



NATIONAL ARCHIVES OF IRELAND

NAI/PLIC/1

Archives are subject to copyright and should not be copied or reproduced
without the written permission of the Director of the National Archives

6319
PLIC/1/5733

Christopher J. Nolan.

REPORTED ON BY COMMITTEE

30 Nov 1916

PROPERTY LOSSES (IRELAND) COMMITTEE, 1916.

Inspector's Report.

Claim No. 6319.

Name of Claimant Christopher J. Nolan. Occupation _____

Situation of Property 140 Abbey Street and 72 Meath Street 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
Building	£12.0.0.	£1050	Nil	£12.0.0.	£12.0.0.	Nil
Contents	2.7.0.	800	Nil	2.0.0.	2.0.0.	Nil
TOTALS, £	£14.7.0.	£1850	Nil	£14.0.0.	£14.0.0.	Nil

Interests in the buildings Owner

Remarks I have inspected the damage in this case and consider same reasonable. The contents item will bear some slight reduction and I think £14 will meet the case.

Signature Arthur M. Brown
Inspector.

Date 15th November 1916.

Award of Committee: Contents

Do. REPAIRED ON BY COMMITTEE

£14 WJ

6319.

19 CAPEL ST. and 1 ABBEY ST.,

DUBLIN, *Sept 20th* 1916

M *By the way*

Packer's Chocolates,

Fr do.

Cadbury's do.

Callard & Bowser's
Butter Scotch.

Barratt & Co.'s

1d. Nougat. 1/2d. Fig Cake.

Hard Dates, etc.

Bassett's

Liquorice All Sorts.

Nolan's

1/4d. & 1/2d. Lucky Bags.

1/4d. Bags Broken Biscuits.

Dr. to

Nolan Bros.,
Confectioners & Chandlers.



Dear Sir
Yours of the 14th inst
I understand a claim
should be over £2.
otherwise no claim
hoping delay will
be avoided robbery

We have got up

previous letter attached. This does
not seem to be a satisfactory
explanation.
15/9/16

Yours faithfully
C. J. Nolan

Regs + send forms
Not
2/10/16

from Sirs.

2002 10/16

19 CAPEL ST. and 1 ABBEY ST.,

DUBLIN, *11/9/16* 1916

M

Packer's Chocolates,
 Fry's do.
 Cadbury's do.
 Callard & Bowser's
 Butter Scotch.
 Barratt & Co.'s
 1d. Nougat. 1/2d. Fig Cake.
 Hard Dates, etc.
 Bassett's
 Liquorice All Sorts.
 Nolan's
 1/2d. & 3/4d. Lucky Bags.
 1/2d. Bags Broken Biscuits.

Dr. to
has cl. been recd.
of my rent would be to sell in clearing
Nolan Bros.
no record
sales on
Dr. 11/9/16
 Confectioners & Chandlers.

West Ten
Find claim for
loss & damage at
42 West St.

<i>Woods broken</i>	<i>10.0</i>
<i>Roof damaged</i>	<i>100.0</i>
<i>Fluek Pipe</i>	<i>10.0</i>
<i>Barrel Tax</i>	<i>8.0</i>
<i>3 Radders</i>	<i>2.00.0</i>
<i>3 Saws</i>	<i>6.0</i>
<i>Two 1/2 Bush</i>	<i>3.0</i>
<i>2 Wheelbarrow</i>	<i>3.0</i>
<i>Chelving in Shop</i>	<i>1.0.0</i>
<i>24 Brackets</i>	<i>12.0</i>
<i>on</i>	<hr/>
	<i>16.2.0</i>

19 CAPEL ST. and 1 ABBEY ST.,

DUBLIN, *Sept 8* 191*6*

M. Blaini domge
loss at 72 North St.

Dr. to

Nolan Bros.



Confectioners & Chandlers.

- Packer's Chocolates,
- ~~Eggs~~ do.
- Cadbury's do.
- Callard & Bowser's
Butter Scotch.
- Barratt & Co.'s
1d. Nougat. ½d. Fig Cake.
Hard Dates, etc.
- Bassett's
Liquorice All Sorts.
- Nolan's
¼d. & ½d. Lucky Bags.
¼d. Bags Broken Biscuits.

