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PLIC/1/4205

4756

Messrs Lemon & Co Ltd.

REPORTED ON BY COMMITTEE.

12 JAN 1917

No 4756 General the
Reported on 23 Dec 16

In Assessor's original report the

whole of the Photo glass broken was treated as

covered by the Insurance Policy. It is now

admitted that only £19 9.6 is covered, & that

clerk's are entitled to a further sum of £21.4.6 ^{WY}

in respect of the glass not covered by Insurance.

2nd
112
12 JAN 1917

REPORTED ON BY COMMITTEE
12 JAN 1917

R. N. KENNEDY,
GOVERNMENT ASSESSOR,
Property Losses (Ireland) Committee, 1916.

11 College Green,
23, Ocean Buildings, Belfast.
Dublin, 1st January 1916.

J.J. Healy Esq.,

Property Losses (Ireland) Committee, 1916,

D U B L I N.

Dear Sir,

RE/Claim No. 4756 Lemon & Company.

In reply to yours of 29th December, in my opinion, £19:9:5
is the amount the Plate Glass Policy covers

The Valuation of the loss to the Balance is £21:4:6.

I return you herewith all the papers in this case.

Yours truly,

encls. ^{28 8}

Wm. J. Healy

—

29th Decr.,

re Claim No. 4756 - Lemon & Co.

Mr Kennedy,

Your report of 27th instant.

With the further information now available, please say how much of the claim for £45. 1. 6 is, in your opinion, covered by the Plate Glass Policy of Insurance, and also what is your valuation of the loss in respect of that part of the claim not covered by Insurance.

The statement in Messrs Hunter & Burland's letter of 19th instant, that only the shop windows were covered by the Policy referred to, does not appear to be correct.

All the papers in the case are sent herewith.

Secretary.

R. N. KENNEDY,
GOVERNMENT ASSESSOR,
Property Losses (Ireland) Committee, 1916.

113, College Green,
23, Ocean Buildings, Belfast.

Dublin, 27th Decr. 1916.

J.J.Healy Esq.,

Property Losses (Ireland) Committee, 1916,

DUBLIN.

Dear Sir,

RE/No. 4756 Iemon & Co., 47, Lower Sackville Street.

In reply to yours of 22nd inst.the following items were
adjusted as under:-

	<u>AMOUNT CLAIMED</u>	<u>AMOUNT ALLOWED.</u>
2 Plate Glass windows)		
2 " " doors)		
6 " " mirrors)		
Glass in Fanlight)		
Window Fixtures) +	45 1 6	NIL.
Repairing shop floor.	1 5 0	1 0 0
Painting damaged woodwork.	<u>9 5 0</u>	<u>7 0 0</u>
	<u>55 11 6</u>	<u>8 0 0</u>

+ This item, I was informed, was Insured by the Yorkshire Insurance Company, who sent their claim to be adjusted on their behalf, to Mr. Hume, and in his opinion, only the sum of £19:9:5. was covered by the Policy. AS regards the difference £25:12/1 no allowance has been made to Messrs Iemon.

Yours truly,

M. J. Healy

22nd December,

No. 4756 - Lemon & Co.
47 Lr. Sackville St.

Mr Kennedy.

Your report of 9th September last in this case. Can you say how much was included in your valuation of £260 in respect of each of the following items:-

- £45. 1. 6 - Plate Glass Windows, Doors, Mirrors, etc.
- 1. 5. 0 - Repairing shop floor.
- 9. 5. 0 - Painting damaged woodwork?

HUNTER & BURLAND,
Solicitors.

11, DAME STREET,

TELEGRAPHIC ADDRESS,
"VIGILANCE, DUBLIN"
TELEPHONE NO 1136.

DUBLIN 22nd December, 1916

Enc.

Lemon & Co
Claim No.4756

Dear Sir,

We are in receipt of yours of 21st inst. The original Plate Glass Policy was destroyed during the Rebellion. We enclose however copy furnished by Company with receipt for premium attached. This Policy was already lodged with you at the time the original claim was lodged.

Yours faithfully,

I enclose new Done 22.12.16.

*To send copies to Mr. Keenan
gwd
22/12/16*


The Secretary,
Property Losses (Ireland) Committee,
51, Stephen's Green, E.,
Dublin.

9 Dec.

Agency Dublin W.H. Bookes.

Estd. 1824.

T H E

Yorkshire Insurance Company Ltd.

Chief Office for Ireland: 3, COLLEGE GREEN, DUBLIN.

FIRE.

LIFE.

