

No. 777,095.

\$ 26700=



In Consideration of

DO INSURE

To the Amount of

Dollars,

Against Loss or Damage by Fire

Dollars, as follows:

Upon the One Story Brick and Iron Building to be occupied by a fund for College purposes, situated on the East Side of the Philadelphia City
Mechanics privilege allowed to finish the building in Additional Insurance Permitted

And the said Company hereby agree to make good unto the assured, its executors, administrators and assigns, all such IMMEDIATE LOSS OR DAMAGE (not exceeding in amounts the sum insured), as shall happen by fire to the property above described from the 22 day of October one thousand eight hundred and eighty two AT NOON, the amount of such loss and damage to be proven and paid or made good according to the following TERMS AND CONDITIONS:

I. If the assured shall cause the buildings, goods, or other property, to be described in this Policy otherwise than as they really are, or make any false representations as to the character of the hazard, this Policy shall be void; or if the risk shall be increased from any cause whatever within the knowledge of the assured, during the continuance of the insurance, notice thereof shall be given to the Company, and consent to such increased hazard be endorsed hereon, or this Policy shall be of no force, and if the property or any part thereof is situated at the time of the fire elsewhere than as described in this Policy, the Company shall not be liable therefor.

II. If the interest in property to be insured is a leasehold, rental, mortgage, or an undivided partnership interest, or a building standing upon leased ground, or other interest not absolute title, it must be so represented to the Company, and expressed in this Policy in writing, or otherwise the insurance shall be void. Policies insuring Lessee's Interest must so state, and shall be construed to cover only the market value of the lease (at the time of the fire) for its unexpired term.

III. Property held in Trust, on Commission, or Consignment or Storage, must be specifically insured as such; otherwise this Policy will not cover such property; and in case of loss, the names of the respective owners shall be set forth in the proofs of such loss, together with their respective interest therein, and whether or not such owners have any and what other insurance thereon.

NOTE:—By "property held in trust," is intended, property held under a deed of trust or will, or under the appointment of a Court of Law, or property held as collateral security, in which latter case this Company shall be liable only to the extent of the interest of the assured in such property.

IV. When property insured by this Policy or any part thereof, shall be alienated, or in case of any transfer or change of title to the property insured or any part thereof, or of any interest therein, without the consent of this Company endorsed hereon, or if the property hereby insured (personal or real) shall be let, leased, or taken into possession or custody, under any legal process, or the title or possession be disputed in any proceeding at law or equity, this Policy shall cease to be binding upon the Company.

V. No order for insurance, nor verbal agreement of Agent to insure, will be of any force, nor shall this Policy be binding upon the Company until the premium be actually paid to the Company or its commissioned agents. And any person other than the assured, who may have procured this Policy to be issued by this Company, shall be deemed to be the agent of the assured, and not of this Company, in any transaction relating to procuring the Policy.

VI. This Policy will not cover unoccupied buildings (unless insured as such); and if the premises insured shall be vacated without the consent of this Company, endorsed hereon; or if the property insured be a manufacturing establishment or mill, running in whole or in part over, or extra time, or running at night, or if the same shall cease to be operated without consent of the Company endorsed hereon, this Policy shall cease and terminate.

VII. Books of account, written securities, evidences of debt, title papers, manuscripts, ready money, choses in action, Profits on merchandise or other property, or Commission on merchandise in hands of consignees, jewels, jewelry, plate, watches, patterns, dies, models or curiosities, drawings, designs, pictures, paintings, engravings, sculpture, statuary and musical instruments, (furniture in dwelling houses excepted) and plate glass over three square feet, fresco paintings, and decorative painting, Fences and other Yard Fences, Steam Boilers and Engines, Store Furniture, Counters and Shelving, Saws and Fixtures, Awnings, Signs and Banners, are not covered by this Policy under any general terms, and unless specifically mentioned by name, the Company shall not be liable to pay for non-contribution to loss thereof. This Company shall not be liable for merchandise or other property stolen before, at, or after a fire; nor for any uncertain, invisible, indefinite, indirect, consequential, or prospective damages whatever; nor for any more than the actual value (at the time of the fire) of the property damaged or destroyed, (and not to exceed what would be the cost to replace).

VIII. This Company shall not be liable for loss in case of fire happening by any insurance, invasion, foreign enemy, civil commotion, mob, riot, or any military or unwarped power; nor for damage by lightning, (unless fire caused by lightning), or explosion of any kind whatever within the premises; nor by concussion merely; nor when the fire is caused by a fall of the building or any part thereof (except falling being the result of a fire); nor where fire has been used in any process to the articles damaged by such process; nor for any damage by heat within the premises without combustion; nor to goods in show windows, where the fire originates in said windows; nor if the assured shall keep or store, or permit to be kept or stored on the premises, gun-powder, fire-works, nitro-glycerine, dynamite, phosphorus, petroleum, naphtha, gasoline, benzene, benzole, or benzene varnish, or camphens, spirit gas, burning fluid, or volatile oils, without written consent in this Policy, and if kept or stored on the premises by the assured, without consent endorsed hereon, this Policy shall be void.

IX. The working of carpenter, roofer, tinsmith, gas-fitter, plumber, or other mechanic, in building, altering, or repairing the premises named in this Policy, will void the Policy, unless permission for such work be endorsed in writing hereon; and the generating or exposing within the building or contiguous thereto, of any explosive substance, or the use of gasoline, burning fluid or petroleum, for lighting, (except refined kerosene in dwellings) is prohibited under this Policy, unless permitted in writing hereon.

X. The use of general terms, or anything less than a distinct specific agreement clearly expressed, and endorsed on this Policy, and signed by a duly authorized Agent of the Company, shall not be construed as a waiver of any printed condition or restriction therein, and no notice to, or any consent or agreement by any local agent, shall affect any condition of this Policy, until such consent or agreement is endorsed hereon in writing, and the amount insured shall not be construed as a valued Policy.

XI. No assignment of this Policy shall be valid until endorsed hereon and approved by the Company, or their regular agent, in writing, and the Company reserve the right to approve the transfer or not, and in case of such assignment or transfer of this Policy, or of any interest in it, without such consent, this Policy shall cease and terminate.

XII. All persons holding this Policy shall obtain consent of this Company for all additional insurance made on the same property, and for all changes that may be made in such additional insurance, and have such consent endorsed on this Policy, otherwise the insured shall not recover in case of loss; and in case of any other insurance, whether made prior or subsequent to the date of this Policy, the assured shall be entitled to recover of this Company no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon, (whether such other Policies are void or not), and it is hereby declared and agreed that in case of the assured holding any other Policy in this or any other Company on the property insured, subject to the conditions of avenge and co-insurance, this Policy shall be subject to average and co-insurance in like manner, at the option of the Company.

XIII. There shall be no abandonment of insured property, and if the assured shall Fail or Neglect to use his best endeavors to save and protect such property from loss or damage at or after a fire, he shall forfeit all claims under this Policy.

XIV. In case of any loss or damage to the property insured, it shall be optional with the Company to replace any of the articles lost or damaged with others of the same kind and quality, and to rebuild or repair the same within a reasonable time—giving notice of their intention to do so within thirty days after having received the complete proofs of loss, required by these conditions, together with plans and specifications as hereinafter provided. And, it is expressly provided that when any municipal ordinance, rule or regulation shall preclude the repairs or rebuilding, the Company shall be liable only for such sum as would otherwise be the cost to repair or rebuild.

XV. In all cases where personal property is damaged, it shall be optional with the Company to take the same or any part thereof, paying therefor the appraised value thereof after the fire, and the cash value of any property destroyed or damaged by fire shall be in case of excess what would be the cost of replacing the same; and in case of the depreciation of such property, from use or otherwise, a suitable deduction from the cost of replacing shall be made in ascertaining the actual cash value. The damage shall be borne by the insured and the insurers, in such proportion as the whole sum insured bears to the whole value of the property insured, of which proof in due form shall be made by the claimant.

XVI. All insurances of property by this Policy shall be understood and agreed to be upon the terms, conditions and limitations following: The Company shall indemnify the insured from any loss of rent he may sustain by a fire happening within the period limited to the building specified, whereby it shall have become untenable, and that although part of the loss of rent be after the period of insurance has expired. The loss shall be computed from the date of the fire; shall cover the actual loss of rent by reason of the premises or part thereof having been rendered untenable by fire, not exceeding the rate of rent per annum expressed in the Policy by the sum insured thereon, and for a time not to exceed the period of twelve months, nor the time reasonably necessary to rebuild or repair the building fit for occupancy. It is also understood and agreed that the insured shall proceed without delay, and with dispatch, to repair or rebuild the damaged or burnt building; and the said Company shall be subrogated to the rights which the insured may have against any tenant liable for rent during the period of repairs or restoration, for their reimbursement.

XVII. Re-insurance for any other Company shall be adjusted on the basis of pro-rata liability with said Company, and in case of loss, this Company shall pay its proportion of loss sustained by said re-insured Company, whenever such re-insured Company shall have paid.

XVIII. If this Policy is made payable, in case of loss, to a third party, or is held as collateral security, or any claim for loss shall have been assigned after any fire, the proof of loss shall be made by the party originally insured, and shall set out fully the interest of the party to whom the loss is payable, and when required, the party to whom the loss is payable shall make proofs on oath of the character and extent of such interest in detail.

