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6931

Haughton Leedom Co
Arnott & Co. &
Anthony & Newton Deverell

REPORTED ON BY COMMITTEE.

(2 MAR. 1917

London Guarantee & Accident

Policy 1100164 & l.v

returned

In
9/3/17

Assessors Report.

7th February 1917

Claim No. ⁶⁹³¹ ~~320~~ Name of Claimant Hampton Leedom & Co Ltd., Ironmongers &c

Situation of Property 50 Henry Street and 6 to 8 Coles Lane, 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
<i>Yearly Rents</i>						
Henry St Premises	387	12 Months Consequential Loss Policy		387	387	
Coles Lane -do-	80	-do-		80	80	
TOTALS, £	467			467	467	

~~Interests in the buildings.~~

£387 : 0 : 0 Payable to Messrs Arnott & Coy Ltd, Henry Street, Dublin.

80 : 0 : 0 -do- Messrs Anthony & Hewson Deverell, I Como Terrace, Howth Road, Clontarf, Dublin.

Walter James & Co

Award of Committee: Contents £467 WJ

do. Buildings

REPORTED ON BY COMMITTEE.

2 MAR. 1917

Hampton Beaton & Co

50 Henry St.

6-8 Coler Lane

Claim for loss under Los Angeles Policy

No 1100164. Under Insurance & Accidents Co Ltd

£2500

DUPLICATE:

London Guarantee

and

Accident Company, Limited.

Head Office:

**20, 21 & 22, LINCOLN'S INN FIELDS,
LONDON, W.C.**

War Risks Policy.
(Aircraft.)

Policy No. W.20600

Premium £ 32. 5. 0

Name of } Messrs. Hampton Leedom
Insured } & Company Limited.

Please Examine this Policy.

**If any Error be found, the Policy must be
immediately returned for correction.**

A.

WAR RISKS POLICY.
(AIRCRAFT.)

Policy No. W.20600

Premium £ 32 : 5 : 0



London Guarantee & Accident Company, Limited.

ESTABLISHED
1869.



ESTABLISHED
1869.

Sum Insured £ 21,000

HEAD OFFICE:

20, 21 & 22, LINCOLN'S INN FIELDS, LONDON, W.C.

Whereas

MESSRS. HAMPTON LEEDOM AND COMPANY LIMITED of No.50 Henry Street, Dublin.

hereinafter called "the Insured," is desirous of effecting an insurance against War Risks, as hereinafter defined, with the LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED, hereinafter called "the Company" during the period 2nd December 1915 to 2nd December 1916

for the sum of not exceeding
 £ 14,500 on contents Merchandise
 £ 6,500 on building, including Fixtures and Fittings
 of Premises situate as aforesaid with Stores communicating

And Whereas the Insured hath supplied certain particulars the truth of which he hereby warrants for the purpose of this Insurance, and hath paid the Company the sum of Thirty-two Pounds and Five Shillings

as the premium for the said Insurance.

The Company hereby agrees to indemnify the insured in the above sum (but pro rata only with any other subsisting insurance, and less any sum recovered from any third parties) against the loss of and/or damage to the property hereby insured directly caused by Aircraft (hostile or otherwise), including Bombs, Shells, and/or Missiles dropped or thrown therefrom or discharged thereat, and fire, and/or explosion directly caused thereby, whether originating on the premises insured or elsewhere. No claim to attach hereto for delay, deterioration and/or loss of market or for confiscation or intentional destruction by the Government of the Country in which the property is situated.

This Policy is issued subject to the condition of average, that is to say, the Insured shall be entitled to recover in respect of any loss or damage only such proportion of the sum insured as the value of the property lost or damaged bears to the total value of the property covered by the Insurance.

This Policy shall not extend to nor cover loss or damage which can be covered by any other Policy of Insurance.

The Company shall be entitled to the benefit of any rights or remedies that the Insured may have against any other parties, and the Insured shall give all necessary information and assistance for this purpose.

This Policy cannot be cancelled nor is there any return of premium for short interest.