ACCIDENT.

Burglary.

Loss of Profits through Fire.
Fidelity. Plate Glass.

Trustee and Executor.
Live Stock, Etc.

Miscellaneous Insurance.

Premium £ : 18 : 6

Policy No. P.G. 3303.

Insured Lemon & Co Ltd

Received this 13 day of December 1913, the sum
above stated for the Renewal of the Policy, subject to the terms and conditions thereof,
until the 25th day of December 1916.

For the Company,

W.H. Bookes

STAMP
IF
£2
OR OVER.

Cashier.

THE
Yorkshire Insurance Co. Ltd.,

ESTD. 1824.

FIRE. ACCIDENT. LIFE.

Accident Department.

Personal Accident.

World-wide Contract.

Quotations given for Special Risks.

Reductions in Premiums.

To Total Abstainers.	To Policy Holders in the Life Department.	After Five years Consecutive Insurance.
10 per cent.	10 per cent.	10 per cent.

Policy Holders claiming two reductions will not be allowed more than 15 per cent.

Those claiming all will not be allowed more than 20 per cent.

Policies transferred from other Companies without loss of Bonus.

Workmen's Compensation.

(Including Domestic Servants.)

Complete protection against liability under the various Acts and Common Law.

Loss of Profits through Fire. Trusteeship & Executorship.

Burglary & Housebreaking.

NO AVERAGE CLAUSE.

Motor Car.

Accidental Damage to Car. Accidental Damage to Public.

ACCIDENTS TO
Owner. Driver.

BURGLARY.
Car. Accessories.

Fidelity Guarantee.

For Government Appointments and all Positions of Trust.

Plate Glass.

All kinds of Glass.

Live Stock.

Death from Accident or Disease.

Foaling. Stallions. Bulls.

ENCLOSURE
No. 953



The Yorkshire Insurance Company Ltd.

(ESTABLISHED AT YORK 1824.)

COPY OF POLICY, NO. 3303

SUM INSURED

DUE

ANNUAL PREMIUM.

£ -

25th December

£ -

: 18 : 6

LEMON AND COMPANY, LIMITED of 49 Lower Sackville Street, Dublin.

Confectioners.

417-13.

Dimensions of Glass.

Size of each sq. in ins.
Height. Width.

£

No. of Squares.	Description.	Situation.	Height.	Width.
1	Plain Plate.	Shop Front.	98	90
1	" "	" "	90	57
1	" "	Return Window.	50	40
1	" Sheet.	" "	15	42
1	" "	" "	28	29
1	" "	" "	30	17
2	" Plate	Door.	48	22
1	" "	Partition	68	36
1	" "	"	24	36
1	" Sheet	Office	40	47
1	" "	"	66	31
1	" "	Door.	22	27
1	" "	Office.	26	15
1	" "	Partition.	31	15
1	" "	"	31	16
1	" "	"	36	31
1	" "	"	27	31
1	" "	"	11	31
1	" "	"	47	31
1	" "	"	40	31
1	" "	"	44	27
1	" "	"	22	27
1	" "	"	72	27
1	" "	"	58	27

will

4756
116
—

21st December,

Lemon & Co. Ltd.
Claim No.4756.

Dear Sirs,

I beg to acknowledge receipt of your letter of the 20th instant, and to ask you to forward a full copy of the Plate Glass Insurance Policy in this case.

Yours faithfully,

Secretary.

Messrs. Hunter & Burland,
11 Dame Street,
Dublin.

HUNTER & BURLAND,

Solicitors.

11, DAME STREET,

TELEGRAPHIC ADDRESS,
"VIGILANCE, DUBLIN."
TELEPHONE NO 1136.

DUBLIN 20th December 1916.

Enc.

Lemon & Co Ltd
Claim No.4756

Dear Sir,

We enclose copy letter addressed to
Mr Taylor which he has acknowledged and
suggested that we should communicate with you
in the matter.

Yours faithfully,

*ask writer to forward a full copy of
the Blue Cross Insurance Policy in this
case.*
JMA
20/12/16

The Secretary,
Property Losses (Ireland) Committee,
51, Stephen's Green, E.,
Dublin.

Copy/

II, Dame Street,

Dublin, 19th Decr 1916.

Lemon & Co Ltd
Claim No.4756

Sir,

We are in receipt of draft for £621. 0. 0 payable to the above in settlement of their claim for compensation which we are forwarding to our clients.