XX. Persons sustaining loss or damage by fire, shall forthwith give notice thereof in writing to the Company; and, as soon after as possible, they shall deliver as affirmation, of the Policy of each Company, what was the whole cash value of the subject insured; in what general nature (as to trade, manufacture, merchandise or otherwise, the building insured or containing the subject insured) and the several parties thereof, were occupied at the time of the loss, and who were the occupants of such building, and when and how the fire originated, with all the details thereof so far as they are informed, know, or believe; and the assured shall, if required at any time by this Company or its Adjusting Agent, furnish full plans and detailed specifications of the building or buildings, or machinery destroyed, with detailed estimates of the cost of the same, which plans and specifications shall be sworn to by the party required to make proofs to be as accurate plans and specifications of the property damaged or destroyed as is practicable to be made; and the assured shall further state, on oath, in his proofs of loss, that all the merchandise and personal property for which claim is made, was, at the time of the fire, contained in the building or premises described in said Policy, and who was the owner of all thereof, and that the same was destroyed or damaged as stated; and when merchandise or other personal property is partially damaged, the insured shall forthwith cause it to be put in as good order as the nature of the case will admit, ascertaining and arranging the various articles according to their kinds, separating the damaged from the undamaged goods, and shall cause a list or inventory of the whole to be made, naming the quantity and cost of each kind; and, at any time when required, the insured or person claiming, shall produce and exhibit all books of account, and other vouchers in anywise pertaining to the loss or property for which claim is made, to the insurers or their Adjusting Agent for examination, in support of his claim, and permit extracts and copies thereof to be made; and shall also exhibit to the Company, or their Adjusting Agent, and shall permit to be examined, handled and represented by such Agent, together with such assistants as he may require, any property damaged, in which any loss is claimed, or any property saved which was insured by this Policy. And the assured shall, if required, submit to an examination under oath, by the Company's Adjusting Agent, and, if deemed necessary, to a second examination, and subscribe to such examinations when reduced to writing; and shall also produce vouchers and certified copies of all bills and invoices, the originals of which have been lost, and deliver the same to such Adjusting Agent. And, until such proofs and declarations are produced, and such approvals and examinations permitted by the claimant, and until such plans and specifications (if required) are furnished, the proof shall not be considered complete, nor the loss due until sixty days thereafter.

XXI. All fraud in procuring this Policy, and all fraud, or attempt at fraud, or false or excessive claims, or all false representations or statements to the Company or its Adjusting Agent, or any false swearing in the proofs or adjustment of a loss, or any neglect or refusal to comply with the conditions of this Policy, shall cause a forfeiture of all claim on the insurers, and shall be a full bar to all recovery for loss under this Policy.

XXII. The Company at any time (before or after proof of loss), and the assured, after proof of loss to the Company, may demand, in writing, that the value and amount of loss and damage shall be submitted to disinterested and impartial appraisers, to be selected one by the assured and one by the Company, and the two so selected shall (if necessary) select a third man, and such appraisers so selected shall form a board of appraisers, and they, or any two of them, may appraise, determine, decide and award, in writing, the amount of damage and loss to the property covered by the Policy and damaged by fire, and the appraisal or award in writing of any two of them shall be conclusive and binding upon the parties as to the extent and amount of such damage and loss only, but shall not effect a waiver of any other conditions of the Policy. And no suit or action at law or equity shall be instituted or maintained against the Company, until an appraisal and award as by the loss or damage shall have been had, and the amount thereof so determined.

XXIII. Parties of loss or damage shall be made sixty days after the complete proofs and adjustment thereof by the Adjusting Agent of the Company in Philadelphia, unless such suit or action shall be commenced within twelve months next after the fire claim occur; and the lapse of such time shall be taken and deemed as conclusive evidence against the validity of such claim, any statute of limitation to the contrary notwithstanding.

XXIV. It shall be optional with the Company to cancel this Policy and terminate the insurance at any time, by refunding or tendering to the assured or his representative, a suitable proportion of the premium; and, in case of surrender and cancellation of the Policy by the assured, or cessation of the risk otherwise than by fire, a return premium will be made, if applied for within thirty days thereafter, the Company retaining the short period rate of premium for the expired term. *Provided, however, That no premium will be made, if applied for within thirty days thereafter, the Company retaining the short period rate of premium for the expired term.*

XXV. This Policy (the risk not being changed) may be continued for such further time as shall be agreed upon, provided the premium therefor is paid and a receipt given for the same, and the Secretary or Assistant Secretary, and countersigned by the regular Commissioner or Assistant Commissioner of the State of Pennsylvania, Agent of the Company named therein, and it shall be considered as continued under the original representation, and for the original amounts and divisions, unless otherwise specified in writing; but in case there shall have been any change in the risk, either within itself or by neighboring buildings, at the time of renewal, the renewal shall be void.

AND IT IS HEREBY UNDERSTOOD AND AGREED by and between this Company and the assured, that this Policy is made and accepted in reference to the foregoing terms and conditions, which are hereby declared to be a part of this contract, and are to be used and resorted to in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in which the said terms and conditions shall apply.

This Policy shall not be valid until countersigned by the authorized Agent of this Company at Philadelphia
In Witness Whereof, THE FRANKLIN FIRE INSURANCE COMPANY have caused these presents to be signed by their President, and attested by their Secretary, in the City of Philadelphia, Pennsylvania.

Shesl M. Reger Secretary.

Alfred S. Baker President.

COUNTERSIGNED at Philadelphia this 22 day of October 18 82 *J. J. Edmundson* Agent.

NOTICE.—Sec. XI.—No assignment of this Policy shall be valid until endorsed hereon and approved by the Company, or their regular agent, in writing, and the Company reserves the right to approve the transfer or not, and in case of such assignment or transfer of the Policy, or of any interest in it, without such consent, the Policy shall cease and determine.

ASSIGNMENT.

FOR VALUE RECEIVED, _____ hereby transfer, assign, and set over unto _____ all _____ right, title and interest in this Policy of Insurance, and all benefit and advantage to be derived therefrom.

WITNESS _____ hand this _____ day of _____ 187 _____

APPROVED at _____ Agency, this _____ day of _____ 187 _____ Agent.

Local Agents will receive all monies on the Policy Register and all assignments approved by them, and report the same to the Company.

ASSIGNMENT.

FOR VALUE RECEIVED, _____ hereby transfer, assign, and set over unto _____ all _____ right, title and interest in this Policy of Insurance, and all benefit and advantage to be derived therefrom.

WITNESS _____ hand this _____ day of _____ 187 _____

APPROVED at _____ Agency, this _____ day of _____ 187 _____ Agent.

Local Agents will receive all monies on the Policy Register and all assignments approved by them, and report the same to the Company.

RECEIPT FOR PARTIAL LOSS.

RECEIVED OF THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, by the hands of _____ the sum of _____ Dollars, being in full satisfaction of all claims and demands against said Company for LOSS AND DAMAGE by the fire which occurred on the _____ day of _____ 18 _____, to the property insured under this Policy, in consideration of which the amount insured thereunder is hereby reduced in the above mentioned sum, leaving the amount now insured under said Policy the sum of _____ Dollars.

RECEIPT FOR TOTAL LOSS.

RECEIVED OF THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, by the hands of _____ Dollars, in full satisfaction for all claims and demands whatsoever, for LOSS AND DAMAGE BY FIRE, to property insured by said Company under this Policy, and which property was destroyed by fire on the _____ day of _____ 187 _____ and in consideration whereof this Policy is hereby canceled and surrendered to said Insurance Company.

ALFRED G. BAKER, President.
GEORGE FALES, Vice President.
JAS. W. McALLISTER, 2d Vice Presd.
THOMAS S. ELLIS.
ISAAC LEA.
GUILLAUME S. HENSON.
JAS. W. McALLISTER.
ALFRED FITZGERALD.
WILLIAM T. CHANT.
FRANCIS P. STELL.
N. DALE HENSON.

DIRECTORS:

THEO. M. REGER, Secretary.
SAM'L. W. KAY, Asst. Secretary.
A. C. BLODGETT, General Agent.

OFFICERS:

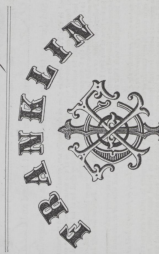
OF PHILADELPHIA, PA.

The Franklin Fire Insurance Company

47-11-64

READ THE CONDITIONS OF THIS POLICY.

Term 1 Year
Expires 10/1/04
\$77,095.



FIRE INSURANCE COMPANY
OF PHILADELPHIA.

Amount Insured, \$ 25000.00
Premium, \$ 18.75

Agencies of the Company
College

RECEIVED OF _____ Agent of THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, _____ Dollars, _____ Canceled and Surrendered.

POLICY No. _____

RETURN Premium in consideration of which this Policy is hereby canceled and surrendered to the Company.

The Assured by said Policy.

RECEIPT FOR CANCELATION.

