do. do. rough relieving arches 9" on soffit and av. span 5½ feet	2/-	1	8	0
" 6		do. do. do. do. 14" on soffit & do.do	2/6		15	0
410	Ft.Lin.	Plumming to quoins	1d	1	14	2
2½	Yds.Sup.	Mosaic Paving P.C. 30/- a yard and setting in cement	38/-	4	8	8
25	" "	Damp course	1/6	1	17	6
Forward to Summary			£	741	19	8

C U T S T O N E

The following of Glencullen or other approved Granite neatly chiselled on exposed faces and set and pointed in cement mortar

	No. 2	6" x 6" x 4" Spud blocks sunk for spuds	2/6		5	0
	" 9	15" x 9" x 6" templates	3/6	1	11	6
	" 2	14" x 14" x 6" do	5/-		10	0
3	Ft.Lin.	12" x 6" door sill	3/6		10	6
5	" "	12" x 6" flush do	3/-		15	0
31	" "	14" x 4½" rebated weathered and throated window sills	4/-	6	4	0
	No. 14	Fair ends	6d		7	0
	" 14	Seats	1/-		14	0
32	Dt. Lin.	9" x 6" chiselled and rebated curb to Pavement light	3/3	5	4	0
47	" "	Steps 11" clear tread, 7¼" clear riser, chiselled tread and riser, back rebated & chiselled to raking line on soffit	6/-	14	2	0
	No. 15	Square wall holds trends & building in	1/-		15	0
	" 15	Fair ends	1/6	1	2	6
16	Ft.Sup.	Landing 7" thick fair chiselled on tread & soffit	5/-	4	0	0
5½	Ft.Lin.	Extra for fair chiselled riser	7d		3	3
11	" "	Edge of landing built in	9d		8	3
	No. 15	Holes jumped for balusters	6d		7	6
18	Ft.Lin.	(In height) 12" x 6" jambs to fireplace	4/-	3	12	0
	No. 2	Lintol 7" x 13½" av. 5¾ ft. long	25/-	2	10	0
74	Ft.Lin.	14" x 4" Parapet and Gable coping Front	4/4	16	0	8
14	Ft.Lin.	(In height) 24" x 15" Pilasters chiselled on face and 6" reveal, checked as shewn and rough at back	17/6	12	5	0
		Forward	£	71	7	2

		Brought Forward	£	71	7	2
14	Ft.Lin.	do 24" x 6" do. do. do. all as last	10/-	7	0	0
393	" Sup.	Plain chiselled Ashlar in regular courses av. 9" on bed	3/6	68	15	6
42	" lin.	Extra on do. for quoin & 9" fair chiselled return	1/-	2	2	0
11	" "	15" x 13" weathered & rebated flush window sills	8/-	4	8	0
	No. 4	Raised seats to 9" reveals with pilasters 6" wide on face of same	1/-		4	0
7½	Ft.Lin.	Plain band course 15" high projecting about 1½" in continuation of same	5/-	1	17	6
32	" "	(In height) jamb stones 6" wide on face 5" on reveal panelled and moulded on face chiselled on reveal and on 1½" projection at back as shewn	9/-	14	8	0
	No. 12	Extra on do. for checked bonds with piece of plain ashlar worked on	5/-	3	0	0
	" 4	Plain stones at bottom forming base to last out of stone 7" x 6" x 8"	6/-	1	4	0
	" 4	Upper stones with shaped panelled and moulded Console with cap and necking etc. as shewn out of stone 10" x 6" x 2' 3"	60/-	12	0	0
	" 2	10" x 12" chiselled checked & moulded lintols 5' 0" long over all as shewn	45/-	4	10	0
	" 4	Ends neatly checked for at back	2/6		10	0
	" 4	Kneelers to Pediment, moulded, returned & mitred etc., as shewn out of stone 1' 3" x 1' 0" x 1' 0"	35/-	7	0	0
8	Ft.Lin.	9" x 5" level cornice to Pediments, moulded and weathered, as shewn	5/6	2	4	0
6	" Sup.	Plain filling to Pediments about 8" on bed including cutting and fitting	5/-	1	10	0
		Forward	£	202	0	2

Brought Forward

£ 202 0 2

No. 2	Upper portion of Pediment with plain ashlar over and raking cornice worked on etc., as shewn out of stone 4'6" x 1'4" x 1' 0"	80/-	8	0	0
11 Ft. Lin.	12" x 13 weathered and rebated flush window sills	7/-	3	17	0
No. 4	Raised seats	1/-		4	0
7½ Ft. Lin.	Plain band course 1½" projection & 12" high in continuation of last	4/9	1	15	8
34 " "	6" x 5" jamb stones with architrave raised on face chiselled on 1½" projection, and on reveal etc., as shewn	7/-	11	18	0
No. 12	Extra for checked bonds	5/-	3	0	0
10 Ft. Lin.	11" x 6" head, moulded &c., as last, the mouldings mitred and returned	8/6	4	5	0
No. 2	12" x 12" cornice over last 6' 6" long over all, weathered and 6" projection moulded on face and returned and mitred at ends	65/-	6	10	0
10 Ft. Lin.	15" x 5" plain square window sills	4/8	2	6	8
No. 4	Seats	1/-		4	0
" 4	Fair ends	6d		2	0
25 Ft. Lin.	6" x 5" jamb with architrave as before	7/-	8	15	0
No. 12	Extra for bonds	5/-	3	0	0
10 Ft. Lin.	12" x 12" Heads with architraves raised on	12/-	6	0	0
19 " "	14" x 15" Plain Square frieze set slightly projecting	8/-	7	12	0
No. 1	Extra for mitre and 14" fair chiselled return	4/-		4	0
" 1	Do. do. & 1½" do. do	3/-		3	0
" 1	Fair perforation in do.	5/-		5	0
22 Ft. Lin.	28" x 18" Extreme Cornice 15" projection weathered on projection, moulded on face etc.	30/-	33	0	0
	Forward	£	303	1	6