We are instructing that the claim lodged included a sum of £45. 1. 6 for damages to plate glass windows, mirrors, glass counter cases etc. which was duly vouched to the satisfaction of your Assessor Mr R. N. Kennedy, but this amount was struck out of the claim as the Assessor was of the opinion at the time that this amount was covered by a Plate Glass Insurance Policy. It appears however on investigation by the Insurance Co that they are only liable for £19. 9. 5 of this amount as nothing was insured with them save the shop windows. Under these circumstances we would be much obliged if you could obtain a further report from your Assessor with reference to the payment of the difference between £45. 1. 6 damages as vouched and £19. 9. 5 the amount recovered from the Insurance Co.

Your obedient Servants,

(Signed) Hunter & Burland.

J. J. Taylor Esq.,
Chief Secretary's Office,
Dublin Castle.

4756

Messrs Lemon & Co

REPORTED ON BY COMMITTEE

23 OCT. 1916

4756

6th October,

Dear Sirs,

In reply to your letter of the 29th ultimo, I beg to say that the Committee hope shortly to send their recommendation to the Irish Government in the case of Mr T.O. Lemon. In the remaining cases referred to they are awaiting the report of their Inspector.

Yours faithfully,

Secretary.

Messrs. Hunter & Burland,
11 Dame Street,
Dublin.

HUNTER & BURLAND,
Solicitors.

TELEGRAPHIC ADDRESS,
"VIGILANCE, DUBLIN"
TELEPHONE NO 1136.

11, DAME STREET,

DUBLIN 29th sept., 1916.

Lemon & Co Ltd.
Claim No. 4756.

Dear Sir,

We understand that the above claim has been reported on by the Assessor. Kindly let us know when we may expect to receive cheque for amount. We would also be glad to hear from you as to claims lodged on behalf of Mr T. O. Lemon (⁶¹⁴⁸~~4756~~); Miss C.E. McAlpine, (5667); Miss M. P. Andrews (5668), and Miss M.W. Hamilton, (5669).

Yours faithfully,

Hunter & Burland

The Secretary,

Property Losses (Ireland) Committee, 1916.

51, Stephen's Green, E.,

D u b l i n .

No. 4756. Field. from Mr K. 11/9/16.

" 6148.	Claim sent to J. Walsh	26/9/16.
" 5667.	Do	Do.
8	Do	Do
9	Do	Do.

88.6.
8/9/16.

Reply that the Committee have already to send this memorandum to the 9. for in the case of Mr T. O. Lemon, in the long case referred to him on account of the value of the goods.

*Mal
5/10/16.*

Assessors Report.

Claim No. 4756 Name of Claimant MESSRS LEMON & CO.LTD. per Thomas Owens
Lemon, Managing Director. Confectioners.

Situation of Property 49, LOWER SACKVILLE STREET AND 67, MIDDLE ABBEY 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
<u>49, LOWER SACKVILLE STREET:-</u>						
Building & Conts	539 0 2	1800 <i>45-1-6</i>	...	260 <i>45-1-6</i>	260 <i>45-1-6</i>	NIL
<u>67, MIDDLE ABBEY ST</u>						
Contents.	503 8 0	400	...	370	370	NIL
Employees clothes	20 15 6	NIL	NIL	NIL	NIL	NIL
TOTALS, £	1063 3 8	2200	NIL	630	630	NIL

(a) 55 11 6
1007 12 2

Interests in the buildings

mm 1777214
"

9TH SEPTEMBER 1916.

Award of Committee: Contents £630 WM
do. Buildings _____

REPORTED ON BY COMMITTEE

 **R. N. KENNEDY,**
GOVERNMENT ASSESSOR,
Property Losses (Ireland) Committee, 1916.

3, College Green, 4756

Dublin, 17th October 1916.

J.J. Healy Esq.,

Property Losses (Ireland) Committee, 1916,

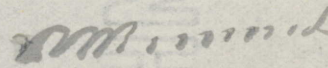
DUBLIN.

Dear Sir,

RE/4756 Lemon.

In reply to yours of even date, I did not see the original policy, but made enquiries from the Company, and found that it did not contain the Riot Clause, so no amount was allowed in Valuation.

Yours truly,



" "

P.S. I return Report herewith.

Handwritten note:
17/10/16

17th October,

No. 4756.
Lemon and Co.

Dear Sir,

Only an extract from the Yorkshire Company's Policy for Plate Glass in this case (P.G. 3303) was forwarded with the claim. Did you see the original Policy, and if so does it contain the Riot and Civil Commotion clause?

Yours faithfully,

Secretary.