If any difference or dispute of any kind whatsoever shall arise between the Insured and the Company in respect of this Policy or in respect of any claim or of any matter or thing or any liability arising or alleged to have arisen hereunder or otherwise connected herewith directly or indirectly, the same shall be referred to the decision of two Arbiters, one to be chosen by the Company and the other by the Insured, with power to said Arbiters to appoint an Umpire. The costs of and connected with the Arbitration shall be in the discretion of the Arbiters or Umpire, who shall also have power to take evidence and compel production or exhibition of documents, and an award in such an Arbitration shall be a condition precedent to any right of action against or any liability of the Company.

In witness whereof these presents have been signed for and on behalf of the Company this eleventh

day of May 1916

Examined. *[Signature]*

Entered. *[Signature]*

[Signature] Director.

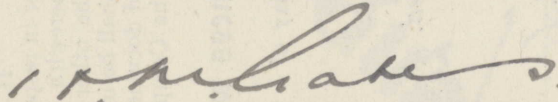
[Signature] Assistant Manager.

POLICY No. W.20600:

Memorandum: It is hereby declared and agreed that this policy be extended to cover bombardment not only from the sea but by guns landed on British soil by belligerents now engaged or by any others that may at any future time become involved. It is distinctly understood that damage by guns caused by any rioting, usurped power, civil commotion, civil war, privy sedition or rebellions shall not be covered by this policy of insurance.

Dated this third day of January 1916.

Exmd: *f*
Entd: *f*



Assistant Manager.

D 166

PHENIX ASSURANCE COMPANY, Limited.

Head Office: 19, LOMBARD STREET, LONDON, E.C.

IRISH BRANCH: DUBLIN—10 & 12, Trinity Street; JAMES R. WARNER, Manager.
BELFAST OFFICE: 29, Rosemary Street, GEO. E. TAYLOR, District Secretary.



FIRE DEPARTMENT.

A. Severell Esq. Agent.

Policy No. *11088936* Fire

Received the *27th* march 1916

of *Mrs. Hampton, Leedom Ho. Ltd.* the sum

stated in the margin hereof, being One Year's Premium for the

Renewal of the above Policy of this Company for £*21,520*

from *25th* march, 1916, to *25th* march, 1917.

Premium

£*69: 3: -*

J. R. Warner
Manager.





PHOENIX ASSURANCE COMPANY, LIMITED,

Irish Branch: 10-12, TRINITY STREET,

DUBLIN, 8th May 1916. 19

Copy of Policy No. 11088936 paid to Ladyday 19 17.

Date of Policy. Ladyday 1913. Agency A. Deverell.

MESSRS HAMPTON, LEEDOM & Co, Ltd., of No. 50 HENRY STREET, DUBLIN; Ironmongers, China, Glass, Delph and Hardware Merchants, General House Furnishers & Dealers in Groceries & Chandleries.

21,520

On property as described in the typewritten Specification attached hereto which is to be taken and read as part of this Policy and a copy of which is lodged in this Office-----

£22,520.

Annual Premium £73. 19. 0.

SPECIFICATION

- 1. On Stock-in-Trade in their Shop, Warerooms & Stores, situate No. 50 Henry Street, aforesaid, & extending to Sampson's Lane & Coles Lane and marked Nos. 1, 2, 3, 4, 5, 6, 7 and 8 on a Plan thereof revised April 1910-----

17,000
18,000

B

The Buildings Nos. 1 and 3 communicate by double metal covered Doors - but otherwise all of the aforesaid buildings communicate internally.

- 2. On Shop, Office & Wareroom Furniture including Stationery not being Stock-in-Trade, and on Movable Utensils not being Stock-in-Trade, & all Trade Fixtures & Fittings including Plate Glass, Fixed Mirrors, Fireproof Safes, in the aforesaid buildings -----

2,200

B

- 3. On Gas & Electric Light Fittings & Fixtures (and which are insured under this item only), therein-----

250

B

- 4. On the building of Insured's Store situate Sampson's Lane and marked No. 2, aforesaid-----
- merryes store. (given up)*

300

£ 20,750

(B)

Star

Star

Star c/



PHENIX ASSURANCE COMPANY, LIMITED,

Irish Branch: 10-12, TRINITY STREET,

DUBLIN, 8th May 1916. 19

Copy of Policy No. 11088936 paid to Ladyday 19 17.

Date of Policy. Ladyday 1913. Agency A. Deverell.

Brought Forward----- £21620.

x 13. On Vans, Harness, Stable Utensils & Fodder, therein----- 300.