Period	1 Mo.	2 Mo.	3 Mo.	4 Mo.	5 Mo.	6 Mo.	7 Mo.	8 Mo.	9 Mo.	10 Mo.	11 Mo.	12 Mo.
Annual	4.0	4.5	4.8	5.0	5.1	5.2	5.3	5.4	5.5	5.6	5.7	5.8
10	5.9	6.0	6.1	6.2	6.3	6.4	6.5	6.6	6.7	6.8	6.9	7.0
11	7.1	7.2	7.3	7.4	7.5	7.6	7.7	7.8	7.9	8.0	8.1	8.2
12	8.3	8.4	8.5	8.6	8.7	8.8	8.9	9.0	9.1	9.2	9.3	9.4
13	9.5	9.6	9.7	9.8	9.9	10.0	10.1	10.2	10.3	10.4	10.5	10.6
14	10.7	10.8	10.9	11.0	11.1	11.2	11.3	11.4	11.5	11.6	11.7	11.8
15	11.9	12.0	12.1	12.2	12.3	12.4	12.5	12.6	12.7	12.8	12.9	13.0
16	13.1	13.2	13.3	13.4	13.5	13.6	13.7	13.8	13.9	14.0	14.1	14.2
17	14.3	14.4	14.5	14.6	14.7	14.8	14.9	15.0	15.1	15.2	15.3	15.4
18	15.5	15.6	15.7	15.8	15.9	16.0	16.1	16.2	16.3	16.4	16.5	16.6
19	16.7	16.8	16.9	17.0	17.1	17.2	17.3	17.4	17.5	17.6	17.7	17.8
20	17.9	18.0	18.1	18.2	18.3	18.4	18.5	18.6	18.7	18.8	18.9	19.0
21	19.1	19.2	19.3	19.4	19.5	19.6	19.7	19.8	19.9	20.0	20.1	20.2
22	20.3	20.4	20.5	20.6	20.7	20.8	20.9	21.0	21.1	21.2	21.3	21.4
23	21.5	21.6	21.7	21.8	21.9	22.0	22.1	22.2	22.3	22.4	22.5	22.6
24	22.7	22.8	22.9	23.0	23.1	23.2	23.3	23.4	23.5	23.6	23.7	23.8
25	23.9	24.0	24.1	24.2	24.3	24.4	24.5	24.6	24.7	24.8	24.9	25.0
26	25.1	25.2	25.3	25.4	25.5	25.6	25.7	25.8	25.9	26.0	26.1	26.2
27	26.3	26.4	26.5	26.6	26.7	26.8	26.9	27.0	27.1	27.2	27.3	27.4
28	27.5	27.6	27.7	27.8	27.9	28.0	28.1	28.2	28.3	28.4	28.5	28.6
29	28.7	28.8	28.9	29.0	29.1	29.2	29.3	29.4	29.5	29.6	29.7	29.8
30	29.9	30.0	30.1	30.2	30.3	30.4	30.5	30.6	30.7	30.8	30.9	31.0
31	31.1	31.2	31.3	31.4	31.5	31.6	31.7	31.8	31.9	32.0	32.1	32.2
32	32.3	32.4	32.5	32.6	32.7	32.8	32.9	33.0	33.1	33.2	33.3	33.4
33	33.5	33.6	33.7	33.8	33.9	34.0	34.1	34.2	34.3	34.4	34.5	34.6
34	34.7	34.8	34.9	35.0	35.1	35.2	35.3	35.4	35.5	35.6	35.7	35.8
35	35.9	36.0	36.1	36.2	36.3	36.4	36.5	36.6	36.7	36.8	36.9	37.0
36	37.1	37.2	37.3	37.4	37.5	37.6	37.7	37.8	37.9	38.0	38.1	38.2
37	38.3	38.4	38.5	38.6	38.7	38.8	38.9	39.0	39.1	39.2	39.3	39.4
38	39.5	39.6	39.7	39.8	39.9	40.0	40.1	40.2	40.3	40.4	40.5	40.6
39	40.7	40.8	40.9	41.0	41.1	41.2	41.3	41.4	41.5	41.6	41.7	41.8
40	41.9	42.0	42.1	42.2	42.3	42.4	42.5	42.6	42.7	42.8	42.9	43.0
41	43.1	43.2	43.3	43.4	43.5	43.6	43.7	43.8	43.9	44.0	44.1	44.2
42	44.3	44.4	44.5	44.6	44.7	44.8	44.9	45.0	45.1	45.2	45.3	45.4
43	45.5	45.6	45.7	45.8	45.9	46.0	46.1	46.2	46.3	46.4	46.5	46.6
44	46.7	46.8	46.9	47.0	47.1	47.2	47.3	47.4	47.5	47.6	47.7	47.8
45	47.9	48.0	48.1	48.2	48.3	48.4	48.5	48.6	48.7	48.8	48.9	49.0
46	49.1	49.2	49.3	49.4	49.5	49.6	49.7	49.8	49.9	50.0	50.1	50.2
47	50.3	50.4	50.5	50.6	50.7	50.8	50.9	51.0	51.1	51.2	51.3	51.4
48	51.5	51.6	51.7	51.8	51.9	52.0	52.1	52.2	52.3	52.4	52.5	52.6
49	52.7	52.8	52.9	53.0	53.1	53.2	53.3	53.4	53.5	53.6	53.7	53.8
50	53.9	54.0	54.1	54.2	54.3	54.4	54.5	54.6	54.7	54.8	54.9	55.0
51	55.1	55.2	55.3	55.4	55.5	55.6	55.7	55.8	55.9	56.0	56.1	56.2
52	56.3	56.4	56.5	56.6	56.7	56.8	56.9	57.0	57.1	57.2	57.3	57.4
53	57.5	57.6	57.7	57.8	57.9	58.0	58.1	58.2	58.3	58.4	58.5	58.6
54	58.7	58.8	58.9	59.0	59.1	59.2	59.3	59.4	59.5	59.6	59.7	59.8
55	59.9	60.0	60.1	60.2	60.3	60.4	60.5	60.6	60.7	60.8	60.9	61.0
56	61.1	61.2	61.3	61.4	61.5	61.6	61.7	61.8	61.9	62.0	62.1	62.2
57	62.3	62.4	62.5	62.6	62.7	62.8	62.9	63.0	63.1	63.2	63.3	63.4
58	63.5	63.6	63.7	63.8	63.9	64.0	64.1	64.2	64.3	64.4	64.5	64.6
59	64.7	64.8	64.9	65.0	65.1	65.2	65.3	65.4	65.5	65.6	65.7	65.8
60	65.9	66.0	66.1	66.2	66.3	66.4	66.5	66.6	66.7	66.8	66.9	67.0
61	67.1	67.2	67.3	67.4	67.5	67.6	67.7	67.8	67.9	68.0	68.1	68.2
62	68.3	68.4	68.5	68.6	68.7	68.8	68.9	69.0	69.1	69.2	69.3	69.4
63	69.5	69.6	69.7	69.8	69.9	70.0	70.1	70.2	70.3	70.4	70.5	70.6
64	70.7	70.8	70.9	71.0	71.1	71.2	71.3	71.4	71.5	71.6	71.7	71.8
65	71.9	72.0	72.1	72.2	72.3	72.4	72.5	72.6	72.7	72.8	72.9	73.0
66	73.1	73.2	73.3	73.4	73.5	73.6	73.7	73.8	73.9	74.0	74.1	74.2
67	74.3	74.4	74.5	74.6	74.7	74.8	74.9	75.0	75.1	75.2	75.3	75.4
68	75.5	75.6	75.7	75.8	75.9	76.0	76.1	76.2	76.3	76.4	76.5	76.6
69	76.7	76.8	76.9	77.0	77.1	77.2	77.3	77.4	77.5	77.6	77.7	77.8
70	77.9	78.0	78.1	78.2	78.3	78.4	78.5	78.6	78.7	78.8	78.9	79.0
71	79.1	79.2	79.3	79.4	79.5	79.6	79.7	79.8	79.9	80.0	80.1	80.2
72	80.3	80.4	80.5	80.6	80.7	80.8	80.9	81.0	81.1	81.2	81.3	81.4
73	81.5	81.6	81.7	81.8	81.9	82.0	82.1	82.2	82.3	82.4	82.5	82.6
74	82.7	82.8	82.9	83.0	83.1	83.2	83.3	83.4	83.5	83.6	83.7	83.8
75	83.9	84.0	84.1	84.2	84.3	84.4	84.5	84.6	84.7	84.8	84.9	85.0
76	85.1	85.2	85.3	85.4	85.5	85.6	85.7	85.8	85.9	86.0	86.1	86.2
77	86.3	86.4	86.5	86.6	86.7	86.8	86.9	87.0	87.1	87.2	87.3	87.4
78	87.5	87.6	87.7	87.8	87.9	88.0	88.1	88.2	88.3	88.4	88.5	88.6
79	88.7	88.8	88.9	89.0	89.1	89.2	89.3	89.4	89.5	89.6	89.7	89.8
80	89.9	90.0	90.1	90.2	90.3	90.4	90.5	90.6	90.7	90.8	90.9	91.0
81	91.1	91.2	91.3	91.4	91.5	91.6	91.7	91.8	91.9	92.0	92.1	92.2
82	92.3	92.4	92.5	92.6	92.7	92.8	92.9	93.0	93.1	93.2	93.3	93.4
83	93.5	93.6	93.7	93.8	93.9	94.0	94.1	94.2	94.3	94.4	94.5	94.6
84	94.7	94.8	94.9	95.0	95.1	95.2	95.3	95.4	95.5	95.6	95.7	95.8
85	95.9	96.0	96.1	96.2	96.3	96.4	96.5	96.6	96.7	96.8	96.9	97.0
86	97.1	97.2	97.3	97.4	97.5	97.6	97.7	97.8	97.9	98.0	98.1	98.2
87	98.3	98.4	98.5	98.6	98.7	98.8	98.9	99.0	99.1	99.2	99.3	99.4
88	99.5	99.6	99.7	99.8	99.9	100.0	100.1	100.2	100.3	100.4	100.5	100.6
89	100.7	100.8	100.9	101.0	101.1	101.2	101.3	101.4	101.5	101.6	101.7	101.8
90	101.9	102.0	102.1	102.2	102.3	102.4	102.5	102.6	102.7	102.8	102.9	103.0
91	103.1	103.2	103.3	103.4	103.5	103.6	103.7	103.8	103.9	104.0	104.1	104.2
92	104.3	104.4	104.5	104.6	104.7	104.8	104.9	105.0	105.1	105.2	105.3	105.4
93	105.5	105.6	105.7	105.8	105.9	106.0	106.1	106.2	106.3	106.4	106.5	106.6
94	106.7	106.8	106.9	107.0	107.1	107.2	107.3	107.4	107.5	107.6	107.7	107.8
95	107.9	108.0	108.1	108.2	108.3	108.4	108.5	108.6	108.7	108.8	108.9	109.0
96	109.1	109.2	109.3	109.4	109.5	109.6	109.7	109.8	109.9	110.0	110.1	110.2
97	110.3	110.4	110.5	110.6	110.7	110.8	110.9	111.0	111.1	111.2	111.3	111.4
98	111.5	111.6	111.7	111.8	111.9	112.0	112.1	112.2	112.3	112.4	112.5	112.6
99	112.7	112.8	112.9	113.0	113.1	113.2	113.3	113.4	113.5	113.6	113.7	113.8
100	113.9	114.0	114.1	114.2	114.3	114.4	114.5	114.6	114.7	114.8	114.9	115.0
101	115.1	115.2	115.3	115.4	115.5	115.6	115.7	115.8	115.9	116.0	116.1	116.2
102	116.3	116.4	116.5	116.6	116.7	116.8	116.9	117.0	117.1	117.2	117.3	117.4
103	117.5	117.6	117.7	117.8	117.9	118.0	118.1	118.2	118.3	118.4	118.5	118.6
104	118.7	118.8	118.9	119.0	119.1	119.2	119.3	119.4	119.5	119.6	119.7	119.8
105	119.9	120.0	120.1	120.2	120.3	120.4	120.5	120.6	120.7	120.8	120.9	121.0
106	121.1	121.2	121.3	121.4	121.5	121.6	121.7	121.8	121.9	122.0	122.1	122.2
107	122.3	122.4	122.5	122.6	122.7	122.8	122.9	123.0	123.1	123.2	123.3	123.4
108	123.5	123.6	123.7	123.8	123.9	124.0	124.1	124.2	124.3	124.4	124.5	124.6
109	124.7	124.8	124.9	125.0	125.1	125.2	125.3	125.4	125.5	125.6	125.7	125.8
110	125.9	126.0	126.1	126.2								