		Brought Forward	£	303	1	6
No. 1		Extra for mitre and return 28" over all	25/-	1	5	0
" 1		do. do. mitred and returned end to 15" projection	20/-	1	0	0
19½ Ft.Lin.		13" x 13½" Blocking splayed at back as shewn	8/6	8	3	8
No. 1		Extra for external mitre and fair chiselled returns to 13" projection	5/-		5	0
" 1		Internal mitre	2/6		2	6
" 1		Fair end	4/-		4	0
		The above has been priced by Mr Philip Maguire, Stonecutter, Glencullen	£	314	1	8
		Add Contractors Profit hoisting & setting	25%	78	10	5
No. 1		Large Green Connemara Marble Mantel piece	£40	40	0	0
No. 2		Large Black Marble Mantel pieces	£25	50	0	0
" 2		Sicilian Marble Mantel pieces	£10	20	0	0
" 6		2" polished Slate hearths & back do	20/-	6	0	0
5 2/3 Yds.Sup.		3" Flagging & laying & pointing in cement	10/-	2	16	8
Item		Provide for payment of Corporation charges for providing & laying new granite flagging in Sackville Street		10	0	0
"		Provide all necessary rough casings to protect cut stone during progress of the works		5	0	0
		Forward to Summary	£	526	8	9

CARPENTER & JOINER

No. 1	Centre and horsing to elliptical brick arch over ope 5 feet wide 9" on soffit	12/-	12	0
23 Ft.Lin.	Deal turning piece to 4½" flat arches	3d	5	9
57 " Sup.	Do. Do. and horsing to flat arches	4d	19	0
3/5 Square	Flat boarding and horsing to flat concrete vaulting	20/-	12	0
94 Ft.Sup.	Do. do. do. to segmental do.	4d	1	11 4
192 " "	Do. do. do. to brick vaulting	4d	3	4 0
34 " Cube	Red deal rough in Lintols	6/-	10	4 0
<u>ROOFS</u>				
14 Ft.Cube	Red deal rough in joists and plates of flat	6/7	4	12 2
116 " "	Do. do. in roofing	6/9	39	3 0
10 " "	Do. do. do. & framed in principal	7/6	3	15 0
12 " "	Red pine rough in purlins	8/-	4	16 0
No. 2	Extra labour trimming to chimneys	3/-		6 0
" 1	Do. to skylight	2/6		2 6
" 1	Do. do. Lantern light 5' x 4'	3/6		3 6
" 4	Ends of purlin built into walls	6d		2 0
" 2	Do. of tie beam built in on & including timber templates	2/6		5 0
34 Ft.Sup.	Layer boarding	7d		19 10
140 " "	Gutter boards and bearers	9d	5	5 0
174 " "	Snow boarding	1/-	8	14 0
No. 3	Extra for drips	1/-		3 0
" 2	Cesspools	2/-		4 0
¾ Squares	Boarding under lead & including furring	61/-		
5 Ft.Lin.	Rebated and chamfered drip	4d		1 8
28 " "	Rolls for lead	4d		9 4
77 " "	Tilting fillet	2d		12 10
9 " "	Fascia to ends of rafters	6d		4 6
Forward		£	87	7 5

		Brought Forward	£	87	7	5
14	Ft.Lin.	Do. to Skylight	6d		7	0
	No. 1	Lantern 5'0" x 5'0" over all with Patent glazing leadwork &c., complete	£10	10	0	0
	" 1	Sheeted grounds and duct to skylight include all trimmings	£3	3	0	0
		<u>FLOORS</u>				
365	Ft.Cube.	Red deal rough in joists 9" x 1½" & 11" x 2"	6/9	123	3	9
6	" "	Do. do. in Sleeper joists 4" x 2"	7/-	2	2	0
225	" Lin.	Herring bone bridging to 9" & 11" joists	8d	7	10	0
	No. 8	Trim joists to stairs, landings	7/6	3	0	0
	" 7	Do. to Hearths and breasts	5/-	1	15	0
	" 7	Fir under hearths	2/-		14	0
19½	Squares	Counter flooring on and including fillet spiked to sides of joists & covered with lime riddlings	65/-	63	7	6
21½	"	1¼" Red deal tongued and grooved flooring in batten widths	65/-	68	11	6
66	Ft.Lin.	3" x 1" Margins	4d	1	6	0
479	" "	Moulded skirtings grounds and mitres	9d	17	19	3
	No. 70	Ends scribed	4d	1	3	4
54	Ft.Sup.	2" x 2" bracketting spaced 12" centres and including grounds	6d	1	7	0
8 7/10	Squares	Red deal stud partitions	62/-	26	19	5
	No. 5	Form opes	2/-		10	0
		<u>STAIRS</u>				
12	Ft.Lin.	1½" x 10" moulded red deal string notched to stone steps and fixed	1/-		12	0
	Item	Stairs rising up through main house front to third floor (total rise 45 feet 90 steps or winders	20/-	90	0	0
		Forward	£	510	15	2