For

16-2-0

Warranted Chesis

5-0

As 16-7-0

Shop door 1

glass 140 @ 1/4

1-10-0

17-17-0

Ask him to sign
in ink in presence of a
J.P. and to attach
policy and last recd.

Adler on

J

11/18/16

6319

Rela 11/10 6319

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.

Added 12/26/10/16

I Christopher J Nolan now residing
We at 19 Chapel St in the City of Dublin
County of Dublin

do hereby solemnly and sincerely declare that on or about the 24 day of April 1916, damage was done to the undermentioned Property, namely:—* Door Frames

140 Abbey St also Door Roof damaged at 72

and such damage was occasioned to the best of my belief by** Military
140 St 7 Cavalry

* State situation of property damaged.

** 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† owner; and that no person is interested in

the said property except † myself
140 Chapel St leased from Mrs Morarty
Warrington

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

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

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

Company	Policy No.	Amount £
<u>Apacind Fire</u>		
"	"	£
"	"	£

§ 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 24th day of Oct 1916, at

167 Chapel St in the said City, County,

before me, a Justice of the Peace for the said

City County.

Signature of Claimant

Christopher J Nolan

David Morris

City of Dublin

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.
140 Abney St Shop Door & Glass	1	10	0							1	10	0
42 Heath St Hall Door											10	0
Saws Hammer											15	0
Bricks etc											12	0
24 Iron brackets											1	0
Chimney Roof											10	0
Carried forward.												
										14	10	0

UNION



ASSURANCE SOCIETY LIMITED

HEAD OFFICE:

1 & 2, ROYAL EXCHANGE BUILDINGS,
LONDON, E.C.

Fire Policy No. 2013277.

Name C. J. Nolan.

Sum Insured £ 700.

Premium = = £ 1: 1: -.

Due at Ladyday.

This Policy should be examined and, if incorrect,
must be returned immediately for correction.

CONDITIONS.

1. Any material mis-description of the Property insured, or of any part thereof, or of any Building or Place in or upon which Property hereby insured is contained, or any mis-statement of or omission to give any information material to be known for estimating the risk renders this Policy void as to the Property affected by such mis-description, mis-statement or omission respectively.

2. If, after the insurance has been undertaken, anything be done whereby the risk of Loss or Damage to Property hereby insured is increased or if any such Property be removed from the Building or Place in which it is hereby described as being contained without in each and every of such cases the written assent of the Society, the insurance as to the Property affected by any such causes shall cease to attach.

3. This Policy does not cover—

- (A) Money, Securities, Documents, Books of Account.
- (B) Property held in Trust or on Commission, Manuscripts, Stamps, Patterns, Models, Plans (unless the same be specially mentioned in and insured by this Policy).
- (C) Loss or Damage occasioned by or happening through Subterranean Fire, Earthquake, Foreign Enemy, Riot, Civil Commotion, Military or Usurped Power.
- (D) Loss or Damage to Property occasioned by or happening through its own Spontaneous Fermentation or Heating, or its undergoing any Heating Process.
- (E) Loss or Damage occasioned by or happening through Explosion, other than Explosion of Coal Gas in a building not being part of any Gas Works or Explosion of any Boiler used solely for domestic purposes.
- (F) Loss by Larceny during or after a Fire.
- (G) 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.

4. On the happening of any Loss or Damage to any of the Property hereby insured the Insured shall forthwith give notice thereof in writing to the Society and shall within thirty days after such Loss or Damage or such further time as the Society may allow in that behalf and at the Insured's own expense deliver to the Society a claim in writing for such Loss or Damage, containing as detailed an account as may be reasonably practicable of the Property damaged or destroyed, and of the amount of such Loss or Damage having regard to the value at the time of the Fire together with particulars of any other insurances effected by the Insured or by any other person on any Property hereby insured. The Insured shall also produce and give to the Society or their Agents in that behalf all such books of account, vouchers, invoices, plans, specifications, proofs, and explanations as may from time to time be reasonably required, together with, if required, a statutory declaration of the truth of the information hereby required to be furnished. No claim under this Policy shall be payable unless the terms of this Condition are complied with.