HAZARDOUS.

[illegible][illegible][illegible]

WILLIAM S. MESSINGER,
WILLIAM H. WELLES,
ROBERT MORAN,
LEWIS T. STONE,
SAMUEL S. SASSANO,
GEORGE A. BUCKLEY,
OLIVER E. WOOD,
ALFRED S. BARNES,
ALBERT E. MORTON,
JOHN A. HUTCHINSON,
HENRY A. HULLCUTT,
JESSE HOYT,
WILLIAM STUBBS,
CHARLES A. MARTIN,
JOHN R. FORD,
A. F. WILMARTH,
WM. E. FOSDICK,
W. H. TOWNSEND,
THOMAS T. BUCKLEY,
OLIVER S. CARTER,
HENRY M. TABER,
WILLIAM W. MARSON,
D. A. HALL,
OLIVER HOYT,
D. C. REAGAN,
D. G. KIGHTS,
ANDREW C. KESTERSON,
FORBES H. BLISS,
EDMUND F. HOLBROOK,
WILLIAM VERNERLY

THE UNIVERSITY OF CHICAGO

OFFICE:
No. 119 BROADWAY,
NEW-YORK.

CASH CAPITAL, \$3,000,000.

Dr. J. D. Allen

\$6.00. Premium, \$4.22

THIS POLICY EXPIRES

Nov. 30. 1882

Please read this Policy carefully to prevent misunderstanding in case of loss.

THE
Home Insurance Company,
OF THE CITY OF NEW-YORK.

CASH CAPITAL, \$3,000,000.

J. H. WASHBURN, SECRETARY.
T. B. GREENE, }
W. L. BIGELOW, } ASSIST'T SECRETARIES

CHARLES J. MARTIN, PRESIDENT.
A. F. WILLMARTH, VICE-PRESIDENT.
D. A. HEALD, 2d VICE-PRESIDENT.

The Home Insurance Company hereby consent that the interest of _____
in the within Policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to _____

788

For Value Received, _____ hereby transfer, assign, and set over unto _____
and _____ assigns, all _____ title and interest in this Policy, and all advantage to be derived therefrom.

Witness _____ hand and seal, this _____ day of _____ 788

Sealed and delivered in presence of _____

(Seal)

The Home Insurance Company hereby consent that the interest of _____
in the within Policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to _____

For Value Received, _____ hereby transfer, assign, and set over unto _____
and _____ assigns, all _____ title and interest in this Policy, and all advantage to be derived therefrom.
Witness _____ hand and seal, this _____ day of _____ 1888
Sealed and delivered in presence of _____

If this Policy is canceled the following receipt is to be filled up and signed by the assured.

In consideration of _____ Dollars,
Return Premium, the Receipt of which is hereby acknowledged, this Policy is canceled and surrendered to
the HOME INSURANCE COMPANY.

Assured

An oval vignette with a decorative, scalloped border. Inside, a woman with long hair, wearing a long, flowing dress, is seated. She holds a cross in her right hand and a book in her left. To her left is a large, ornate chair or throne. In the background, there is a landscape with a body of water, a ship, and a building. The entire scene is enclosed within an oval frame.

Sum Ass^d. \$ 3000

88 WALL STREET

LOCAL COMMITTEE.

J. P. GIRAUD FOSTER, Esq.	of Messrs. FOSTER & THOMSON
CHARLES M. FRY, Esq.	President Bank of New York.
GORDON NORRIE, Esq.	Messrs. J. BOORMAN JOHNSTON & Co.
HOWARD POTTER, Esq.	Messrs. BROWN, BROTHERS & Co.
GOULD H. REDMOND, Esq.	18, Exchange Place.

MANAGER.

No. 7 ROYAL EXCHANGE, LONDON, E. C.

In consideration of Twenty Two 50/100 Dollars to them paid by the Insured hereinafter named, the receipt whereof is hereby acknowledged, Do Insure the Agricultural and Mechanical Crops of Lexington Ky against Loss or Damage by Fire to the amount of Three Thousand dollars, on the Three Story brick metal roof building to be occupied by the Assured for Crop purposes and situated on the East side of of the Nicholasville Pike Lexington Ky Mechanics provided attached to finish the building and additional insurances permitted.

Corporation in New York, in accordance with the terms and provisions of this Policy, unless the property be replaced, or the Corporation shall have given notice of their intention to rebuild or repair the damaged premises.

4. If the interest of the assured in the property be any other than the entire, unconditional, and sole ownership of the property, for the use and benefit of the assured, or if the building insured stands on leased ground, it must be so represented to the Corporation and so expressed in the written part of this Policy, otherwise the Policy shall be void. When property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods held on storage must be separately and specifically insured.

5. In case the use or occupation of the above-mentioned premises at any time during the period for which this Policy would otherwise continue in force, shall be so changed as to increase the risk thereupon, except as may be hereafter agreed to by this Corporation, in writing upon this Policy, from theneforth, so long as the same shall be used, this Policy shall be of no force or effect.

6. The best endeavors of the assured shall be used in saving and protecting the property from damage at and after the fire; and in case of failure so to do, this Corporation will not be liable for damage caused by such failure; and there can be no abandonment to the Corporation of the property insured.

The use of general terms, or anything less than a distinct, specific agreement, clearly expressed, and endorsed on this Policy, shall not be construed as a waiver of any printed or written condition or restriction therein.

12. It is furthermore hereby expressly provided and mutually agreed, that no suit or action against this Corporation, for the recovery of any claim, on the virtue of this Policy, shall be commenced in any Court of Law or Chancery, unless such claim shall have been first presented to the Corporation within twelve months after the loss shall have occurred, and should no such action be commenced against this Corporation after the expiration of the aforesaid twelve months, the lapse of time shall be taken and deemed as conclusive evidence against the validity of such claim, any statute of limitation to the contrary notwithstanding.

shall, as between the insured and this Corporation, be considered as contributing insurance for the full amount of such Policy.

Re-insurance, in case of loss, to be settled in proportion as the sum re-insured shall bear to the whole sum covered by the re-

8. This insurance may be terminated at any time at the request of the assured, in which case the Corporation shall retain only the within Policy, unless separately and specifically mentioned.

8. This insurance may be terminated at any time at the request of the insured, in which case the Corporation shall retain only the customary short rates for the time the Policy has been in force. The insurance may also be terminated at any time at the option of the Corporation, on giving notice to that effect, and refunding a rateable proportion of the premium for the unexpired term of the Policy.

Persons sustaining loss or damage by fire shall forthwith give notice of said loss to the Corporation, and, as soon thereafter as possible, render a particular account of such loss, signed and sworn to by them, stating whether any and what other insurance has been made on the same property, giving copies of the written portion of all Policies thereon, also the actual cash value of the property and their interests therein, for what purpose and by whom the building insured, or containing the property insured, and the several parts thereof, were used at the time of the loss, when and how the fire originated, and shall also produce a

AND IT IS HEREBY UNDERSTOOD AND AGREED, by and between this Corporation and the assured, that this Policy is made and accepted in reference to the foregoing terms and conditions, and to the classes of hazards and memoranda printed on the back of this Policy, which are hereby declared to be a part of this contract, and are to be used and resorted to in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in writing.