	Brought Forward	£	510	15	2
	<u>DOORS</u>				
No. 8	Doors and frames in Basement	£3	24	0	0
" 1	Do. do. but circular on plan to 3 feet radius	£4	4	0	0
" 7	Do. say about 3'0" x 7'0" frames trimmings saddles and ironmongery	£4/5/-	29	15	0
" 7	Do. say about 2'9" x 6'6" and do. do. as last	£3/15/-	26	15	0
Item	Pair of Folding doors 8' x 10' 3" with tumbling stiles moulded frame in 9" wall 6" x 2" panelled pilasters, Frieze, moulded neacking and 9" moulded Cornice both sides with enrichment saddle and ironmongery as before complete		20	0	0
	<u>WINDOWS</u>				
No. 6	Windows, complete, sashes, plate glass frames, shutters trimming and ironmongery to Sackville Street, average size 3' 11" x 8' 2"	£12/3/6	73	1	0
" 5	Do. do. do. sheet glass to rere elevation av. size 3' 6" x 7' 6"	£7/11/6	39	7	6
" 2	Do. do. do. do. and do. without full trimmings av. size 2' 6" x 6' 0"	£3/15/-	7	10	0
" 1	Do. do. do. 4' 0" x 3' 0"	50/-	2	10	0
	Forward	£	737	13	8

Brought Forward

£ 737 13 8

SHOP FRONT

The following of selected red deal all
secured to lead plugs in granite

No. 1	Moulded Bases to Pilasters 17" wide on face 6" on one and 13" on the other	12/6	12	6
" 1	Half do. do. as last	7/6	7	6
10 Ft.Sup.	1 1/4" plain framing in built up base	1/3	12	6
14 Ft.Lin.	In Height. Fluted pilasters 2" x 13" to entasis	3/-	2	2 0
1	Carved capital with necking etc. 19" wide extreme on face and 15" high	£4/-/-	4	0 0
1	Half do. do. as last	£3	3	0 0
183 Ft.Lin.	4 1/2" x 3" Moulded and rebated framing	10d	7	12 6
26 " "	4 1/2 x 4 1/2 do. & do. angle do.	1/3	1	12 6
19 " "	7" x 3" do. & do. sunk sill	1/6	1	8 6
No. 1	Mitre	1/4	1	4
" 2	Mitred and returned ends	2/-	4	0
" 2	Stopped do.	1/-	2	0
8 Ft.Lin.	4 1/2" x 3 1/2" Moulded rebated & splayed tran- som with small moulds planted on	1/6	12	0
No. 32	Extra on framing for 3" quadrants to angles of framing	1/6	2	8 0
139 Ft. Lin.	1 1/2" x 5/8" Moulded glazing slips & fixing with brass cups and screws	3d	1	14 9
27 " Sup.	2 1/4" moulded skeleton sashes av. 13 1/2 ft. -sup.	10d	1	2 6
10 " "	Do. do. in small sashes	1/-	10	0
No. 2	Fit & hang sashes with 3 1/2" brass ends & include for Leggots gunmetal gear & cords	16/-	1	12 0
" 3	Do. do. small sashes av. 3 ft. sup & including W.I. quadrants & Cords comp plete	9/-	1	7 0
47 Ft.sup.	2 1/4" Mahogany doors upper part slipped -for glazing	5/-	11	15 0

Forward

£ 780 10 3

		Brought Forward	£	780	10	3
No. 2		Fit and hang doors with 1½ pairs 4½" brass butts & include for furniture P.C.40/- and fixing	65/-	6	10	0
10	Ft.Sup.	1½" Moulded panelling	1/6		15	0
18	" Lin.	7" x 1½" Moulded skirting & Mitres	9d		13	6
	No. 4	Scribed ends	6d		2	0
	" 2	Moulded & returned do.	10d		1	8
20	Ft.Lin.	Blocked & built up cornice 9" extreme projection & 12" high with one dentil enrichment, carved modillions & cover board complete	6/-	6	0	0
	No. 1	Mitred and returned end	7/6		7	6
	" 3	Mitred breaks on lower members round dies	2/6		7	6
	" 1	Dia. 11" wide in Face & 3" projection x 11" high tongued at angles and with carved pattern on each	20/-	1	0	0
	" 1	Do. Half do. as last	12/6		12	6
20	Ft.Lin.	3½" x 5" Architrave to Fascia	9d		15	0
	No. 5	Mitres	9d		3	9
	" 1	Scribed end	6d		1	0
60	Ft.Sup.	1" Wrot casing to sun blinds & grounds	9d	2	5	0
15	" "	1½" Wrot & framed panelling & grounds to Porch ceiling	1/8	1	5	0
15	" lin.	4" x 3" mould	1/-		15	0
	No. 4	Mitres	1/-		4	0
49	Ft.Sup.	1" Wrot & tongued linings	8d	1	12	8
	Item	Provide the sum of £20 P.C. for Plate glass & hardwood polished Fascia framed complete add for profit and fixing and including grounds	£25	25	0	0
	"	Provide the sum of £11 P.C. for Sun blind fixed complete add profit attendance and fixing blocks	£12/13/-	12	13	0
		Forward to Summary	£	841	14	4