7 14. On the building of said Stables & Coach-house & Harness Room. A Stove for warmth is hereby allowed in the Harness Room, and one for Cooking in Coachhouse. Both Stoves stand on incombustible bases and each is not less than two feet, nor each pipe not less than nine inches of woodwork----- 600.

£22,520

The Insurances by items 1 to 5 inclusive are subject to the attached Oil Warranty "A", the Insurances by items 6 to 14 inclusive are subject to the attached Oil Warranty "D".

It is further warranted that the quantity of Mineral Oil stored in the said Store No. 9 on Plan shall not at any time during the currency of this Policy exceed 500 gallons, and the quantity of Mineral Oil stored in said Store No. 9a on plan, shall not at any time exceed 1000 gallons.

The Insurances by items 1, 7 & 10 hereof extend to cover Stock in the premises described thereunder, held by the Insured in trust or on commission for which they are responsible.

The Insurances under each item of this Policy are subject to the attached Assistants Clause No. 4 (limit 100 Items 1 to 5 and 50 Items 6 to 14).

The Insurances under items 1, 2 & 3 are each separately subject to the attached Condition of Average.



PHOENIX ASSURANCE COMPANY, LIMITED,

Irish Branch: 10-12, TRINITY STREET,

DUBLIN, 8th May 1916. 19

Copy of Policy No. 11088926 paid to Ladyday 1917

Date of Policy. Ladyday 1913. Agency A. Deverell.

not affected

	Brought Forward-----£	20,750,	
	5. On the buildings occupied by the Insured as Stores & as Packing Rooms marked Nos. 3, 4, 5, 6, 7 & 8, as aforesaid-----	350	B.
	<p>The aforesaid buildings are brick or stone built & are roofed with Slates, corrugated iron and glass. They are lighted by Gas and Incandescent Electric Light, the current coming from the Street Mains.</p> <p>Permission is given for the use of Oil and Gas Stoves for heating the buildings Nos. 1, 2 & 3 on plan and for the repair therein of Lamps and such-like a Gas heater being used for the soldering irons.</p>		
X	6. On the building one storey in height, concrete built and roofed (having small glass lights in roof) & having sunken concrete floor, occupied by the Insured as Oil & General Store & situate detached near last; marked No. 9-----	25	S
X	7. On Stock-in-Trade including Casks, therein-----	75	S
X	8. On Trade Fittings & Utensils, therein-----	10	S
X	9. On the building, one storey in height, of another Store constructed & occupied similarly to No. 9 & adjoining but not communicating internally therewith; marked No. 9a-----	25	S
X	10. On Stock-in-Trade, including Casks, therein-----	75	S
X	11. On Trade Fittings and Utensils, therein-----	10	S
X	12. On Horses (no one Horse in case of loss to be deemed of greater value than £40 - Forty Pounds) in the Insured's Stables, Coachhouse & Harness Room communicating, brick or stone built & slated & corrugated iron roofed, & situate at rear of Nos. 6 & 7 Gardiners Row, Dublin-----	300	
	Carried Forward----	£21,620	



PHENIX ASSURANCE COMPANY, LIMITED,

Irish Branch: 10-12, TRINITY STREET,

DUBLIN, 8th May 1916. 19

Copy of Policy No. 11088936 paid to Ladyday 1917.

Date of Policy. Ladyday 1913. Agency A. Deverell.

This Insurance is subject to the attached Electric Clause.

Endorsements on above Policy

25/3/14

Memo:- The sum insured by 1st item of this Policy is hereby reduced to £17,000.

Total Sum now remaining insured £21,520.

Present Renewal & Future Annual Premium £70.19.0.

24/3/16

Memo:- The insurance of £1200 by items 12, 13, & 14 of this pol shall now read as follows & not as heretofore, viz:-

1. On Insured's Stables, Coachhouse & Harness Room all communicating situate at rear of Nos. 6 & 7 Gardiners Row, Dublin. -----£300.
2. On Horses (no one Horse in case of loss to be deemed of greater value than £40) therein -----£300.
3. On Vans, Harness, Stable Utensils & Fodder therein ----- 300.
4. On Insured's Store situate adjoining but not communicating with above mentioned buildings----- 300.

not affected

All brick or stone or corrugated iron roofed buildings & a Stove for warmth is allowed in said Harness Room & one for warmth in said Coachhouse. Both Stoves stand on incombustible bases & neither they nor their pipes are within 9 inches of any woodwork.