In Witness Whereof, The Corporation of The London Assurance have caused these PRESENTS to be signed by their SECRETARY in the City of NEW YORK. But this Policy shall not be valid unless countersigned by the duly

B. Lockwood Secretary.

Wm. A. King, Agent
Lexington, Ky.
Edition 1881.
Premium, \$ 20.00
Amount Insured, \$ 2000.
To
NEW YORK
No. 88 WALL STREET,
Assurance Corporation,
LONDON
THE
Expres. 11th Dec 1882
Premises, 11th Dec 1882
No. 609333
UNITED STATES BRANCH

Conditions.
is according to your Insurance
pleased to read your Policy and its

CLASSES OF HAZARDS.
The following CLASSES OF HAZARDS are given, defining the terms used in the written and printed portion of this Policy.

FIRST CLASS.
NOT HAZARDOUS.
The following articles of MERCHANDISE are charged 1 cent per \$100 more than the building, LIMITED TO WHOLESALE STOCKS ONLY.
Carpet, Oil, Soap, tapers and candles, exclusively in unbroken and unopened packages.
Clothes, Hats, Trunks, and Cases, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 1.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 10 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 2.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 20 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 3.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 30 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 4.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 40 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 5.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 50 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 6.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 60 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 7.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 70 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 8.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 80 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 9.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 90 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

HAZARDOUS.—No. 10.
The following STOCKS OF GOODS, WARES AND MERCHANDISE are charged 100 cents per \$100 more than the building, but do not increase the rate of its contents.
Books and Maps, in unbroken packages.
Clothes, in unbroken packages.
Furniture, in unbroken packages.
Glass, in unbroken packages.
Liquors, in unbroken packages.
Meats, in unbroken packages.
Papers, in unbroken packages.
Provisions, in unbroken packages.
Textiles, in unbroken packages.
Toys, in unbroken packages.
Wine, in unbroken packages.
Wholesale Stocks, in unbroken packages.
Wholesale Stocks, in unbroken packages.

The London Assurance Corporation, of London, hereby consent that the interest in the within Policy, be assigned to

18

For Value Received, hereby transfer, assign, and set over unto

and assigns, all title and interest in this Policy, and all advantages to be derived therefrom.

WITNESS, hand and seal this day of 18

Sealed and delivered in presence of

The London Assurance Corporation, of London, hereby consent that the interest in the within Policy, be assigned to

18

For Value Received, hereby transfer, assign, and set over unto

and assigns, all title and interest in this Policy, and all advantages to be derived therefrom.

WITNESS, hand and seal this day of 18

Sealed and delivered in presence of

[L. S.]

\$ 1.600.00

LONDON
CORNHILL & CHARING CROSS

J. M. De CAMP, General Agent.

for the Insurance against Loss or Damage by Fire, (subject to the Conditions and Stipulations which constitute the Basis of this Insurance,) of the Property hereinafter described, to the amount hereinafter mentioned, not exceeding upon any one Article the sum specified on such Article, namely:

Dis. from Howard Adams @ 61550 = 49⁷⁰ L. Jacob M. Smith.

The Two Directors of the said Company, whose Names are hereunto subscribed, do hereby agree that, from the 25th day of July 1888 until the 25th day of July 1888 in the year of our Lord One Thousand Eight Hundred and Eighty three the Funds and Property of the said Company shall (subject to the following conditions and stipulations, which constitute the basis of this Insurance,) be subject and liable to pay, reimburse, or make good to the said assured, his heirs, executors, or administrators, such loss or damage as shall be occasioned by Fire to the Property above mentioned and hereby insured, not exceeding in each case respectively the sum or sums hereinafter severally specified and stated against each property.

Conditions Relating to the Methods of Adjustment of Loss and the Payment thereof:

[illegible]

When the insured is damaged, the assured shall forthwith cause it to be put in order, assorting and arranging the various articles according to their kinds, separating the damaged from the undamaged, and shall cause an inventory to be made and furnished to the Company, of the whole, showing the quantity, quality, and cost of each article. The amount of sound value, and of the loss or damage, shall be determined by agreement between the Company and the assured; but in the absence of such agreement, the loss or damage shall be determined by the arbitration of three impartial persons, one to be named by every such difference shall, at the written request of either party, be submitted at equal expense of the parties, to competent and impartial persons, one to be named by each party, and the two so chosen shall select an umpire to act with them, in case of their disagreement; and the award, in writing, of any two of them shall be binding on the third. The loss or damage shall be paid by the Company, and the two so declared, and certificates are produced, and examinations and appraisals permitted, the loss shall not be payable. There shall be no deduction for depreciation.

The cash value of property destroyed or damaged by fire shall in no case exceed what would be the cost to the assured, at the time of the fire, of replacing the same; and in case of the depreciation of such property, from use or otherwise, a suitable deduction from the cash cost of replacing shall be made, to ascertain the actual cash value of the property at the time of the fire.

10. This insurance, the risk not being changed, may be continued for such further time as shall be agreed, provided the premium therefor is paid and indorsed on this Policy, or a receipt given for the same, and it shall be considered as continued under the original representation, and for the original amount.

11. It is furthermore hereby expressly provided and mutually agreed, that no suit or action against this Company, for the recovery of any claim by virtue of this Policy, shall be sustainable in any Court of Law or Chancery, until after an award shall have been obtained fixing the amount of such claim in the manner herein provided.

er above provided, nor unless such suit or action shall be commenced within twelve months next after the loss shall occur; and should any suit or action be commenced against this Company after the expiration of the aforesaid twelve months, the lapse of time shall be taken and deemed as conclusive evidence against the validity of such claim, any statute of limitation to the contrary notwithstanding.

Pressed Work or Gilding on walls or Ceilings, *Glass* in doors and windows, exceeding the dimensions of nine square feet, *Fences* and other yard fixtures, *Store Furniture and Fixtures*, including Shelving and Counters, and *Awnings* and Signs are not covered by insurance on the *Building*, but must be separately and specifically insured.

By accepting this Policy the assured agrees to become bound by its terms and conditions.

☒ By accepting this Policy the assured agrees to become bound by its terms and conditions.

Countersigned

Robert J. Minter



This Policy is not assignable for purposes of collateral security, but for such purpose it is to be made "payable in case of loss," etc., by relation to the insured. In cases of loss and transfer of title, loss being then previously declared, the form assigned may be used, which must be executed at the time of said transfer.

The Liverpool & London and Globe Insurance Company hereby certifies that the interest of _____ in the within policy, subject to all the terms and conditions herein mentioned and referred to, be assigned to _____

For Value Received, _____ hereby transfers, assigns and sets over unto _____ assigns, all _____ title and _____ interest in this policy, and all advantages to be derived therefrom.

[L. S.]

The Liverpool & London and Globe Insurance Company hereby certifies that the interest of _____ in the within policy, subject to all the terms and conditions herein mentioned and referred to, be assigned to _____

For Value Received, _____ hereby transfers, assigns and sets over unto _____ assigns, all _____ title and _____ interest in this policy, and all advantages to be derived therefrom.

[L. S.]

RECEIPT FOR RETURN PREMIUM.

TO BE FILLED OUT AND SIGNED BY THE ASSURED.

AGENCY. 488
In consideration of _____ Dollars,
return, premium, receipt of which is hereby
acknowledged, this Policy is hereby canceled and
surrendered to the Co.

AWARDED.

DIRECTORS IN LIVERPOOL.
Chairman—ALFRED CASTELLAIN
Deputy Chairman—G. H. LOXDALE,
CHAS. T. BOWRING,
T. BROCKLEBANK
C. J. CORBALLY
ARTHUR P. FLETCHER
ALFRED P. FLETCHER,
H. B. GILMORE,
W. D. HOLT,
JOSEPH HUBBARD,
HAROLD LITTLEDAL,
GEO. MELL,
H. H. NICHOLSON,
WILLIAM PATON,
J. ROME,
J. A. TORSY,
Secretary of the Company—J. M. DOVE,
Assistant Secretary—ALEX. DUNCAN.

DIRECTORS IN LONDON.
Chairman—SIR CHARLES NICHOLSON, Bart., D.C.L.
Deputy Chairman—W. MACNAUGHTON,
WALTER PLEYDELL BOUVERIE,
W. J. R. COTTON, ALD., M. P.
HON. EDWARD DRUMMOND,
FREDK. FANNING,
R. W. GAUSELEY,
HON. SIDNEY CARR GLYN,
G. D. WHATMAN.
Attorney of the Company and Rev. Sec.—AUG. HENDRIKS

THE
Liverpool & London & Globe

INSURANCE COMPANY.

Fire Policy, No. **2623566**

Amount Insured, . . \$ 1,600.
Premium, \$ 17.50
EXPIRES July 2nd 1888

AT SIX O'CLOCK IN THE EVENING.

PLEASE TO READ YOUR POLICY
AND THE CONDITIONS.

DIRECTORS IN NEW YORK.
Chairman—ROBERT B. MINTURN,
ALEXANDER HAMILTON,
CHARLES H. MARSHALL,
ANSON PHILLIPS STOKES,
JOHN A. STEWART,
Resident Manager—J. E. PULSFORD,
Deputy Manager—HENRY W. EATON,
Assistant Deputy Manager—GEO. W. HOYT.

DIRECTORS IN SAN FRANCISCO.
Chairman—WM. F. BARCOCK,
LEVI STRAUSS,
WM. ALVORD,
LUCIUS H. ALLEN,
Resident Secretary—CHARLES D. HAVEN.

DIRECTORS IN CHICAGO.
Chairman—JOHN CRERAR,
LEVI Z. LEITER,
GEORGE ARMOUR,
Resident Secretary—WILLIAM WARREN.