SLATING, LEAD & IRONFOUNDER

6 $\frac{1}{5}$	Squares	Slating battens and rendering	62/-	17	4	5
7	Ft.Lin.	Undereaves	6d		3	6
70	" "	Do. to line of lead gutter including cutting and waste	8d	2	6	8
	No. 2	Fit to chimneys	5/-		10	0
	" 1	Do. skylight	5/-		5	0
32	Ft.Lin.	Ridge tiling	1/3	2	0	0
25 $\frac{4}{11}$	Cwts	Lead & laying in gutters, flats & flashings	53/-	67	4	3
$\frac{7}{11}$	"	Do. as pads under R.S.Js.	52/-	1	13	1
1 $\frac{10}{11}$	"	Do. and dressing over timber cornice of shop Front	55/-	5	5	0
22	Ft.Lin.	Close copper nail edge	4d		7	4
	No. 2	Lead socket pipes through parapet	7/6		15	0
	" 2	Labour & solder to cesspools	2/6		5	0
	" 2	Domical gratings	2/6		5	0
102	Ft.Lin.	Rake out joints in brickwork for fastenings, wedge and point	6d	2	11	0
36	" "	Do. in Granite ashlar do & do.	1/-	1	16	0
12	" "	Half round cast iron eaves gutter	1/3		15	0
	No. 4	Stopped ends	1/-		4	0
	No. 2	Outlet	1/-		2	0
96	Ft.Lin.	Down pipe	1/2	5	12	0
	No. 1	Toes	1/-		1	0
	" 1	Swan neck	2/6		2	6
	" 4	Bends	2/-		8	0
	" 2	Hoppers	5/-		10	0
	" 1	End cemented to gulley	1/-		2	0
30 $\frac{1}{4}$	Cwts.	Rolled steel in joists 11, 30 & 42 lbs and fixing at 1st floor level	28/3	42	14	7
		Forward	£	153	2	4

		Brought Forward	£	153	2	4
50 $\frac{5}{11}$	Cwts.	Do. in rivetted compound beam 20" x 16 $\frac{1}{2}$ " and fixing at 1st floor level	32/-	80	14	6
	No. 2	Ends of 5" x 3" bolted to flange with and including No. 2 $\frac{1}{2}$ " bolts	2/-		4	0
1 $\frac{4}{11}$	Cwts.	Wrot iron in arch bars	33/-	2	5	0
1	Cwts	Wrot iron in straps and bolts to principal including all forging & fixing		2	0	0
	No. 1	Plain wrot iron balustrade to Basement stairs		3	10	0
8 $\frac{1}{2}$	Ft.Lin.	Ornamental cast iron grille about 1'9" high under shop Front		10	0	0
	No. 1	Pattern		2	10	0
	" 1	Set of guard bars window 2'6" x 6'0"		1	5	0
	Item	Provide the sum of £8 P.C. for Wrot iron Grille Gate & add for profit carriage and fixing		10	0	0
21	Ft.Sup.	Prismatic Pavement lights and setting	10/-	10	10	0
	Item	Provide the sum of £25 P.C. for purchase of Grates, Mantels & Range & add profit		28	15	0
	No. 1	Cast iron Skylight and frame 3' 0" x 2' 0" include for $\frac{1}{4}$ ' rolled plate to same	40/-	2	0	0
Forward to Summary			£	306	15	10

PLASTERING

	Item	Allow for Whitewashing cellars front areas etc.		4	0	0
686	Yds. Sup.	Render and float and set to walls	1/3	42	17	6
112	" "	Do. do. on rubble masonry av. 1 1/4" thick	1/8	9	6	8
243	Ft. Sup.	Do. do. to semicircular soffit	4 1/2d	4	11	2
17	" Lin.	Labour to junction circular with circular	3d		4	3
182	Yds. Sup.	Lath plaster float and set Partitions	2/8	24	0	4
295	" "	Do. do. do. ceilings	2/9	39	11	3
2 1/3	" Sup.	Do. do. do. wreathed soffit to winders	3/-		7	0
54	Ft. "	Do. do. do. to bracketting on beams	4d		18	0
32	" "	Moulded arris	6d		16	0
	No. 8	Stops	6d		4	0
	" 9	Make good plaster to chimney pieces etc.	2/6	1	2	6
281	Ft. Lin.	Cornice 22" girt with two enrichments on lath to and including bracketting	3/-	42	3	0
	No. 42	Mitres	3/-	6	6	0
306	Ft. Lin.	Do 15" girt with one enrichment and including dubbing	2/-	30	12	0
	No. 42	Mitres	2/-	4	4	0
151	Ft. Lin.	Do 12" girt and dubbing	1/4	10	1	4
	No. 28	Mitres	1/8	2	6	8
	" 1	Mitred and returned do.	2/-		2	0
	" 1	Stopped end	1/-		2	0
15	Ft. Lin.	6" x 2" plaster moulded architrave to elliptical opening	1/6	1	2	6
	No. 2	Shaped Key blocks 9" x 6" x 4"	3/6		7	0
	" 8	Stopped ends	1/-		8	0
	" 4	Moulded and shaped Consoles 6" on face 12" deep and 9" extreme projection	7/6	1	10	0
		Forward	£	227	3	2