R. N. Kennedy, Esc.,
3 College Green.

4756

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 Thomas Owens Leman, Managing Director Leman & Co Ltd now residing
at 49 Lower Sackville Street in the City of Dublin
do hereby solemnly and sincerely declare that on or about the 24th to 27th day of April 1916

~~1916~~, damage was done to the undermentioned Property, namely: — * at 49 Lower Sackville Street and premises at 67 Middle Abbey Street at rise of 48 Lower Sackville Street * State situation of property damaged.

and such damage was occasioned to the best of my belief by ** Fire and looting ** Here state cause of damage.

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 Managing Director of Leman & Co Ltd; and that no person is interested in the said property except † the said company † Insert "Owner," "Lessee," or "Mortgagee," as the case may be.

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

<u>Caledonian Insurance</u>	Company, Policy No. <u>676067</u>	Amount <u>£ 1600 : 0 : 0</u>
<u>Yorkshire Insurance</u>	" " <u>427115</u>	" <u>£ 1600 : 0 : 0</u>
<u>Caledonian Insurance</u>	" " <u>682357</u>	" <u>500 : 0 : 0</u>
<u>Yorkshire Insurance</u> <u>only</u>	" " <u>893303</u>	" <u>£ 250 : 0 : 0</u>

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 27th day of August 1916, at S. Andrew's House in the said Dublin City, Dublin County,

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

Signature of Claimant } Thomas Owens Leman
of Claimants }

Wm. J. ...

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.

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.
	20 Barrells glucose	148	19	2	244	5	6				244	5
10 " " "	90	6	10	126	5	6				126	5	6
4. Iron Cokes	7	12	.	7	12	.				7	12	.
Horse Van & harness	50	.	.	50	.	.				50	.	.
Hay & Straw	10	.	.	10	.	.				10	.	.
Empty Cases Crates & Casks	20	.	.	20	.	.				20	.	.
24 Dry Bottles in Crates	4	17	.	4	17	.				4	17	.
42 " Bottles	4	11	.	8	8	.				8	8	.
20 " " "	4	.	10	6	.	.				6	.	.
17 1/2 " glass jars	3	11	10	5	.	.				5	.	.
12 Empty Symp Barrells	1	16	.	1	16	.				1	16	.
Coke Stove	2	10	.	1	10	.				1	10	.
2 Wash tubs	1	.	.	1	.	.				1	.	.
Shelving & Drainers	10	.	.	5	.	.				5	.	.
2 Flag poles	1	.	.	1	.	.				1	.	.
2nt	4	10	.	4	10	.				4	10	.
Windlass	4	.	.	2	.	.				2	.	.
Stillion	1	.	.	1	.	.				1	.	.
Van Cover	1	.	.	10	.	.				10	.	.
Kidney Cover	7	.	.	7	.	.				7	.	.
12 Boxes Mackintosh	1	11	6	22	.	.				22	.	.
10 " 6" " "	1	16	.	1	18	.				1	18	.
10 " 3" " "	1	26	.	1	39	.				1	39	.
32 " 1/6 " "	1	14	.	2	.	.				2	.	.
9 " 6" " "		19	2	1	15	.				1	15	.
9 " 1/2 " "	1	18	3	2	15	.				2	15	.
Carried forward,	410	31	514	8	2					514	8	2

PARTICULARS OF THE CLAIM. (continued).

(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.
<i>Brought forward.</i>	410	31		514	8	2				514	8	2
29. Boxes Chocolate	3	53		3	12	6				3	12	6
17. Pails. Creams & Mints	13	12	0	19	16	8				19	16	8
64. lb. former. Mints	2	28		3	4					3	4	
30. Jffee. Fancy Pens	1	4	8	1	10	0				1	10	0
36. " Dr. Luxe	2	1	10	2	8	0				2	8	0
37 Boxes. assorted foods	1	15	6	2	3	2				2	3	2
14 do Biscotch & Nougat	3	14	8	4	4					4	4	
84 lb. Mixtures	2	3	6	3	10					3	10	
63 " Paris	2	3	11	2	3					2	3	
<i>Stock on hands in Retail Shop</i>	142	15	5	250	14	6				250	14	6
100. Gall Bottles	17	10		17	10					17	10	
115 Bottles on stands	37	17	6	37	17	6				37	17	6
12. Large Bottles	20			20						20		
3 Dtz Assorted Bottles	3	12		3	12					3	12	
4 do Jar	1	12		1	12					1	12	
4 do Bottles	1	4		1	4					1	4	
18. Lustre globes	5			5						5		
Glass Cases on Curtains	20			20						20		
2. Window Curtains	3			3						3		
Electric fittings repaired	4	8	2	4	8	2				4	8	2
10. Reams Issue paper	2	10		2	10					2	10	
35 Yards Veiling in window	2			2						2		
3. Reams waxpaper	16			1	5					1	5	
3 Rolls Brown paper	19	6		1	19					1	19	
Paper Bags. Turne. Turne												
Botes. 8 pairs Scissors	5			5						5		
<i>forward</i>	710	0	6	935	1	8				935	1	8

PARTICULARS OF THE CLAIM. *(continued)*.