5. If the claim be in any respect fraudulent, or if any fraudulent means or devices are used by the Insured, or by any one acting on his behalf, to obtain any benefit under this Policy, all benefit under this Policy shall be forfeited.

6. The Society may, if it think fit, replace or reinstate, wholly or in part, Property damaged or destroyed, or any items thereof instead of paying the amount of the Loss or of the Damage thereto and may join with any other Company or Insurers in so doing in cases where the Property is also insured elsewhere. If the Society elect so to replace or reinstate, the Insured shall produce and give to the Society at the Insured's own expense as and when required, all plans, specifications, quantities, measurements, documents, books and explanations (oral or documentary) which may be requisite. The Society in so replacing or reinstating shall be bound only to do so as nearly as circumstances permit and in a reasonably sufficient manner and shall not in any case be bound to expend in respect of any one of the items insured more than the sum insured thereon.

7. Upon the happening of any Loss or Damage to any Property hereby insured the Society without being deemed wrong-doers may, by their authorised officers and servants or others, enter into posses-

sion of and deal with the Building or Place in which such Loss or Damage has happened and any Premises connected therewith then in the occupation of the Insured, and may examine and remove or otherwise deal with the Contents thereof and may keep possession of such Building, Place, Premises, Property and Contents until the claim (if any) is adjusted or settled, and this Policy shall be proof of leave and license for that purpose. Neither the Insured nor any person acting on his behalf shall hinder or obstruct the Society in doing any of the above mentioned acts, and if the requirements of the Society under this condition shall not be complied with, all benefit under this Policy shall be forfeited. The Insured shall not in any case be entitled to abandon any Property to the Society whether taken possession of by the Society or not.

8. If at the time of any Loss or Damage to any Property hereby insured there be any other subsisting insurance covering such Loss or Damage or any part of it, the Society shall not be liable for more than its rateable proportion of such Loss or Damage. And if there shall then be any other subsisting insurance effected by or on behalf of the Insured on any of the Property hereby insured either alone or together with any other Property which shall be subject to any condition of average the insurance of such Property under this Policy shall be subject to such condition of average in like manner.

9. If any difference shall arise between the Society and the Insured or any Claimant under this Policy, such difference shall be referred to two Arbitrators mutually chosen or their Umpire, and unless and until an Award has been made no action or other legal proceedings shall be commenced in respect of any claim under or by virtue of this Policy.

10. Every Warranty to which the property insured or any item thereof is, or may be, made subject, shall from the time the warranty attaches apply and continue to be in force during the whole currency of this Policy, and non-compliance with any such warranty, whether it increases the risk or not, shall be a bar to any claim in respect of such property or item; provided that if this Policy is renewed a claim in respect of Loss or Damage occurring during the renewal period shall not be barred by reason of a warranty not having been complied with at any time before the commencement of such period.

UNION

Directors.

Chairman:
 CHARLES MORTIMER, Esq.
WALTER R. HOARE, Esq.
 SIR JOHN HENNESSY, Kt., AM.
 THE EARL OF LICHFIELD.
 J. TIERMAN MILLS, Esq.
 R. HODGE OWEN, Esq.
 HERBERT PORTMAN, Esq.
 FRANCIS SUGDEN, Esq.
 JAMES THOMPSON, Esq.
 ALGER WOODROUPE, Esq.
Manager:
 HERBERT LEWIS.



Policy No.

2013277.

ASSURANCE SOCIETY LIMITED

HEAD OFFICE: 1 & 2, ROYAL EXCHANGE BUILDINGS, LONDON, E.C.

This Policy of Insurance Witnesseth that in consideration of the Insured designated in the Schedule hereto paying for this Insurance to the UNION ASSURANCE SOCIETY LIMITED of London (hereinafter called the Society) the first premium mentioned in the Schedule

The Society hereby agrees with the Insured (subject to the terms and conditions hereof whether annexed hereto endorsed or otherwise expressed hereon which shall be taken as part of this Policy and which constitute the basis of the Insurance) that if the property insured described in the Schedule or any part thereof shall be destroyed or damaged by fire or by lightning whether accompanied by fire or not at any time after payment of the premium and during the Period of Insurance stated in the Schedule or before 4 o'clock in the afternoon of the last day of each subsequent period if any in respect of which the Insured shall pay to the Society and it shall accept the annual premium required by the Society then the Society will pay or make good all such loss or damage to an amount not exceeding in respect of each item the sum expressed in the Schedule to be insured thereon or in the whole the total sum insured.