The insurances by the items 1, 2 & 3 of this Endorsement are subject to the Oil Warranty "D" and that by 4th item thereof to the Oil Warranty "A", both attached hereto.

Total sum insured as before.
present renewal & Future annual premium £69. 3. 0.

Premium for the First Period to

£ s. d.

19

Renewal Premium payable at the last day of the First Period and thereafter Annually on the last day of any subsequent period

£ s. d.

Payable at



Policy No.

SUM INSURED,

£ CANCELLED

The Corporation of the Royal Exchange Assurance.

This Instrument or Policy of Assurance Witnesseth, That

(hereinafter called "the Insured") carrying on the business of (hereinafter called "the Business") in premises situate (hereinafter called "the Premises") having delivered to the ROYAL EXCHANGE ASSURANCE (hereinafter called "the Corporation") a Proposal in writing dated the _____ day of _____ 19____, a copy of which appears on the back of this Policy, and having agreed that it shall be the basis and form part of this Contract, in consideration of the Insured paying to the Corporation the Premium for the First Period above mentioned in respect of this Insurance on the several matters specified of the sums set opposite thereto in the following

SCHEDULE.

Sum Insured on Profits	£
Sum Insured on Establishment Charges ...	£
Total Sum Insured	£

The Corporation agrees with the Insured, subject to the Terms and Conditions printed on the back hereof or otherwise expressed hereon which are to be taken as part of this Policy, that if while this Policy is in force the Premises or Property of the Insured therein shall be destroyed or damaged by Fire and the business shall be thereby interrupted or interfered with, and in consequence of the interruption of or interference with the business the Turnover for the first calendar month, or for the first two or more consecutively of the calendar months from the day of the Fire, shall be less than the Turnover for the corresponding month in the last preceding year,

The Corporation will pay to the Insured:—

FIRSTY, in respect of loss of profits in each month the same proportion of the sum hereby Insured on profits or of the net profit for the last financial year preceding the Fire, whichever shall be the smaller, as the shortage of the Turnover for that month is of the Turnover for the last preceding financial year.

SECONDLY, in respect of Establishment Charges accruing in each month the same proportion thereof as the shortage of Turnover for that month is of the Turnover for the corresponding month in the last preceding year, provided that in adjusting the sum payable in respect of Establishment Charges accruing after the Fire only Establishment Charges of the same description as those taken into account in arriving at the Net Profit for the last financial year preceding the Fire shall be taken into account, and that no payment shall be made on account of Establishment Charges in respect of which the Insured shall not sustain a loss in consequence of the Fire. Establishment Charges shall be deemed to accrue from day to day and to be apportionable accordingly, and an allowance for depreciation shall not be deemed to be an Establishment Charge.

Provided that if the sum hereby insured on Establishment Charges shall be less than the amount in the last financial year preceding the Fire of the Establishment Charges of the same description as those which are to be taken into account and in respect of which payment is to be made, the sums to be paid in respect thereof shall be reduced in the same proportion as the sum hereby insured on Establishment Charges bears to that amount.

AND FURTHER, the Corporation will pay to the Insured, notwithstanding that there shall not be a shortage of Turnover, a sum equal to that by which the ordinary working expenses of the business are reasonably increased during any period not exceeding calendar months from the day of the Fire in consequence of its interrupting or interfering with the business.

The sums payable by the Corporation shall be ascertained and paid monthly.

Provided that the Corporation shall not be liable on account of Loss of Profits or Establishment Charges arising or accruing after the end of the month next preceding the first month in which there shall not be a shortage of Turnover or on account of Loss of Profits, Establishment Charges, or extra Working Expenses arising, accruing, or incurred after the expiration of calendar months after the Fire, nor shall the Corporation be liable on account of Loss of Profits, Establishment Charges, and extra Working Expenses, to pay more than would have been payable if the business had been entirely stopped for months after the fire, or in consequence of any Fire or all Fires happening during any one period of Insurance in respect of any item to an amount exceeding the Sum Insured thereon, or to an amount exceeding in the whole, including extra working expenses, the total sum hereby Insured, viz.: Pounds.