		Brought Forward	£	227	3	2
381	Ft.Lin.	Keene's cement angles	6d	9	10	6
173	Yds.Sup.	Render and float in Portland cement & sand trowelled smooth and lined out in blocks	3/9	32	8	9
12	Ft.Lin.	Arris	2d		2	0
133	" "	5½" x ¾" cement reveals	7d	3	17	7
9	Yds.Sup.	Lath with expanded metal render and float in do. do. & do.	5/-	2	5	0
12	Ft.Lin.	Arris	4d		4	0
181	" "	6" x 1" flush cement skirting finished smooth	8d	6	0	8
11	" "	6" x 1" do. do. but circular on plan	1/-		11	0
		Forward to Summary	£	282	2	8

SANITARY PLUMBING AND DRAINS

No. 1	W.C. P.C. £5:10:0 complete add for profit and fixing	£7	7	0	0
" 1	W.C. P.C. £4:10:0 & do. do	£25/15/-	5	15	0
" 1	Lavatory Basin, including taps, traps, and brackets P.C. £4 & do. do		5	10	0
" 1	W.E. Sink 36 x 20" x 10" complete with taps, trap, brackets and hardwood drainer P.C. £6 and do. do		8	0	0
" 1	W.C. trap connected direct to drain	2/-	2	0	0
" 1	3½" heavy drawn lead bend about 2' 6" long brass ferrule wiped joint & connected direct to splay junctions on soil pipe	30/-	1	10	0
" 2	2" do. do. do. all as last & do. to 2½" metal waste	22/-	2	4	0
74 Ft.Lin.	3½" heavy coated C.I. Metal waste and fixing	3/3	8	6	6
85 " "	2½" do do all as last	1/9	7	8	9
No. 1	Extra for splay junction	10/-	10	0	0
" 2	Do for 2½" do	7/-	14	0	0
" 1	Do. do. 3½" Swan neck to 6" projection	6/-	6	0	0
" 1	Do. do. 2½" do. do do	5/-	5	0	0
" 1	Do. do. 3½" Cowl	2/6	2	6	0
" 1	Do. do. 2½" do	2/-	2	0	0
" 1	End of 3½" pipe cemented to drain	1/6	1	6	0
" 1	Do. do. 2½" do. do	1/-	1	0	0
" 2	Lead Slates and fixing at passage of pipe through slate roof	30/-	3	0	0
" 2	Metal sleeves & fixing at passage of pipes through concrete & flagged yard surface to Basement	6/-	12	0	0
	Forward	£	51	10	3

		Brought Forward	£	51	10	3
191	Ft.Lin.	$\frac{1}{2}$ " heavy drawn cold supplies to Fittings including soldered joints	1/2	11	2	10
	Item	Connect new supply to existing Corporation connection carrying out any necessary repairs	7/-		7	0
75	Ft.Lin.	Wrot single pipe casing with screwed front	1/-	3	15	0
	Item	Provide for all necessary attendance upon Plumber etc., including cutting out holes in walls, floors etc., and making good	60/-	3	0	0
14	Yds.Cube	Excavate for new drains including removal of old do.	5/-	3	10	0
18	" Lin.	12" x $4\frac{1}{2}$ " concrete bed	1/4	1	4	0
54	Ft. "	4" dia. 1st quality trough glazed pipes jointed with gaskin and cement and including casing in pipes in concrete av. 6" thick as required by Corporation	2/3	6	1	6
	No. 6	Extra for bends	2/-		12	0
	" 3	6" deep seal e.w. gullies with back inlets and sealed galv. cover and frames	12/-	1	16	0
	" 1	Armstrong junctions with two opes and heavy galv. airtight cover and frame	27/6	1	7	6
	" 1	Do. do. with four opes and do do and including rising piece	30/-	1	10	0
	No. 6	Make good concrete floor to H.Js. and gullies etc.	1/6		9	0
	Item	Manhole complete 10 feet internal girth of 9" brick in cement with W.E. Channels, W.E. brick riser cement rendered and M.H. cover complete	£6	6	0	0
		Forward	£	92	5	2