DIRECTORS IN NEW ORLEANS.
Chairman—J. F. SCHRODER,
PETER ANDERSON,
NEWTON BUCKNER,
PERRY NUGENT,
Resident Secretary—HENRY V. OGDEN,
Assistant Secretary—J. P. ROUX.

This Policy is not assignable for purposes of collateral security, but for such purpose it is to be made "assignable in form of loan," etc., by endorsement on its face. In cases of actual sale and transfer of title, leave having been previously obtained, the form assignment may be used, which must be executed at the time of said transfer.

The Liverpool & London and Globe Insurance Company hereby consent that the interest of therein mentioned and referred to, be assigned to _____ in the within policy, subject to all the terms and conditions of the said policy.

For Value Received, _____ hereby transfer, assign and set over unto _____ assigns, all interest in this policy, and all advantages to be derived therefrom.

Witness, _____ hand and seal this _____ day of _____ 1882.

The Liverpool & London and Globe Insurance Company hereby consent that the interest of therein mentioned and referred to, be assigned to _____ in the within policy, subject to all the terms and conditions of the said policy.

For Value Received, _____ hereby transfer, assign and set over unto _____ assigns, all interest in this policy, and all advantages to be derived therefrom.

Witness, _____ hand and seal this _____ day of _____ 1882.

RECEIPT FOR RETURN PREMIUM.

TO BE FILLED OUT AND SIGNED BY THE ASSURED.

In consideration of Dollars, return premium, receipt of which is hereby acknowledged, this Policy is hereby canceled and surrendered to the Co.

No. of Policy,	Yr.	Mo.	Day
Amount Insured, \$			
Date of Cancellation,			
Policy,			
Time in Force,			
Premium Paid,			
Interest at _____ rate,			
Refund, \$			

DIRECTORS IN NEW YORK.

ROBERT H. MINTURN, Esq., Chairman,
ALEXANDER HAMILTON, Esq.,
CHARLES H. MARSHALL, Esq.,
ANSON PHELPS STOKES, Esq.,
Resident Manager—J. E. PULSFORD,
Deputy Manager—HENRY W. EATON,
Asst. Deputy Manager—GEO. W. HOYT.

DIRECTORS IN LIVERPOOL.

Chairman—H. B. GILMOUR, Esq.,
Duty Chairman :
A. CASTELLAIN, Esq., and G. H. LOXDALE, Esq.,
CHAS. T. BOWRING, Esq., HAROLD LITTLEDALE, Esq.,
T. BROCKLEMAN, Esq., GEO. MELLY, Esq.,
C. J. CORRIALL, Esq., H. R. NICHOLSON, Esq.,
ARTHUR P. FLETCHER, Esq., WILLIAM PATON, Esq.,
ALFRED P. FLETCHER, Esq., J. BONE, Esq.,
W. D. HOLY, Esq., J. A. TOR, Esq.,
JOSEPH HUBEACK, Esq.,

Secretary of the Company—J. M. DOVE,
Assistant Secretary—ALEX. DUNCAN.

DIRECTORS IN LONDON.

Chairman—SIR CHARLES NICHOLSON, Bart., D.C.L.
Duty Chairman—W. MACNAUGHTON, Esq.,
WALTER PETERELL BOUTER, Esq.,
W. J. R. COTTON, Esq., M.P.,
HON. EDWD. DRUMMOND,
FRED. FANNING, Esq.,
R. W. GAUSSEN, Esq.,
HON. SIDNEY CARL GLEN,
G. D. WELTMAN, Esq.,

Actuary of the Company and Rec. Sec.—AUG. HENDRIKS

THE Liverpool & London & Globe INSURANCE COMPANY.

Fire Policy, No. 2562696

Amount Insured, . . . \$ 160,000
Premium, . . . \$ 11 1/2

EXPIRES June 24 1882
AT SIX O'CLOCK IN THE EVENING.

PLEASE TO READ YOUR POLICY
AND THE CONDITIONS.

DIRECTORS IN CHICAGO.

Chairman—JOHN CHERAR, Esq.,
LEVI Z. LITTLER, Esq.,
GEORGE ARMOUR, Esq.,
Resident Secretary—WILLIAM WARREN.

DIRECTORS IN NEW ORLEANS.

Chairman—J. F. SCHROEDER, Esq.,
PETER ANDERSON, Esq.,
NEWTON BUCKNER, Esq.,
PERRY NUGENT, Esq.,
Resident Secretary—HENRY V. OGDEN,
Assistant Secretary—J. P. ROUX.

DIRECTORS IN SAN FRANCISCO.

Chairman—WM. F. BARCOCK, Esq.,
LEVI STRAUSS, Esq.,
WM. ALYDOR, Esq.,
LUCIUS H. ALLEN, Esq.,
Resident Secretary—GEORGE MEL

MANAGERS
FOR
SOUTHERN DEPARTMENT,
Messrs. BARBEE & CASTLEMAN,
LOUISVILLE,
KENTUCKY.

BOARD OF DIRECTORS.
R. BROCKLEMAN, Esq., CHAIRMAN.
G. H. HOFFMAN, Esq., DEPUTY-CHAIRMAN.
JAMES BARROW, Esq. DAVID JARDINE, Esq.
C. J. HUNTER, Esq. D. MALVERN, Esq.
WILLIAM CLIFF, Esq. W. J. BARROW, Esq.
DAVID DUNN, Esq. R. H. MATTHEW, Esq.
THOMAS E. SMAY, Esq. R. W. BARRETT, Esq.
MANAGER:
JOHN H. McALEER, Esq.



No. 2570687

\$ 5000

BY THIS POLICY OF INSURANCE

In consideration of the receipt of Twenty Seven and 10/100 Dollars and the representations, covenants, and warranties of the assured hereinafter named, do insure the Towers of the Agricultural & Mechanical College of Ky against loss or damage by Fire to the amount of Five Thousand Dollars, the Property hereinafter described \$5000 upon three story brick metal roofed Building, known as the Agricultural and Mechanical College of Kentucky and owned as a College Building, situated on the East side of the Lexington & Nicholasville Turnpike near & within the limits of the City of Lexington Kentucky. Additional Insurance permitted

AND THE SAID ROYAL INSURANCE COMPANY hereby agree, out of their capital stock and funds, to make good unto the said assured, then their executors, administrators, and assigns, all such immediate loss or damage, not exceeding in amount the sum or sums insured, as above specified, nor the interest of the assured in the property, except as herein provided, as shall happen by fire to the property so specified, from the 20th day of January, one thousand eight hundred and Eighty Seven, at twelve o'clock at noon; the amount of loss or damage to be estimated according to the actual cash value of the property at the time of the loss, and to be paid after due notice and proof of the same shall have been made by the assured and received at this office, in accordance with the terms and provisions of this policy, unless the property be replaced, or the Company shall have given notice of their intention to rebuild or repair the damaged premises.

1. If an application, survey, plan, or description of the property herein insured is referred to in this Policy, such application, survey, plan, or description shall be considered a part of this contract, and a warranty by the assured; and if any false representation be made by the assured of the condition, situation, or occupancy of the property, or if there be any omission to make known every fact material to the risk, or an over-valuation, or any misrepresentation whatever, either in a warranty or otherwise; or if the assured shall have, or shall hereafter make, any other insurance on the property hereby insured, or any part thereof, without the consent of the Company written hereon, or if the above-mentioned premises shall be occupied or used so as to increase the risk, or the risk be increased by the erection or occupation of neighbouring buildings, or by any means whatever within the control of the assured, without the assent of this Company endorsed hereon; or if it be a manufacturing establishment running in whole or in part over or extra time or running at night; or if the property be sold or transferred, or any change take place in title or possession (except in case of succession by reason of the death of the assured), whether by legal process, or judicial decree, or by voluntary transfer, or conveyance; or if this Policy shall be assigned before in law, without the consent of the Company endorsed hereon, or if the interest of the assured in the property, whether as owner, trustee, consignee, factor, agent, mortgagee, lessee, or otherwise, be not truly stated in this Policy; or if the assured shall keep gunpowder, fireworks, nitro-glycerine, phosphorus, saltpetre, nitrate of soda, petroleum, naphtha, gasoline, benzine, benzole or benzene varnish, or keep or use camphene, spirit gas, or any burning fluid or chemical oils, or other articles subject to legal restrictions, without written permission in this Policy, then, and in every such case, this Policy shall be void.

2. This insurance does not apply to or cover jewels, plate, watches, musical or scientific instruments (pianofortes in dwellings excepted), ornaments, medals, patterns, printed music, printed books, engravings, paintings, picture-frames, sculpture, casts, models, or curiosities, unless particularly specified in this Policy. This Company shall not be liable by virtue of this Policy for any loss by theft at or after a fire; nor for money or bullion, bills, notes, accounts, deeds, evidences of debt, or securities of property of any kind; nor for loss or damage by fire happening during the existence of any invasion, foreign enemy, rebellion, insurrection, riot, civil commotion, military or usurped power, or martial law, within the country or locality in which the property insured is situated, unless proof be made to the satisfaction of the Directors that such loss or damage was not occasioned by, or connected with, but occurred from a cause or causes independent of the existence of such invasion, foreign enemy, rebellion, insurrection, riot, civil commotion, military or usurped power, or martial law. And this Policy does not cover loss or damage occasioned by or through any earthquake or hurricanes; nor goods destroyed or damaged while undergoing any process by which the application of fire heat is necessary; nor any loss in or on buildings unprovided with good and substantial stone or brick chimneys, the absence of which has been the cause of the fire; nor loss resulting from any neglect of or deviation from the laws or regulations of the Police, where such exist; nor any loss caused by the explosion of gunpowder, or any explosive substance; nor by lighting or explosions of any kind, unless fire ensues, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property after the casualty by explosion, or lightning.