The Insured hereby warrants that Property of the Insured in the premises is and shall during the continuance of this Insurance be kept Insured against loss or damage by Fire by a Policy or Policies in the ordinary form effected with one or more Fire Insurance Company or Companies, either separately or together with the premises;

And no Claim under this Policy arising out of any Fire shall be payable unless or until the Company or one or more of the Companies by which property of the Insured in the premises is insured, shall have paid for or admitted liability for the destruction of or damage to it or the premises by the Fire.

The amounts of all Losses upon this Policy shall from time to time be adjusted by a professional Accountant, who shall be appointed, in writing, by the parties, or in Wales, or by the President of the Institute of Chartered Accountants in Ireland, or by the President of the Society of Accountants in Edinburgh in Scotland, in whichever country the premises may be situate or, if the Insured shall think fit, by the President of the Society of Incorporated Accountants and Auditors, and in adjusting the same the Accountant may take into consideration any extraordinary or other circumstances, before or after the Fire, of the Turnover, Shortage of Turnover, Net Profit, Establishment Charges, and Working Expenses, and any other matter affecting the business which he may think ought to be taken into consideration.

And the Certificate signed by the Accountant of the amount of any Loss shall be conclusive as to its amount, and no sum shall be payable in respect of any Loss until the amount of it has been so adjusted.

The Corporation will pay the Accountant's charges.

This Policy shall not be in force until payment to the Corporation of the Premium for the First Period of Insurance, but after payment thereof it shall be in force until Four o'clock in the Afternoon of the last day of that period and of the last day of any subsequent period in respect of which the Insured may pay to the Corporation, and it may accept, the sum required for the renewal of this Policy.

The Capital-Stock, Estates, and Securities of the Corporation only shall be liable in respect of any claim upon this Policy, and no Proprietor shall be liable to any call or contribution in liquidation or otherwise in respect thereof.

In Witness whereof the Corporation have caused their Common Seal to be hereto affixed the _____ day of _____ in the Year of our Lord One Thousand Nine Hundred and _____

By Order of the Court of Directors,

CANCELLED
Secretary

**Proposal for Insurance Against
Consequential Loss by Fire.**

Agency.

ROYAL EXCHANGE ASSURANCE.

Head Office—ROYAL EXCHANGE, LONDON, E.C.
West End Branch—44, FALL MALL, S.W.

Name of the Proposer
Business carried on by the Proposer
Premises in which the Business is carried on

Sum to be Insured.

**Proposal for Insurance against Loss through interruption of business
caused by Fire.**

On Nett Profit
On Establishment Charges

The indemnity is to be for a period of not exceeding
months after each fire.

The sums proposed for Insurance on Nett Profit and Establishment Charges are not in
excess of those shown by the Proposer's books for the last financial year.

£

**QUESTIONS TO BE ANSWERED BY THE PROPOSER, AND WHICH WILL FORM
PART OF THE BASIS FOR THE PROPOSED INSURANCE.**

1. Are you at present insured against Loss of Profits in this or any other Office? If so, please state particulars
2. Have you proposed to any Office and been refused an Insurance against Loss by Fire or Loss of Profits? ...
3. Have you ever had a fire, either in the premises or elsewhere? If so, state particulars ...
4. Name of the Fire Insurance Company or Companies on the risk ...
5. Amount insured on property of the Proposer in the premises against Loss or damage by Fire separately or together with the premises ...
6. Average rate per cent. per annum of the premium paid on that amount ...

£

I declare that the statements made in this Proposal are true, and I agree that this Proposal and Declaration shall be the basis of and form part of the Contract between me and the Royal Exchange Assurance.

Agent Signature of the Proposer
Address Date 19

CONDITIONS.