THE SCHEDULE ABOVE REFERRED TO.

THE INSURED: CHRISTOPHER J. NOLAN of No. 19 Capel Street, Dublin, Chandler and Confectioner.

THE PROPERTY INSURED:

1. Building occupied by the Insured as a Store for the purposes of his trade as above, brick or stone built and slated or tiled, situate No. 140 Upper Abbey Street, Dublin, aforesaid.

Sum Insured thereon

£500.

2. Stock, Fixtures, Fittings and Utensils in Trade; therein.

200.

Warranted no sugar Boiling and/or preserve making done therein.

This Insurance is subject to the Oil Clause "A" attached hereto.

OIL CLAUSE (A).

It is hereby agreed and declared that no Petroleum, or other Mineral Oil, or liquid product thereof, and no Naphtha, Turpentine or Varnish is, or during the currency of this Policy shall be, deposited or kept for sale upon the premises above described.

Total Sum Insured:

SEVEN HUNDRED POUNDS.

£ 700.

PERIOD OF INSURANCE: From the

Twenty-fifth day of

FIRST PREMIUM

Annual Premium

March 19 16 to four o'clock in the afternoon of the

£1: 1: -.

£1: 1: -.

Twenty-fifth day of March 19 17

Due at Ladyday.

In Witness whereof I, the undersigned, one of the Directors of the Society, have hereunto set my hand this 14th April 1916.

Ex^{ca} *[Signature]* Em^{ca} *[Signature]*

[Signature]
 Branch Manager

[Signature]

UNION



ASSURANCE SOCIETY LIMITED

Head Office: 81, CORNHILL, LONDON.

Fire Policy No. 2007550.

Name C. J. Nolan.

Sum Insured £ 2100.

Renewable 29th September.

This Policy should be examined and, if incorrect,
must be returned immediately for correction.

Memo:- It is hereby declared and agreed that the property Insured by items 2 & 3 of this Policy has now been transferred to the brick or stone built and slated building situate No. 19 Capel Street, Dublin, where same only is held insured and not as otherwise stated. Subject to the same Conditions, and Warranties as heretofore.

Exd, ~~to some~~
Entered in Office Books, Fo.44/4.
Dublin, 2nd November 1911.

W. L. Lutter
Asst. Branch Manager.

CONDITIONS.

1. Any material mis-description of any of the Property expressed to be hereby insured, or of any Building or Place in which any such Property is contained, or any misrepresentation as to or omission to state any fact material to be known for estimating the risk, renders this Policy void as to the Property affected by such mis-description, misrepresentation, or omission, and any mis-statement in answer to questions put by or on behalf of the Society on the proposal for the insurance, or before or at the time the risk is undertaken by the Society, renders this Policy void.

2. If after the Insurance has been undertaken, anything whereby the danger of Loss, or Damage by Fire to any of the Property hereby insured is increased be done thereto, or to or upon or in any Building or Place in which any of the Property hereby insured is contained, or if any of the Property be removed from the Building or Place in which it is herein stated to be contained, without in each and every case the sanction of the Society, signified by a memorandum made on the Policy, by or on behalf of the Society, the Insurance as to the Property affected thereby shall cease to attach.

3. This Policy does not cover—

- (A) Goods held in Trust or on Commission.
- (B) China, Glass, Looking Glasses, Jewels, Lace made by hand, Clocks, Watches, Trinkets, Medals, Curiosities, Manuscripts, Government Stamps, Engravings, Prints, Paintings, Drawings, Tapestries, Sculptures, Musical, Mathematical, or Philosophical Instruments.
- (C) Plans, Patterns, Models, Moulds, Designs, Drawings.
- (D) Gunpowder or other Explosives.
- (E) Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Money, Securities for Money, Books of Account, Documents of Title to Goods, Contracts, or other Documents.
- (F) Loss or Damage to Property occasioned by or happening through its undergoing any Heating Process or its own Spontaneous Fermentation or Heating.
- (G) Loss or Damage occasioned by or happening through Earthquake, Subterranean Fire, Hurricane, Invasion, Foreign Enemy, Hostilities, Riot, Civil Commotion, or Military or Usurped Power.
- (H) 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.
- (I) Loss or Damage by Explosion.