	Brought Forward	£	92	5	2
No. 1	4" Broads W.E. trap with stopper fixed complete	32/-	1	12	0
Item	Fresh air inlet formed of 4" Heavy C.I. pipe 6 feet long and Galv. wire balloon and fixing	20/-	1	0	0
8 Ft.Lin.	4" Heavy C.I. pipe with leaded joints	3/-	1	4	0
No. 1	Extra for deep socket	2/6		2	6
" 1	End cemented to gully	1/-		1	0
Item	Pay Corporation charges for new street connection to sewer and all expenses incidental to same as required to comply with Bye-laws	£25	25	0	0
"	Provide for Testing the drains and Fittings with Water and Smoke, providing all necessary plugs and machine	30/-	1	10	0
	Forward to Summary	£	122	14	8

ELECTRIC LIGHTING

* NOTE: The Electric wiring and Fittings are included in claim for Shop Fittings

Item	Provide the sum of £7 P.C. to cover cost of Corporation charges for new Meter and connection as mentioned in their circular letter dated July 10th		8	0	0
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GAS FITTING

Item	The entire house was piped for Gas including for Fittings		20	0	0
	Forward to Summary	£	28	0	0

GLAZING & PAINTING

	Item	Provide the sum of £50, P.C. for glazing Shop Front, doors, and Stallboard Lights, in accordance with Messrs Brooks Thomas & Co's estimate and add for profit		57	10	0
160	Yds.Sup.	Knot stop prime and paint 2 coats oils finishing with two coats Ripolin Enamel	2/6	20	0	0
432	" "	Do. do. do. & do. 4 coats oils	1/4	28	16	0
341	" "	Prepare plaster walls and paint 2 coats finishing with two coats Ripolin Enamel in addition	2/6	42	12	6
197	Ft.Sup.	French polishing	8d	6	11	4
47	Yds.Sup.	Scrape and clean ironwork and paint 3 coats oils	10d	1	19	2
91	" lin.	Do. do. on R.W.P. Soil and waste pipes	4d	1	10	4
76	" "	Do. do. on iron bar	2d		12	8
	No. 2	Do. on Hopper heads	1/6		3	0
356	Yds.Sup.	Two Coats white Duresco on ceilings and cornices	7d	10	7	8
94	" Lin.	Do. do. on cornices 22" girt and picking out in colours	6d	2	7	0
	No. 68	Paper P.C. 2/6 a piece (av.) and hanging in best manner	3/9	12	15	0
	Item	Wash floors, clean windows, remove rubbish and leave the premises clean and habitable			3	0
				£	188	4
						8

S U M M A R Y

	Page	£	s	d
Preliminaries Taking down &c.,	2	130	0	0
Excavator & Concretor	2	74	15	10
Mason & Bricklayer	4	741	19	8
Cut Stone	8	526	8	9
Carpenter & Joiner	13	841	14	4
Slating Lead & Ironfounder	15	306	15	10
Plastering	17	282	2	8
Sanitary Plumbing & Drains	20	122	14	7
Electric Lighting & Gas Fitting	20	28	0	0
Glazing Painting & Decorating	21	188	4	8
		£ 3242	16	4
Provide for Insuring the Buildings			4	0
" Water for the Works			7	10
" Artificial Light required			5	0
" to Cover cost of National Health Insurance & Employers Liability Acts	3%		97	15
		£ 3357	1	11
Add Architect's Fees 5%			167	17
" Surveyors " 1½%			50	7
" Lithography of Bills			10	0
" Clerk of Works Salary for Eight months at £3:10:0 a week (say)			120	0
" Cost of clearing site as per Mr Strains a/c & Corporation charges pulling down £109				
Less Salvage 20			89	0
		£ 3794	6	2
Add omission Item 22 Page 9			2	5
		£ 3796	11	11

wrb 9p

20 August

Mr. J. V. Callaghan's claim. No. 2472

Gentlemen,

with reference to my memo with
inclosed and your telephone message
of 6 day, I beg to state that the
only document received in connection
with above claim is the copy of
the Guardian's law correspondence
dated 10. 11. 1922

The following insurance policies
are mentioned on the claim and
also are the last premiums
received as required:

1. 11. 1922 £3.00

2. 11. 1927. 10/6

Your obedient servant

John Callaghan J. V. Callaghan
Baker Street. Secretary, I. L. R.

Claim No 2492

Guardian Assurance Company Limited.

Established by Deed of Settlement 1821.

11, LOMBARD STREET, LONDON, E.C.

~~Consequential loss~~

Particulars of Policy No. 4996083.

Dated 25th, March, 1916. Paid to Lady Day 1917.

Sum Insured £ 960 Annual Premium £ 1. 13. 9.

JOSEPH P. CALLAGHAN of No. 19 Lower Sackville Street in the city of Dublin.

Outfitter.

Premises situate No. 19 Lower Sackville Street, aforesaid.

TRADING: the money paid or payable to the Insured for goods sold and delivered and charges for work done in respect of the Business in the Premises and (after a Fire) in other premises.

FIXED CHARGES: Rent; Rates and Taxes; Interest on Borrowed Capital; Salaries to Permanent Staff; Insurance Premiums; Advertising; Audit Fee; Sundry Expenditure (not exceeding 5% of the amount payable under the aforesaid specified headings).

MAXIMUM. Term of Indemnity. Three Months.

MEMO: It is hereby agreed and declared as follows:-

- (1) That this Insurance does not cover loss resulting from War.
- (2) That Policy No. 4,290,756 is hereby cancelled.

t. j. p.