(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.		
<i>Brought forward,</i>	7	10	0	6	9	35	1	8		9	35	1	8	
3. Brass Scales & weights	12	.	.		7	17	6				7	17	6	
4. " Scoops	1	10	.		12	.					12	.		
4. Chains	14	.			14	.					14	.		
4. Stools	10	.			10	.					10	.		
Repairing shop floor	1	5	.		1	5	.		X		1	5	.	
Linoleum on shop	8	4	.		8	4	.				8	4	.	
Cash Register	40	.			25	.					25	.		
2. pairs Matches		11	.			11	.					11	.	
4. Packages Candles		6	.			6	.					6	.	
Cash on hands	1	5	.		1	5	.				1	5	.	
Note paper. Envelopes														
3 lbs tin foil	1	.			1	.					1	.		
3. doz Oysters		12	.			12	.					12	.	
1. " Glass dishes. Compert	3	10	.		3	6	.				3	6	.	
2. Plate glass windows														
2. " " " doors														
6. " " " Mirrors														
Glass in Fanlight														
Window fastenings	4	5	1	6	4	5	1	6		X	4	5	1	6
Chair Mat	1	.			1	.					1	.		
Jutta pescha Mat		1	7	6		1	7	6				1	7	6
Painting damaged woodwork	9	5	.		9	5	.			X	9	5	.	
<i>Forward</i>	8	37	11	6	10	42	8	2			10	42	8	2

+ 55 = 6

PARTICULARS OF THE CLAIM. (continued).

(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.			
<i>Brought forward,</i>				837	11	6	1042	8	2				1042	8	2
<i>The property of Employees</i>															
<i>Thomas Lemon</i>															
<i>Rain Coat</i>				4	10		3						3		
<i>Pair Boots</i>				1	10		1						1		
<i>Hat</i>				10	6		10	6					10	6	
<i>Gold Chain</i>				7	00		5						5		
<i>Miss McAlpine</i>															
<i>Pair Shoes. Apron</i>							5						5		
<i>Umbrella & Rain Coat</i>							5						5		
<i>Miss Hamilton</i>															
<i>Dress. Coat. Apron</i>							5						5		
<i>& pair shoes</i>							5						5		
<i>Miss Andrews</i>															
<i>Pair Shoes & Dress</i>				x			1	5					1	5	
<div style="display: flex; justify-content: space-between;"> 675-1-6 45-1-6 10-10-0 55-11-6 675-1-6 55-11-6 </div> <div style="display: flex; justify-content: space-between;"> 55-11-6 9-0-0 10-10-0 675-1-6 45-1-6 55-11-6 </div> <div style="display: flex; justify-content: space-between;"> 619-10-0 54-1-6 630 610 </div>															
				851	20	1063	3	8					1063	3	8

PARTICULARS OF THE CLAIM. *(continued).*

(TO BE GIVEN IN DETAIL.)

Lemon & Co. Ltd.

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.
	<i>Brought forward,</i>											

Claim.

Hunter & Curlands
Solicitors.
11. Dame Street.
Dublin.

H. J. HUNTER & BURLAND,

Solicitors.

TELEGRAPHIC ADDRESS,
"VIGILANCE, DUBLIN."
TELEPHONE NO 1136.

Enc.

Ack'd
9 8
16 wsm

4756

11, DAME STREET,

DUBLIN 4th August, 1916.

Lemon & Co Ltd.

Dear Sir,

We enclose original claim together with duplicate herein; also Original Fire Policies referred to and copy Plate Glass Policy with receipt attached. The original Policy was destroyed during the riots. We have also attached to Fire Policies Certificates of payments of last premiums.

Yours faithfully,



The Secretary,

Property Losses (Ireland) Committee,

51, Stephen's Green, East,

D u b l i n.

4716
m

4756

2 Issue Policies Caledonian

Issue Co

1

Yorkshire