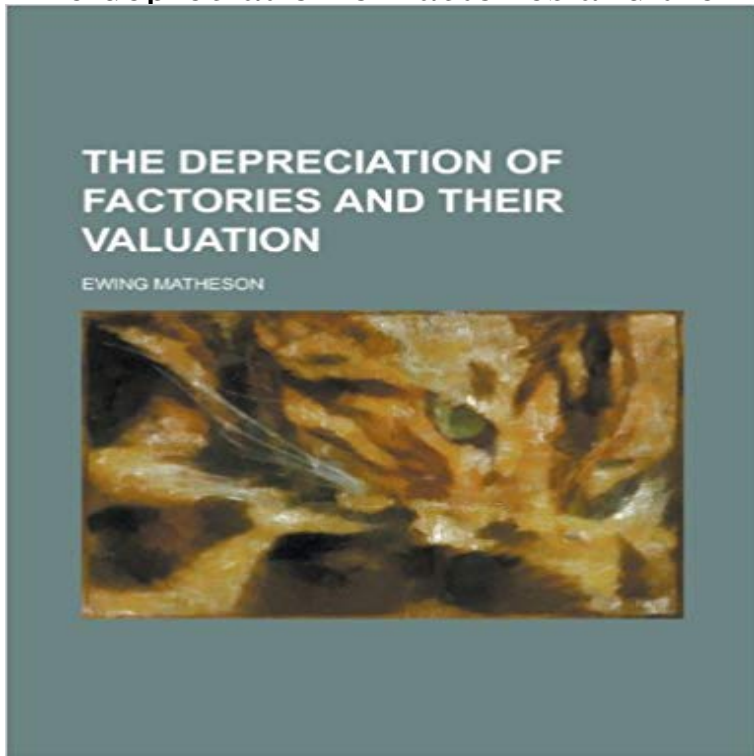


The depreciation of factories and their valuation



This historic book may have numerous typos and missing text. Purchasers can usually download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1884 edition. Excerpt: ... valuation is assisted by the fulness of Valuation assisted the description of the property which has been furnished supplied by 11 to the insurance office at the time the policy was issued, assured, but in the case of a factory with a constantly fluctuating amount of plant it is seldom that everything can be set down in advance, nor can the absence of such a detailed description bar the claim of the assured. There are, however, certain kinds of property which must be classed separately, and a maximum value set upon them at the time of insurance. Such, for instance, are drawings if they exceed a trifling amount, patterns, models, Drawings and and moulds, which in the engineering and other trades may separately. 611 have a special value. Not only must a maximum total value be stated, but the insurance office will limit the sum payable on any one such article. In the case of finished or partly finished goods in the Goods in course of hands of the manufacturer, the cost of production is the manufacture, measure of damage, exclusive of profits and without any addition to the cost for interest on capital employed either in plant or machinery. One important respect in which the conditions of fire insurance differ from those in marine insurance is in regard Partial loss. Fire insurance differs from marine. Colonial and foreign losses. Each building deemed a separate risk. Example of separate buildings. Fireproof divisions separate the risk. to Partial loss. Thus, if in the case of a factory consisting of one building, constituting one risk worth;? 10,000, the owner chooses to insure it only for ?8000, and if part of the factory be burnt to the extent of ?8000, the insurer

can, according to the general English...

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