But this Policy does cover Loss or Damage to Property occasioned by Explosion of Gas elsewhere than on Premises being part of any Gas Works, or to Property struck by Lightning, which will be deemed to be Loss by Fire within the meaning of these Conditions.

4. This Policy ceases to be in force as to any of the Property hereby insured upon the interest of the Insured therein passing from him otherwise than by Will or operation of Law, unless notice thereof be given to the Society and the Insurance be declared to be continued to a successor in interest by a memorandum made on the Policy by or on behalf of the Society, and the expression "the Insured" herein shall include a successor in interest to whom the Insurance is so declared to be or is otherwise continued.

5. On the happening of any Loss or Damage the Insured shall forthwith give notice thereof in writing to the Society, and shall within fifteen days after such Loss or Damage, or such further time as the Society may allow in that behalf, and at his own expense, deliver to the Society a claim in writing for the Loss or Damage, stating the several amounts of the Loss or Damage in respect of all the several items of Insurance respectively, and containing as particular an account as may be reasonably practicable of the several articles or items of property damaged or destroyed, with the estimated value of each of them respectively, having regard to their value at the time of

the Loss or Damage. The Insured shall also produce and give to the Society, when, where, and to whom, and in manner required by it, and at his own expense, all such plans, specifications, measurements and quantities, estimates, deeds, books of account, vouchers, invoices, copies thereof, documents, proofs, and explanations with respect to the Claim and the alleged Loss and Damage, and the circumstances of the Loss or Damage, and the ownership of or interest in the Property hereby insured, and as to other insurances, and also as to all other matters as may be reasonably demanded; and also if required shall make and cause to be made statutory declarations of the truth of the Claim and of any of the matters aforesaid, and no Claim whatever under this Policy shall be payable unless the terms of this Condition have been complied with.

6. If the Claim be in any respect fraudulent, or if any fraudulent or false plan, specification, measurement, quantity, estimate, deed, book, account, entry, voucher, invoice, or other document, proof or explanation be produced or given, or if any fraudulent means or devices be used by the Insured, or any one acting on his behalf, to obtain any benefit under this Policy, or if any false declaration or statement be made, or if any loss or damage be occasioned by the wilful act or with the connivance of the Insured, all benefit under this Policy is forfeited.

7. The Society may at any time before payment of the amount of any loss or damage, whether or not the amount of the loss or damage has been adjusted or ascertained or an award has been made, instead of paying the amount of the loss or damage, make it good by replacing or reinstating the whole of the property damaged or destroyed, or by replacing or reinstating any items or parts thereof and paying the amount of the loss or damage to the residue of such property. Provided that the Society in making good the loss or damage shall not be bound to replace or reinstate any property exactly and completely, but only to do so substantially as nearly as circumstances permit and in a reasonably sufficient manner, and that in the event of the Society being prevented by any Building Regulations or otherwise by Law from reinstating any building as it was before the loss or damage thereto, the Society shall be bound only to reinstate the same as far as practicable, and shall not be bound to expend more than the sum it would have cost to reinstate such building as it was before such loss or damage. And provided also that the Society shall not in any case be bound to expend in respect of any one of the items insured more than the sum insured by the Society thereon.

In cases where the property is insured elsewhere the Society may join with any other Insurance Company or Insurers in replacing or reinstating.

If the Society elect to replace or reinstate any property, the Insured, at his own expense, shall produce and give to the Society all such plans, specifications, measurements and quantities, particulars, documents, books and information (oral and documentary) as the Society may require.