1. The following words and expressions shall have the following meanings:—

- "Fire" shall mean Fire or Lightning or Explosion of Coal Gas, but shall not include Fire or Explosion of Gas occasioned by or happening through
 1. Riot, Civil Commotion, Foreign Enemy, Military or Usurped Power, or
 2. Earthquake, or
 3. Spontaneous Fermentation or Heating, except of Coal, and at Gas Works, of Coal or other materials used in the production of Gas.
- "The Accountant" shall mean the Accountant appointed under the provisions of this Policy to adjust the amount of a loss.
- "The Financial Year" shall mean the year ending on the day to which in the ordinary course the yearly accounts of the business are made up.
- "Net Profit" shall mean the profits arising from the trading of the Insured, excluding all capital receipts and accretions, and all expenditure properly chargeable to capital, but including such an allowance for depreciation, as the Accountant may think reasonable, and any additions and deductions which, having regard to any extraordinary or other circumstances of the business, the Accountant may think ought to be made.
- "Turnover" shall mean, with respect to any month or year, the money paid or payable to the Insured for goods sold and delivered, and goods bargained and sold and for work done and materials provided in the month or year.
- "Shortage of Turnover" shall mean, with respect to any month, the difference between the Turnover for that month and the Turnover for the corresponding month of the previous year, when the latter is the greater.

2. If there shall have been any misrepresentation of any fact material to be known to the Corporation for estimating the risk, or any omission to state any such fact, or if there shall be any misstatement in the Proposal for this Insurance the Corporation shall not be liable upon this Policy.

3. If anything shall be done upon or to the premises or property of the Insured therein, whereby the danger of loss or damage by Fire shall be increased, this Insurance shall cease, unless and until notice thereof shall be given to the Corporation, and the consent of the Corporation to the continuance of the Insurance shall be signified by a Memorandum made upon this Policy by or on behalf of the Corporation. And if during the continuance of this Insurance the premium payable upon any such ordinary Fire Policy as is referred to in this Policy shall be increased, the Insured shall forthwith give notice thereof to the Corporation, and shall be liable to pay to the Corporation a proportionately increased premium upon this Policy for so much of the current period of Insurance as shall be unexpired.

4. On the happening of any Fire in consequence of which a claim is or may be made under this Policy the Insured shall forthwith give notice thereof to the Corporation, and shall use due diligence and do and concur in doing and permit to be done all things which may be reasonably practicable to prevent or put

an end to any interruption of or interference with the business, and to avoid or diminish any shortage of Turnover. And in the event of a claim being made under this Policy the Insured shall produce and give to the Accountant all such Books of Account and other Business Books, Vouchers, Invoices (whether originals or copies) and other Documents, Proofs, Information and facilities as he may reasonably require. No claim under this Policy shall be payable unless the terms of this condition are complied with.

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

6. If at the time of any Loss upon this Policy there shall be any other subsisting Insurance covering the Loss or any part of it, the Corporation shall not be liable for more than its rateable proportion thereof.

7. The Insured and any Claimant under this Policy shall, at the expense of the Corporation do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Corporation for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Corporation shall be, or would become, entitled or subrogated upon its paying any Loss upon this Policy whether such acts and things shall become or be necessary or required before or after payment thereof.

8. Subject to the provisions in this Policy for the adjustment of Losses by the Accountant, all differences arising out of this Policy shall be referred to arbitration pursuant to the statutory provisions relating to arbitration in force in that part of the United Kingdom in which the premises are situate. And the obtaining of an award in respect of any claim under this Policy, or of any matter in difference shall be a condition precedent to any liability of, or right of action against, the Corporation in respect thereof. Save as aforesaid the Corporation will in any competent legal proceedings acknowledge the jurisdiction of the Courts of the Country in which the premises are, whether England, Scotland or Ireland.

9. Any warranties to which this Insurance is or may at any time be made subject shall attach and continue to be in force during the whole of the currency of this Policy and notwithstanding the third Condition, non-compliance with any of the warranties shall be a bar to any claim under this Policy.

10. The Corporation may at any time without assigning any reason by giving notice in writing to the Insured by registered letter addressed to the Insured at the address mentioned in, or in any endorsement upon, the Policy determine the Insurance effected by this Policy as from the time of the receipt of such notice by the Insured. A notice sent by registered letter in pursuance of this condition shall be deemed to be received at the time when it should have been delivered in the ordinary course of post. And if this Insurance shall be so determined the Corporation shall be liable to return to the Insured a rateable proportion of the premium paid for the unexpired time, but in no other case shall the Insured be entitled to be repaid any premium or any part thereof.

11. All notices required to be given by the Insured to the Corporation shall be in writing and delivered by hand or post at its Head Office in London or one of its Branch Offices.