

Cancellation of assurance.

11. The General Manager shall not be bound to send notice of any renewal premium becoming due, and may, by notice in writing to the Assured, posted under registered cover to the within-mentioned address, or delivered personally, cancel this policy at any time, paying on demand and on surrender of this policy to the General Manager a proportion of the premium corresponding to the unexpired period of the policy. Such notice if posted shall be deemed to have been received by him at the time when the same would be delivered in the ordinary course of post, but in no case later than three days after the same is posted.

Alterations in policy.

12. No alteration in the terms of this policy or its conditions shall be valid unless the same be signed or initialled by some official thereunto authorized by the General Manager.

Arbitration.

13. All differences arising out of this policy shall if required by the General Manager be referred to the arbitration of some disinterested person to be agreed upon by both parties, or, failing such agreement, of two such persons, one to be appointed by each party in difference, and in case of disagreement between the arbitrators then such difference shall be decided by an umpire (who shall be a barrister-at-law actively practising his profession), who shall be appointed by them in writing before entering on the reference, and who shall sit with the arbitrators and preside at all their meetings. The death of any party shall not revoke or affect the authorities or powers of the arbitrator, arbitrators, or umpire respectively, and in the event of the death of an arbitrator or umpire another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. In case either party shall neglect or refuse, for the space of thirty days after request in writing from the other so to do, to nominate an arbitrator, the arbitrator of the other party shall proceed alone, and the award of such arbitrators, sole arbitrator, or umpire (as the case may be) shall be binding on all parties. If the arbitrator on either side so appointed as aforesaid declines, neglects, or is unable to act within ten days after receiving notice of any sitting or meeting, he shall cease to be arbitrator, and the arbitrator of the other party shall proceed alone. And in case such difference shall arise, the determination thereof in manner aforesaid (if so required by the General Manager) shall be a condition precedent to the liability of the General Manager to pay, and to the right of the Assured or his legal representatives to recover, any sum under this policy, and no action shall be brought or prosecuted to enforce any claim (if arbitration is so required by the General Manager) until the same shall have been agreed and adjusted, or shall have been determined and ascertained in manner aforesaid; and each party shall pay his or their own costs of and connected with the reference and arbitration, and a moiety of the cost of the award. It is expressly declared that all arbitration proceedings under this policy shall be subject to the provisions of this condition, any legislation to the contrary notwithstanding.

Actions against General Manager.

14. No suit or action of any kind against the General Manager for the recovery of any claim upon, under, or by virtue of this policy shall be sustainable in any Court of law or equity, unless such suit or action shall be commenced within six months next after any breakage shall occur; and in case any such action shall be commenced against the General Manager after the expiration of such period of six months, the lapse of time shall be taken and deemed as conclusive evidence against the validity of the claim thereby so attempted to be enforced, and may be pleaded in bar to any other action.

SCHEDULE.

(Coat of Arms.)

P/G

Policy No. . .

New Zealand Government State Fire and Accident Insurance Office.

PLATE-GLASS POLICY.

(Under the Government Accident Insurance Act, 1908, and Amendments.)

Premium .. £ : : Amount insured .. £ : :

WHEREAS , of , following the occupation of (who together with heirs, executors, and administrators is hereinafter called "the Assured"), has made to the STATE FIRE INSURANCE GENERAL MANAGER (hereinafter called the "General Manager") a written proposal and declaration dated the day of , 19 , which proposal and declaration are the basis of this contract, and are hereby declared to be incorporated herein.

Now, this policy witnesseth that in consideration of the payment to the General Manager of the sum shown above, as the premium, if, between the day of and four o'clock in the afternoon of the day of , or before four o'clock in the afternoon of the last day of any subsequent period in respect of which there shall have been paid to and accepted by the General Manager the sum required for the continuance of this policy, there shall happen any breakage of any of the glass described in the schedule hereto, then the General Manager shall indemnify the Assured to the extent of the market value of the glass broken (including any writing or ornamentation thereon if such is specifically included in the Schedule hereto) but not exceeding in respect of each or any of the several items specified in the schedule hereto the sum set opposite thereto respectively, nor in the whole in any year of assurance the total sum assured by this policy.

SCHEDULE.

Number of Squares.	Whether Plate or Sheet, and if plain, rough, bent, silvered, embossed, stained, lettered, or ornamented.	Whether in Window, Door, Fanlight, Mirror, or Case; also if horizontal or movable.	Size of each Square.		Superficial Feet each Square.	Sum insured.	
			High.	Wide.		Glass.	Ornamentation and Writing.

Contained in premises situate Occupied by as

Provided always that the word "breakage" shall not include any disfiguration or damage other than fracture extending through the entire thickness of the glass.

Provided further that this indemnity does not extend to breakages arising directly or indirectly from or in consequence of earthquake, hailstorm, hurricane, or other act of God; or by war, civil commotion, military or usurped power, or any act of the King's enemies, or by fire, gas-heat, or explosion:

Provided also that the assurance hereby made is and shall be subject to the conditions and to the memoranda, if any, endorsed hereon in like manner as if the same were respectively repeated and incorporated herein, and compliance with such conditions and memoranda, and each of them, shall be a condition precedent to the right of the Assured to sue or recover hereunder.

In witness whereof the General Manager has hereunto set his hand this

J. H. JERRAM, General Manager.

Examined :

By authority : , Branch Manager.

P/G
Serial No.

F. D. THOMSON, Clerk of the Executive Council.