960

*Messrs Mountjoy
Dublin*

**GUARDIAN
ASSURANCE COMPANY
LIMITED**

ESTABLISHED 1821

Total Assets over £6,460,000

Annual Income over £1,180,000

*Head Office 11 LOMBARD
STREET LONDON E.C*

Prospectus for Insurance
against
Consequential Loss
Resulting from Fire

Branch Office
3 4 & 5 SUFFOLK STREET
DUBLIN

Guardian Assurance Company Ltd

HEAD OFFICE. 11 LOMBARD STREET, LONDON E.C.

Total Funds.....£6,460,000

Total Annual Income....£1,180,000

Directors.

Chairman—HON. EVELYN HUBBARD.

Deputy-Chairman—EDWARD NORMAN, ESQ.

RIGHT HON. LORD ALDENHAM.

HENRY BONHAM-CARTER, ESQ.

WILLIAM DAWSON, ESQ.

RIGHT HON. LORD EVERSLEY.

P. LYTTTELTON GELL, ESQ.

J. WARRINGTON HAWARD, ESQ., F.R.C.S.

ROBERT L. HUNTER, ESQ.

Vice-Chairman—JOSEPH A. BURRELL, ESQ.

REGINALD E. JOHNSTON, ESQ.

GEORGE LAKE, ESQ.

E. HENRY LOYD, ESQ.

RIGHT HON. VISCOUNT MORPETH, M.P.

SIR AUGUSTUS PREVOST, BART.

RODERICK PRYOR, ESQ.

RIGHT HON. JOHN G. TALBOT, M.P.

ALL FIRES INVOLVE LOSS—

DIRECT LOSS ONLY IS COVERED BY ORDINARY FIRE INSURANCE

MOST FIRES INVOLVE CONSEQUENTIAL LOSS—

WHICH MUST BE THE SUBJECT OF A SEPARATE INSURANCE

This may now be effected with the *Guardian Assurance Company Limited*, and Manufacturers, Merchants and others are thus enabled to safeguard not only their Capital but their Income in the event of Fire causing a Total or Partial cessation of Business.

Fixed Charges must be met, even though operations may be entirely suspended, and if such Outgoings be not covered by Insurance they may cause a serious inroad upon the liquid Capital resources of the Business.

CONSEQUENTIAL LOSS RESULTING FROM FIRE.

The Full Policy Covers

1. FIXED CHARGES incurred after a Fire, such as Debenture and Mortgage Interest, Rent, Rates, Taxes, Directors' Fees, Salaries to Permanent Staff, Wages to Skilled Employees, Pensions, Insurance Premiums, etc.
2. NETT PROFIT based upon past Results.
3. INCREASED WORKING EXPENSES incurred after a Fire.

Separate Insurances may be effected under any of the above headings.

Scheme of the Insurance.

THE ideal insurance would be one which provided for a settlement based upon two separate Stocktakings and Profit and Loss Accounts, one as at the date of the Fire and the other when the business had regained its normal condition. This ideal is, however, unfortunately unattainable in practice, and it therefore becomes necessary to adopt some other standard of comparison between the normal conditions obtaining before a Fire and subsequently. The usual standard adopted in the Guardian Policy is the "volume" of the business in the form of "Turnover," "Output," etc., as may be considered most suitable in each particular case, but other forms of Policy are granted by the Company. After a Fire the Turnover, for instance, is compared with that of the corresponding period previous to the Fire, and the Company pays, upon the shortage so ascertained, at a rate based upon the proportion which the ascertained sum insured may represent of the Turnover before the Fire, an illustration of which is given on the next page.

The insurance is by an Annual Contract renewable on one of the usual Quarter Days, and provides an Indemnity for a certain definite period reckoned from the date of the Fire, say 3, 6, 9 or 12 months, but longer periods may be arranged for where necessary.

Under FIXED CHARGES are covered those expenses which continue even though a business be entirely stopped, and the Insured may, as a guide, base his Proposal upon the figures of the preceding Financial Year with the addition, if desired, of such an amount as will provide for the ordinary rate of expansion in order to avoid constant revisions in amount. Under this heading

may also be included a reasonable provision for Depreciation applicable to Machinery, Plant and the like not destroyed, but depreciation on Stock is not covered.

Under NETT PROFIT is covered an amount based upon the actual Nett Profit of the Business for the Financial Year preceding the Fire after all necessary provision for depreciation has been made.

INCREASED WORKING EXPENSES of the Business (payment in respect of which is provided for in the Policy) refer to those extra outgoings which ensue in the endeavour to maintain the volume of trade unimpaired after a Fire, such as cost of temporary premises, overtime to workpeople, additional cost of purchasing finished goods to supply customers, etc.

Claims.

ON the occurrence of a Fire giving rise to a Claim a Professional Accountant, mutually agreed upon, whose fee is paid by the Company, is appointed to certify as to the amount payable under the Policy. He will ascertain that the Sum Insured is not in excess of the figures of the preceding Financial Year, or other agreed term, and that the Turnover (or Output) for the twelve completed months preceding the Fire has shown no diminution when compared with the figures of the term agreed upon.