3. If a building, or any part thereof, shall fall, except as a result of a fire, all insurance by this Company on it or its contents shall immediately cease and determine.

4. If the interest of the assured in the property be any other than the entire, unconditional, and sole ownership of the property, for the use and benefit of the assured, or if the building insured stands on leased ground, unless the lease be perpetual, it must be so represented to the Company, and so expressed in the written part of this Policy, otherwise the Policy shall be void. When property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods held on storage, or in trust or on commission, must be so described and declared at the time of effecting such insurance, and must be separately and specifically insured, otherwise this Policy will not extend to cover such property.

5. The best endeavours of the assured shall be used in saving and protecting the property from damage at and after the fire; and in case of failure so to do, this Company will not be liable for damage caused by such failure; and there can be no abandonment to the Company of the property insured. The use of general terms, or anything less than a distinct, specific agreement, clearly expressed and endorsed on this Policy, shall not be construed as a waiver of any printed or written condition or restriction therein.

6. In case of any other insurance upon the property hereby insured, whether made prior or subsequent to the date of this Policy, whether valid or not valid, and whether concurrent with this Policy or otherwise, the assured shall be entitled to recover of this Company no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon; and it is hereby declared and agreed that in case of the assured holding any other Policy in this or any other Company on the property insured, or any part thereof, subject to the conditions of average, this Policy shall be subject to average in like manner.

Re-insurance, in case of loss, to be settled in proportion as the sum re-insured shall bear to the whole sum covered by the re-insured Company.

☒ **Kerosine.**—The use of refined kerosine oil when of the standard of 110 degrees Fahr. quality, for lights only in stores and dwellings is permitted, provided the same be drawn and the lamps filled and trimmed by daylight only, and without the use of artificial light.
☒ **Gas.**—The generating or evaporating within the building, or contiguous thereto, of any substances for a burning gas or the use of gasoline and similar fluids for lighting, is prohibited under this Policy, unless permitted in writing hereon.
☒ **Fences and other Yard Fixtures, also Store Furniture and Fixtures,** are not covered by insurance on the building, but must be separately and specifically insured.
☒ **Glass Doors and Windows,** when plates are of the dimensions of three square feet and more, are not covered by this Policy unless separately and specifically insured.
☒ **Frescoed Work,** or gilding on walls or ceilings, is not covered by insurance on the building, but must be separately and specifically insured.
☒ **Builders' Risk.**—The working of carpenters, roofers, tinsmiths, gas-fitters, plumbers or other mechanics in building, altering, or repairing the premises named in this Policy, will vitiate the same unless permission for such work be endorsed in writing hereon, excepting in dwelling-houses only, where five days are allowed in any one year for incidental repairs without notice or endorsement.

☒ And it is hereby understood and agreed by and between this Company and the assured that this Policy is made and accepted in reference to the foregoing terms and conditions, which are hereby declared to be a part of this contract, and are to be used and resorted to in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in writing.

THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED BY THE DULY AUTHORIZED AGENT OF THE SAID ROYAL INSURANCE COMPANY, AT Lexington Ky

In Witness Whereof, We, Two of the Directors of the said Company, by our authorized Attorneys, have hereunto set our hands and have caused the Common Seal of the said Company to be hereunto affixed.

Dated at Louisville, this 20th day of January, in the year of our Lord one thousand eight hundred and Eighty Seven, and issued there.

Countersigned at Lexington Ky James I. Roberts DIRECTORS.

this 20th day of January, 1887

James I. Roberts, Agent.

By their Attorneys, James I. Roberts Agents to the said Company.

ROYAL Insurance Company

OF
LIVERPOOL AND LONDON.

Capital, \$10,000,000

GOLD!

Policy No. 2570687
Renewal No. _____

ASSURED

Location of Risk College of 13
Property College Building

Sum Insured \$3060
Premium \$87.39
Policy \$27.40

Expires, January 30 1884
Expires 18

Examine the CONDITIONS of Policy and be sure that no Policy is valid unless it bears the Company's name and has received the signature of two Directors by their Attorney or Attorneys; not will any benefits for Insurance be paid unless it bears the Company's seal.

Geo. T. Rods
Selling Agent

CHANGE OF INTEREST.

Royal Insurance Agency,

It is hereby declared that the interest in the within Policy is now solely vested

in _____

of _____

Agent.

CANCELLATION RECEIPT.

Royal Insurance Agency,

In consideration of \$ _____

wherein premium for unexpired time, now received, the within Policy is hereby

cancelled



INSURANCE COMPANY.

NEW YORK

LONDON

WILLIAM STREET.

CORNHILL & CHARING CROSS

J. M. De CAMP, General Agent.

Agricultural & Mechanical College

J. M. De CAMP, General Agent.

The Two Directors of the said Company, whose Names are hereunto subscribed, do hereby agree that, from the _____ day of _____ 19____

on this 21 day of April 1884 in the year of our Lord One Thousand Eight Hundred and Eighty four the Funds and Property of the said Company shall (subject to the following conditions and stipulations, which constitute the basis of this Insurance,) be subject and liable to pay, reinstate, or make good to the said assured, such loss or damage as shall be occasioned by Fire to the Property above mentioned and hereby insured, not exceeding in each case respectively the sum or sums hereinafter severally specified and stated against each property, heirs, executors, or administrators,

Conditions Relating to the Methods of Adjustment of Loss and the Payment thereof:

[illegible]

² This insurance does not apply to or cover jewelry, plate, watches, musical or scientific instruments (piano-fortes in dwellings excepted), ornaments, medals, patterns, printed music, printed books, engravings, paintings, picture-frames, sculpture, casts, models or curiosities, unless specifically specified in this policy; nor company shall be liable by virtue of this Policy, or any renewal thereof, until the premium therefor are actually paid; nor for loss by theft at fire or after a fire caused by means of an invasion, insurrection, riot, civil commotion, or military or usurped force; nor for loss of or damage to property of any kind; nor for any loss or damage by substantial stone or brick chimneys, the absence of which has been the cause of the fire; nor in consequence of any neglect or deviation from the laws or regulations relating to the use of gunpowder or any explosive substance; nor by lightning or explosion of any kind; unless first insured, and then for the loss or damage by fire only, which loss or damage may be covered by separate policies.

4. If the building shall fall, except as the result of a fire, all insurance by this Company on it or its contents, shall immediately cease and determine. If the interest of the assured in the property be any other than the entire, unconditional and sole ownership of the property, for the sole benefit of the assured, or if the building insured stands on leased ground, it must be so represented to the Company, and so expressed in the written part of this Policy, otherwise the Policy shall be void. When property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods held on storage must be separately and specifically

6. The best evidentiary effect of this Policy shall be that, in the event of a claim, this Company will not be liable for damage caused by such failure; and there can be no abandonment to the Company of property or interest in property, general or specific, or anything less than a distinct, specific agreement, clearly expressed and endorsed on this Policy, shall not be construed as a waiver of any principle of law or equity, or as a release of the Company from its obligation to indemnify the insured for the full amount of the loss.

[illegible]

10.1 Petroleum, rock, earth, coal, kerosene, or carbon oils of any description, whether crude or refined, benzene, naphtha, camphene, spirit-gas, or kerosene, for use in any other manner than as fuel for domestic purposes, shall not be stored, used, kept, or allowed on the above premises, temporary buildings, fuel tanks, or fuel containers, except in accordance with the following conditions:

(a) Petroleum, rock, earth, coal, kerosene, or carbon oils of any description, whether crude or refined, benzene, naphtha, camphene, spirit-gas, or kerosene, for use in any other manner than as fuel for domestic purposes, shall not be stored, used, kept, or allowed on the above premises, temporary buildings, fuel tanks, or fuel containers, except in accordance with the following conditions:

(b) If the same is drawn and the lamps filled by day labor, the same shall not be stored, used, kept, or allowed on the above premises, temporary buildings, fuel tanks, or fuel containers, except in accordance with the following conditions:

10.2 Builders' Risk.—The working of carpenters, roofers, tin-smiths, gas-fitters, plumbers, or other mechanics, in building, altering, or repairing the premises, shall not be considered a fire risk, unless permission for such work be endorsed in writing hereon, except in dwelling-houses—how, every five days are allowed in any one year for incidental repairs, without such endorsement.

[illegible][illegible]

the same; and in case of the depreciation of such property, from use or otherwise, a suitable deduction from the cash cost of replacing shall be made, to ascertain the actual cash value.

10. This insurance, the risk not being changed, may be continued for such further time as shall be agreed on, provided the premium therefor is paid and insured on this Policy, or a receipt given for the same, and it shall be considered as continued under the original representation and for the original amounts and divisions, unless otherwise specified in writing; but in case there shall have been any change in the risk, either within itself or by neighboring buildings, not made known to the Company by the assured at the time of renewal, this Policy and renewal shall be void.

11. It is further hereby expressly provided and mutually agreed, that no suit or action against this Company, for the recovery of any claim by virtue of this Policy, shall be sustainable in any Court of Law or Chancery, until after an award shall have been obtained fixing the amount of such claim in the manner above provided, nor unless such suit or action shall be commenced within twelve months next after the loss shall occur; and should any suit or action be commenced against this Company after the expiration of the aforesaid twelve months, the lapse of time shall be taken and deemed as conclusive evidence against the validity of such claim, any statute of limitation to the contrary notwithstanding.

