

## THIS POLICY OF ASSURANCE

*James Coffin and Edmund Coffin both of  
Bridgetown in the County of York Traders*

as for and in the name and names of every person <sup>as well in their own name</sup> of persons, to whom the same doth or shall appertain, in part or in all, doth make assurance, and cause ~~themselves~~ and them, and every of them, to be insured lost or not lost, the sum of

*two thousand dollars upon the Sloop  
Paragon and upon property on board of said Sloop  
in a voyage from Bridgetown aforesaid to one or more  
Islands or places in the West Indies (or the main)  
not to beward of St. Croix that and from thence  
to her port of discharge in the United States the risk  
to commence at the time of her sailing from S. Bridgetown*

whereof is master for this voyage, *Amos Mason* or whoever else shall go for master in the said vessel, or whatever other name or names the said vessel or master is or shall be named or called; beginning the adventure upon the said *vessel & property* at the time of her sailing as aforesaid, and to continue during the voyage aforesaid, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety, at her port of discharge in the United States

And in cases of extremity and distress, it shall be lawful for the said vessel, &c. in this voyage, to proceed, to, and touch at, any ports or places whatever, without prejudice to this insurance. And the assurers agree to bear and take upon them, in this voyage, the dangers of the seas, of fire, enemies, ~~unlawful~~ pirates, assaults, thieves, restraints and detentions of all kings, princes, or people, of what nation or quality soever; barratry of the master, (unless the assured be the owner of the vessel) and of the mariners; and all other losses and misfortunes, that have or shall come to the damage of said *vessel & property* or any part thereof, to which assurers are liable by the rules and customs of assurance in *Boston*; and if any disputes shall arise, the matter in controversy shall be decided by referees to be chosen by each party agreeably to the rules aforesaid. In case of any loss or misfortune, it shall be lawful for the assureds, their factors, servants and assigns to sue, labour and travel for, in and about the defence, safeguard and recovery of said *vessel & property* or any part thereof, without prejudice to this insurance; to the charges whereof the assurers, will contribute each one according to his sum herein assured; but in case of an average loss not exceeding ten per cent. the assurers, by agreement with the assured, need not to pay any thing towards such loss. And in case of any loss, the money shall be paid in *ninety* days after proof of the same. And it is agreed by us the assurers, that this writing or policy of insurance shall be of legal effect; and we hereby promise and bind ourselves, each one for his own part, our heirs, executors and goods, to the assured, their executors, administrators and assigns, for the full performance of the premises, confessing ourselves paid, by the assureds, the consideration due unto us for this assurance, at and after the rate of *Seventeen*

And it is the express condition of this policy, that the subscribers hereto shall be discharged from every risk, in case the same property should be wholly assured, by any policy or policies actually prior to this: but should any part of the same property remain unassured, by such prior policy or policies, or if the sum assured by this policy should exceed the true value of the property at risk, then the first subscriber hereto, and those next in succession, shall be held to take and bear the risk of the sum written by each respectively, until the real amount of the property at risk shall be fully assured, and the subsequent subscribers to this, and policies of a later date shall be discharged from every risk:—but every subscriber, though discharged from risk, shall be entitled to half per cent. on the sum written by him respectively. And in case any one or more of the assurers of this property, by this or any other policy, should become insolvent, the disadvantage occasioned thereby shall be born solely by the assured, and none of the assurers shall be subject to any other loss or demand than what he would be liable to, if no such insolvency should happen.

Bread, corn, flaxseed, fish, salt, hemp, hides, skins, and such goods as are esteemed perishable, are warranted free from average, unless a general one, or the vessel stranded. In witness whereof, we the assurers have subscribed our names, and sum assured, at *Boston* in the Commonwealth of Massachusetts,

*this 18 Feb. 1800*  
the words "unless a war or hostilities should commence during the voyage," were erased before signing—

*\$1000 - Seth Storn one thousand dollars —  
\$500 - Richard Cutts five hundred dollars*

*\$1000 at 17 p. ct. are \$170  
\$500 at 17 p. ct. are \$85*

Briddeford July 1800 Then Rec<sup>d</sup> of Col<sup>l</sup>.  
Thos<sup>l</sup> Butts Three Hundred and twenty five Dollars  
it being his Quarter Part of the within Policy  
Edmund & James Coffin

Recid. of Seth Stren Three hundred & seventy  
five dollars being his quarter part of the within  
Policy — Briddeford July 18<sup>th</sup> 1800

Rec<sup>d</sup> of Richard & Thomas Cutts Three Hundred & twenty  
five Dollars being their quarter part of the within Policy  
Pepperwell Sept<sup>r</sup> 1<sup>st</sup> 1800 — Edmund & James Coffin

Sept<sup>r</sup> 1<sup>st</sup> 1800 Then Rec<sup>d</sup> of Daniel Cleaves  
Three Hundred and twenty five Dollars  
in full for the within Policy —

Edmund & James Coffin

N.B. This Loss was occasioned by the  
capture of the within named Sloop  
Paragon by a French Privateer Schooner  
of twelve guns on the 11<sup>th</sup> day of March 1800  
in the Lat<sup>de</sup> of 13-15 and Long<sup>th</sup> of 58-44  
and carried into Point Petre Gaudaloupe  
and we Promise if there should be any indemnification  
ever made by the French or American Government or  
any other way that the Underwriters shall have their  
Proportion of the same they Paying their Proportion of  
the Expenses arising —

Edmund & James Coffin

Policy  
Sloop Paragon  
\$1000 at 100<sup>th</sup> 8 1/2 %

Amount 1000  
deduct 100  
add 42.25  
\$942.25