ILLUSTRATION OF METHOD OF SETTLEMENT

FOR WHICH PURPOSE THE SUM INSURED UNDER THE POLICY IS ASSUMED TO HAVE BEEN ASCERTAINED BY THE ACCOUNTANT TO BE £12,500, OR 12½% OF THE TURNOVER FOR THE FINANCIAL YEAR PRECEDING THE FIRE, VIZ.:—£100,000.

Months affected (say)	Monthly Turnover in Year preceding the Fire.	Monthly Turnover after the Fire.
March - - -	£6,500 - -	£1,500
April - - -	£6,800 - -	£2,500
May - - -	£6,400 - -	£3,100
June - - -	£6,100 - -	£4,000
July - - -	£6,900 - -	£5,600
August - - -	£6,700 - -	£6,600
	<u>£39,400</u>	<u>£23,300</u>
	Total Shortage - -	<u>£16,100</u>

The amount payable by the Company, @ 12½% on £16,100, is therefore - - - £2,012 10/-

Beyond this amount of £2,012 10s. a sum would be payable in respect of Increased Working Expenses incurred in carrying on the Business after the Fire, limited, however, to 12½ per cent. of the additional Turnover secured thereby.

Intermediate payments would be made to the Insured monthly, if desired, after receipt of the Accountant's certificate in each case.

In case the actual Fixed Charges incurred in respect of the term of indemnity should represent less than a due proportion of the Annual Sum insured thereon, an adjustment in such respect would be made by the Accountant before certifying to the amount of the last payment.

Where particularly desired, the Insurance of Fixed Charges and Nett Profit may be effected in one sum, the apportionment under these headings being made after the occurrence of a fire. It is, however, recommended that the division be made at the time the Insurance is effected.

The Policy is specially designed to give such full and definite information upon all points connected with the adjustment of a loss as will enable the Accountant to arrive without any difficulty at the amount payable by the Company.

Premiums.

THESE being dependent upon the varying conditions of each particular case, will be quoted upon the necessary particulars being furnished to the Company on the Proposal Form.

A Contract of Indemnity.

IT should be borne in mind that this Insurance is essentially in the nature of an indemnity, and that the amount payable thereunder does not extend beyond a refund of the loss sustained.

All information supplied to the Office is treated as confidential.

GUARDIAN

Assurance Company Limited.

Head Office—11 LOMBARD STREET, LONDON, E.C.

Proposal No. } H.O.
} Branch

Agency

Policy No.

PROPOSAL for Insurance against CONSEQUENTIAL LOSS resulting from FIRE.

Name (in full)

Address

Nature of Business

Situation of Business Premises

PARTICULARS OF FIRE INSURANCES IN FORCE.

Names of Companies.	Sums Insured.*	Annual Premiums.		
	£	£	s.	d.

* For Manufacturing concerns, the insurances on Plant, Machinery and other Contents are required, while for other trading concerns the insurances on Contents are alone necessary.

ANSWERS TO THE FOLLOWING QUESTIONS ARE REQUIRED.

1. Are your Books regularly Audited? If so, give Name and Address of Auditors
 2. Have you ever effected an Insurance against Consequential Loss?
 3. Has any Fire or Consequential Loss or similar Insurance proposed or effected by you been declined?
 4. Have you ever suffered loss by Fire or under any insurance similar to the above?
 5. Do you desire to insure against Consequential Loss resulting from Boiler and Economiser Explosion?
- If so, state the name of the Company insuring your Boilers

Should the replies to any of the questions 2, 3 or 4 be in the affirmative, full particulars should be given below :

AMOUNT OF INSURANCE APPLIED FOR.

On Annual Fixed Charges (as per Schedule on the back hereof) £		Limit to term of Indemnity
On Annual Nett Profit (if to be included) £		
TOTAL AMOUNT ... £		months following any Fire.

DECLARATION.

I/We hereby apply for insurance on my/our premises as aforesaid to the total amount and for the term of indemnity above stated, and I/we agree that this Proposal and Declaration shall be the basis of the Contract between the Company and myself/ourselves.

Date 19..... Signed

Term—	Annual Premium £	:	:
From 19.....	Odd time to next Quarter-day £	:	:
To 19.....	Premium for the First Period of the Insurance £	:	:

Note.—No insurance will be in force before the Premium for the insurance or a deposit on account thereof shall have been paid, and no receipt for the payment of the Premium will be valid unless upon one of the Company's printed forms, signed by one of their authorised Officers or Agents.

SCHEDULE OF ANNUAL FIXED CHARGES.

To be filled up in detail where the Insurance under Fixed Charges is effected in a separate amount. In all cases the headings not appropriate to the particular case should be deleted and others added as may be required.

	£
1. Debenture Interest	
2. Rent	
3. Rates and Taxes	
4. Interest on Borrowed Capital	
5. Salaries to Permanent Staff	
6. Directors' Fees	
7. Insurance Premiums	
8. Advertising	
9.	
10.	
11.	
12.	
13.	
14.	
15.	
16.	
17.	
Total ...	£

NOTE.—Dividends on Preference Shares being dependent upon Profit earned should not be stated above, but included in the Insurance under Nett Profit.

If a Limited Liability Company a Copy of the last published Accounts should be furnished.