8. On the happening of any Loss or Damage in respect of which a claim is or may be made under this Policy, the Society and every person authorised by the Society may enter, take, and keep possession of the Building or Premises where the Loss or Damage has happened, and may take possession of, or require any Property of the Insured on the Premises at the time of the Loss or Damage, or any of the Property hereby insured, to be delivered to them, and may examine, sort, sift, arrange, remove, and keep possession of such Property until the Claim is adjusted or settled, without thereby incurring any liability, and this Condition shall be evidence of the authority of the Society and of the leave and license of the Insured so to do. If the Insured or anyone acting on his behalf shall not comply with the requirements of the Society, or shall hinder or obstruct the Society in doing any of the above-mentioned acts, then all benefit under this Policy shall be forfeited.

9. The Society may, in the name of the Insured at any time, whether before or after the adjustment or ascertainment of any alleged Loss or Damage insured against, sell or dispose of any Salvage, or any of the Property taken possession of or removed by its authority, and this Condition shall be evidence of the authority of the Society, and of the leave and license of the Insured so to do. And in the event of the Policy being void, ceasing to attach, or its benefit being forfeited, the Society shall not be liable in respect of such sale or disposal to any greater amount than the net proceeds of such Salvage or Property. The Insured shall not, in any case, have any right to abandon any Property to the Society whether taken possession of by the Society or not.

10. If, at the time of any Loss or Damage happening to any of the Property hereby insured, there be any other subsisting Insurance or Insurances, effected by the Insured or by any other person or persons on his behalf, covering such Property, either alone or together with any other Property, this Society shall not be liable to pay or contribute more than its rateable proportion of such Loss or Damage.

11. In all cases where any other subsisting Insurance or Insurances, effected by the Insured or by any other person or persons on his behalf, covering any of the Property hereby insured, either alone or together with any other Property in and subject to the same risk only, shall be subject to Average, the Insurance on such Property under this Policy shall be subject to Average in like manner.

12. No Insurance will be in force until, nor will the Society be liable in respect of any Loss or Damage happening before the Premium, or a Deposit on account thereof, is actually paid, and no such Payment or Deposit and no payment in respect of the renewal of this Policy shall be good unless a receipt for it, upon a printed form of receipt issued from the Office of the Society, and signed by one of the Society's authorised Officers or Agents shall have been given to the Insured.

13. Every notice or communication to the Society required by any of these Conditions must be written or printed.

14. If and whenever any difference or differences shall arise between the Insured or any Claimant under this Policy and the Society as to any Claim for any Loss or Damage, or any other claim against the Society, or as to any matter touching the rights, duties, and liabilities of the Insured or the Society, or otherwise in any way relating to or arising out of this Policy, such difference or differences 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 the party claiming, and the other by the Society within one calendar month after either party has been required so to do by the other party; and in case of disagreement between the Arbitrators, to the decision of an Umpire, to be appointed by the two Arbitrators before entering upon the reference, who shall sit with the Arbitrators and preside at their meetings during the reference, and the death of any of the parties shall not revoke or affect the reference, and the authority or powers of the Arbitrator, Arbitrators, or Umpire respectively, shall state the facts upon any question of law in a Special Case for the opinion of the Court, and shall have power to make one or more awards as to any of the matters in difference respectively at their or his discretion; and the costs of the reference and award, but only as between party and party, shall be in the discretion of the Arbitrator, Arbitrators, or Umpire, making the award, who shall have power to determine the amount of the costs of the reference and award respectively, or any part thereof, or to direct the same to be taxed, and to direct when and by whom and to whom and in what manner such costs or any part thereof shall be paid. And the submission to arbitration shall be subject to the provisions of the "Arbitration Act, 1889," or any statutory modification thereof as if expressed herein. And the Society shall not be liable in respect of any Claim for any Loss or Damage, or for any act, neglect, or default in the exercise of any of the powers and authorities given to it by the Policy or otherwise, unless and until the claim shall, if not admitted, and the amount of its liability in respect of such Arbitrator, Arbitrators, or Umpire, whose award thereon shall be a condition precedent to any liability of the Society or any right of action against the Society in respect of such Claim.

15. In all cases where this Policy is void, or has ceased to be in force, or to attach, or all benefit under it is forfeited, all moneys paid in respect thereof will be forfeited to the Society.

16. The Insured and any claimant under this Policy shall, at the expense of the Society, do and concur in doing and permit to be done, all such acts and things as may be necessary or reasonably required by the Society for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Society shall be or would become entitled or subrogated upon their 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 Society.

