

# RAILWAY PASSENGERS ASSURANCE COMPANY

The shares of which are vested in and the contracts of which are guaranteed by the

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED

HEAD OFFICE: PEMBROKE HOUSE, 40 CITY ROAD, LONDON, E.C.1

Policy No. C/E 00871

### CAMP EQUIPMENT INSURANCE

Whereas the Insured by a proposal declaration or statement made by or on behalf of the Insured which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance

Now this Policy witnesseth, that subject to the terms exceptions and conditions contained herein or endorsed hereon if at any time during the Period of Insurance the Property (or any part thereof) while in the Situation shall be lost damaged or destroyed by Fire Storm Tempest Flood or Theft or any attempt thereat or shall be accidentally damaged the Company will pay the amount of all such loss damage or destruction up to the Sum Insured

If at the time of any loss damage or destruction the actual value of the Property shall be greater than the Sum Insured the Insured shall be considered as being his own Insurer for the difference and shall bear a ratable share of such loss damage or destruction

#### EXCEPTIONS

The Company shall not be liable in respect of

- (a) the first £1 of any loss of damage to or destruction of the Property
- (b) wear and tear or depreciation
- (c) damage or deterioration by moth vermin or arising from any process of cleaning repairing or restoring
- (d) damage to glass or crockery unless caused by Theft or any attempt thereat or by Fire or unless consequent upon accident to the conveying vehicle
- (e) loss damage or destruction arising from detention confiscation destruction or requisition by or under the order of any Government or Public or Local Authority
- (f) (i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss  
(ii) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- (g) loss damage or destruction directly or indirectly occasioned by happening through or connected with Earthquake Volcanic Eruption Riot Strike Civil Commotion War Invasion Act of Foreign Enemy Hostilities (whether War be declared or not) Civil War Rebellion Revolution Insurrection or Military or Usurped Power or Looting Sacking or Pillaging following the same

Signed for and on behalf of the Company

Countersigned

E. F. Maxwell



Director

Date: 24.7.63

Branch: Croydon

Agency: E.C. Line Manager



## SCHEDULE

<b>The Company : RAILWAY PASSENGERS ASSURANCE COMPANY</b>	
<b>The Insured : Name R. Brenchley, Wallington Indep. Grammar School.</b> Address 10-12, Stanley Park Rd, Wallington, Surrey	
<b>Situation</b>  Camp Site at 23, Eoligarry, Isle of Barra, Outer Hebrides	
and in transit thereto and therefrom within Great Britain Ireland and Northern Ireland	
<b>Property</b> (All being the property of the Insured or for which the Insured is responsible)	<b>Sum Insured</b>
Camp Equipment	£ 100
<b>Period of Insurance</b>	
From the 23.7.63	Premium £ 12/6d.
To the 16.8.63	

### CONDITIONS

1. This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear

2. On the happening of any loss damage or destruction which may give rise to a claim under this Policy the Insured shall forthwith give notice thereof in writing to the Company detailing the circumstances and shall within seven days after such loss damage or destruction shall have come to the knowledge of the Insured deliver to the Company at the Insured's own expense a claim in writing containing as particular an account as may be reasonably practicable of all the Property lost damaged or destroyed and of the amount of the loss damage or destruction in respect thereof. The Insured shall be bound to satisfy the Company by such reasonable evidence as the Company may require that such loss damage or destruction has actually arisen from one of the causes insured against and that the Property in respect of which a claim is made is not merely mislaid or missing

3. The Insured shall upon becoming aware of any loss which may give rise to a claim under this Policy take all practicable steps to trace and recover the Property missing and in the event of theft to discover the person by whom the Property was stolen and to prosecute and obtain the conviction of such person for the offence

4. The Insured shall take reasonable precautions to safeguard the Property against loss damage and destruction

5. The Company shall be entitled if it so desires to prosecute in the name of the Insured for its own benefit any claim for indemnity and shall have full discretion in the conduct of any proceedings and the Insured shall give all such information and assistance as the Company may require

6. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to arbitration under and in accordance with the provisions of Section 16 of the Railway Passengers Assurance Acts 1918 and 1959 and the Rules of Arbitration contained in the Second Schedule thereto and the obtaining of an award shall be a condition precedent to any right of action against the Company

7. The due observance and fulfilment of the terms provisions conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal declaration or statement shall be conditions precedent to any liability of the Company to make any payment under this Policy.