Any warranties to which the property insured or any item thereof is, or may at any time be made subject shall attach and continue to be in force during the whole of the currency of the Policy; and, notwithstanding the second Condition, non-compliance at any time with any of the warranties shall be a bar to any claim in respect of such property or item.

UNION

No. 2007550.
(D)



Sum Insured

£ 2100.



Present Premium to

Michaelmas 1908.

£ 3: 3: -.

Future Annual Premium

£ 3: 3: -.

ASSURANCE SOCIETY LIMITED

HEAD OFFICE, 81, CORNHILL, LONDON, E.C.



his Policy of Insurance Witnesseth That **CHRISTOPHER JOSEPH NOLAN**

of No. 71 Meath Street, Dublin, Wholesale and Retail Confectioner, and Chandler. —

(hereinafter called the Insured), having paid to the **Union Assurance Society Limited** (hereinafter called the Society), the sum of **Three Pounds,**

Three Shillings,

for Insuring against Loss or Damage by Fire as hereinafter mentioned, the Property

hereinafter described, in the several sums following, namely—

Building situate No. 71 Meath Street, aforesaid, occupied by the Insured as Shop, Warehouse and Dwellinghouse. — **£450.**

Household Goods, Tenant's Fixtures and Fittings, Linen, Wearing Apparel, Printed Books and Printed Music, Plate, Wines and Liquors, China, Glass, Looking Glasses, Jewels, Clocks, Watches, Trinkets, Prints, Paintings, Drawings and Sculptures; also Musical, Mathematical and Philosophical Instruments, all in private use (no one Print, Painting, Drawing, or piece of Sculpture, in case of loss, to be deemed of greater value than £ 10) — **200.**

all the property of the Insured, therein. — **800.**

Stock, Fixtures, Fittings and Utensils in trade, therein. — **550.**

Building situate No. 72 Meath Street, aforesaid, occupied as Baker's Saleshop and Dwellinghouse. — **550.**

Building of Flour Store and Bakehouse (3 Ovens and a gas heated hot plate therein) situate at rear of the above described buildings and communicating with each other and with Saleshop, No. — **300.**

72 Meath Street. — **£2100.**

— The above described buildings are brick or stone built and slated. — **£2100.**

Warranted that no sugar boiling be done on the premises, and this Insurance is subject to the Oil Warranty A attached hereto. —



OIL WARRANTY
(A)
(IRELAND).
N. & S. - 1908-1909.

It is hereby agreed and declared that no Petroleum, or other Mineral Oil, or liquid product thereof, and no Naphtha, Turpentine, or Varnish, is, or during the currency of this Policy shall be, deposited or kept for sale upon the premises above described.



The Society hereby agrees with the Insured (but subject to the Conditions on the back hereof, which are to be taken as part of this Policy) that if the Property above described, or any part thereof, shall be destroyed or damaged by Fire, at any time between the **Twenty-ninth day of September 1907** and four o'clock in the afternoon of the **Twenty-ninth day of September 1908**, or at any time afterwards, so long as the Insured or the Representatives of the Insured being successors in interest shall pay to the Society, and it shall accept the sum required for the Renewal of this Policy, on or before four o'clock in the afternoon of the last mentioned day and on or before the same day in each succeeding year, the Society will pay or make good all such loss or damage to an amount not exceeding in respect of the several matters above mentioned the sums hereby insured thereon respectively, and not exceeding in the whole the sum of — **TWO THOUSAND, ONE HUNDRED** — pounds.

In Witness whereof I, the undersigned, one of the Directors of the said Society, have hereunto set my hand this **Sixth** day of **November** **Nineteen Hundred and Seven.**

Em^r

Ex^r

Thomas Greedy
Branch Manager.

William Latham

MEMORANDUM.

From

Union Assurance Society Limited

16, COLLEGE GREEN,

DUBLIN.

To

16th October 1916.

To whom it may concern.

10359-10000.5.16

We hereby certify that the premium on Policy No. 2007550 from Michaelmas 1915 to Michaelmas 1916, was duly paid to us.

W. Suttie
asst. Branch Manager.