Painted Work or Gilding on walls or Ceilings, *Glass* in doors and windows, exceeding the dimension of nine square feet, *Fences* and other yard fixtures, *Store Furniture and Fixtures*, including Shelving and Counter, and *Awnings* and Signs are not covered by insurance on the *Building*, but must be separately and specifically insured.

☒ By accepting this Policy the assured agrees to become bound by its terms and conditions.

In Witness Whereof, we, two of the Directors of the said Company, have hereunto set our Hands and Seals this 19 day of February in the year of our Lord One Thousand Eight Hundred and Eighty 1908. But this Policy shall not be valid until countersigned by the duly authorized Agent of the Company at LEXINGTON KY

Examined

Entered 8

Countersigned

Agent. S

Charles H. Marshall

Robert A. McInturn



RECEIPT FOR RETURN PREMIUM.

TO BE FILLED OUT AND SIGNED BY THE ASSURED.

AGENCY, _____

1918

Dollars, _____

In consideration of

return premium, receipt of which is hereby

acknowledged, this Policy is hereby canceled and

surrendered to the Co.

Yr. _____ Mo. _____ Day _____

As of Cancellation

Policy

Amount of Premium

Amount of Return

Amount of Premium Paid

Amount of

Amount of

Amount of

DIRECTORS IN LIVERPOOL.
Chairman—ALFRED CASTELLAN
Deputy Chairman—J. G. H. LOKDALE
 CHAS. T. BOWRING.
 T. BROCKLEBANK
 C. J. CORBALLY
 ARTHUR P. FLETCHER
 ALFRED P. FLETCHER.
 H. B. GILMOIR,
 W. D. HOLT,
 JOSEPH HUBBACK,
 HAROLD LITTLEDALE,
 GEO. MELLY,
 H. H. NICHOLSON,
 WILLIAM PATON,
 J. ROME,
 J. A. THORN.
Secretary of the Company—J. M. DOVE,
Assistant Secretary—ALEX. DUNCAN.

DIRECTORS IN LONDON.
Chairman—SIR CHARLES NICHOLSON, BART., D.C.L.
Deputy Chairman—W. MACNAUGHTON.
 WALTER PLYDELL BOUVIERIE
 W. J. R. COTTON, A.L.S., M.P.
 HON. EDM'D DRUMMOND,
 FRED'K FANNING,
 R. W. GAUSSEN,
 HON. SIDNEY CARR GLYN,
 G. D. WHATMAN.
Actuary of the Company and Res.—AUG. HENDRIKS

Cynical and Mechanical
Collegue.



INSURANCE COMPANY.

Fire Policy, No. 2628192

Amount Insured, . . \$ 6,000.

Premium, \$ 50.00

EXPIRES Feb 1st 1887
AT SIX O'CLOCK IN THE EVENING.

PLEASE TO READ YOUR POLICY
AND THE CONDITIONS.

LEXINGTON, KY.
W. O. King & Co. agts

DIRECTORS IN NEW YORK.
Chairman—ROBERT B. MINTURN,
 ALEXANDER HAMILTON,
 CHARLES H. MARSHALL,
 ANSON PHELPS STOKES,
 JOHN A. STEWART.
Resident Manager—J. E. PULSFORD.
Deputy Manager—HENRY W. EATON.
Asst. Deputy Manager—GEO. W. HOYT.

DIRECTORS IN SAN FRANCISCO.
Chairman—WM. F. BABCOCK.
 LEVI STRAUSS.
 WM. ALVORD.
 LUCIUS H. ALLEN.
Resident Secretary—CHARLES D. HAYES.

DIRECTORS IN CHICAGO.
Chairman—JOHN CRERAR,
 LEVI Z. LEITER,
 GEORGE ARMOUR.
Resident Secretary—WILLIAM WARREN

DIRECTORS IN NEW ORLEANS.
Chairman—J. F. SCHRÖDER.
 PETER ANDERSON.
 NEWTON BUCKNER.
 PERRY NUGENT.
Resident Secretary—HENRY V. OGDEN.
Assistant Secretary—J. P. ROUX.

\$ 1.600

**The Liverpool & London
and Globe
Insurance Company.**

LIGHTNING CLAUSE.

It is understood and agreed that this Policy shall cover loss or damage by LIGHTNING to the Property hereby insured, whether fire ensues or not. Provided that in case of damage by lightning to property upon which there is other insurance, this Company shall be liable for only such proportion of the loss or damage as the amount hereby insured bears to the whole amount insured thereon, whether such other insurance contains a similar clause or not.

COMPANY.

LIGHTNING CLAUSE.

It is understood and agreed that this Policy shall cover loss or damage by LIGHTNING to the Property hereby insured, whether fire ensues or not. Provided that in case of damage by lightning to property upon which there is other insurance, this Company shall be liable for only such proportion of the loss or damage as the amount hereby insured bears to the whole amount insured thereon, whether such other insurance contains a similar clause or not.

LONDON
CORNHILL & CHARING CROSS

J. M. De CAMP, General Agent.

Prof. J. K. Patterson

m of. Arch 28/10 Aollar

Article the sum specified on such Article, namely:

The Two Directors of the said Company, whose Names are hereunto subscribed, do hereby agree that, from the 1st day of July 1884 until the 31st day of July 1884 in the year of our Lord One Thousand Eight Hundred and Eighty four the Funds and Property of the said Company shall (subject to the following conditions and stipulations, which constitute the basis of this Insurance,) be subject and liable to pay, reinstate, or make good to the said assured, his heirs, executors, or administrators, such loss or damage as shall be occasioned by Fire to the Property above mentioned and hereby insured, not exceeding in each case respectively the sum or sums hereinbefore severally specified and stated against each case.

Conditions Relating to the Methods of Adjustment of Loss and the Payment thereof.

[illegible][illegible][illegible][illegible]

§ 307 Petroleum, kerosene, coal, earth, coal, kerosene, or carbon oils of any description, whether crude or refined, benzene, benzoate, naphtha, camphene, spirits-of-lights, turpentine, gasoline, phenol, or any other inflammable liquid, are not to be stored, used, kept, or allowed on the above premises, temporarily or permanently, for sale or otherwise, without written permission endorsed in this Policy, excepting the use of refined coal, kerosene, or other carbon oil for lighting, if the same is drawn and the lamps filled by daylight. Otherwise this Policy shall be null and void.

§ 308 Builders' Risk.—The working of carpenters, roofers, tin-smiths, gas-fitters, plumbers, or other mechanics, in building, altering, or repairing the premises covered by this Policy, shall not be considered as a business, and shall not be endorsed in writing hereon, except in dwelling-houses only, where five days are allowed in any year for incidental repairs, without notice or indentment.

Excluded Work or Gilding on walls or Ceilings, Glass in doors and windows, exceeding the dimensions of nine square feet, *Fences* and other yard fixtures, *Store Furniture and Fixtures*, including Shelving and Counters, and *Awnings* and Signs are not covered by insurance on the *Building*, but must be separately and specifically insured.

☒ By accepting this Policy the assured agrees to become bound by its terms and conditions.

In Witness Whereof, we, two of the Directors of the said Company, have hereunto set our Hands and Seals, this 30th day of July in the year of our Lord One Thousand Eight Hundred and Eighty 1888. But this Policy shall not be valid until countersigned by the duly authorized Agent of the Company at LEXINGTON, KY.

Examined, *[Signature]*
Entered, *[Signature]*
Countersigned, *[Signature]*

Charles H. Marshall
Robert A. Winturi



Liverpool and London and Globe Insurance Company.

LIGHTNING CLAUSE.

It is understood and agreed that this Policy shall cover loss or damage by LIGHTNING to the Property hereby insured, whether fire ensues or not. Provided that in case of damage by lightning to property upon which there is other insurance, this Company shall be liable for only such proportion of the loss or damage as the amount hereby insured bears to the whole amount insured thereon, whether such other insurance contains a similar clause or not.

\$ 1.600 ⁰⁰/₁₀₀

Robt. A. McInturn

This Policy is not assignable for purposes of collateral security, but for such purpose it is to be made "payable in case of loss," etc., by endorsement on its face. In cases of actual sale and transfer of title, leave having been previously obtained, the form submitted may be used, which must be executed at the time of said transfer.

The Liverpool & London and Globe Insurance Company hereby consent that the interest of _____ in the within policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to _____ Agent.

For Value Received, _____ hereby transfer, assign and set over unto _____ and _____ assigns, all _____ title and _____ interest in this policy, and all advantages to be derived therefrom.

Witness, _____ day of _____ 188____
SIGNED AND DELIVERED IN PRESENCE OF _____ [L.S.]

The Liverpool & London and Globe Insurance Company hereby consent that the interest of _____ in the within policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to _____ Agent.

For Value Received, _____ hereby transfer, assign and set over unto _____ assigns, all _____ title and _____ interest in this policy, and all advantages to be derived therefrom.

Witness, _____ day of _____ 188____
SIGNED AND DELIVERED IN PRESENCE OF _____ [L.S.]

RECEIPT FOR RETURN PREMIUM.

TO BE FILLED OUT AND SIGNED BY THE ASSURED.

In consideration of _____ Dollars,
return premium, receipt of which is hereby
acknowledged, this Policy is hereby canceled and
surrendered to the Co.

No. of Policy.	No. of Renewal.	Amount Insured.	Date of Cancellation.	Policy.	Time in Force.	Premium Paid.	Amount of Interest.

DIRECTORS IN LIVERPOOL.
Chairman—ALFRED CASTELLAIN.
Deputy Chairman—
G. H. LOXDALE,
CHAS. T. BOWRING,
T. BROCKLEBANK,
C. J. CORBALLY,
ARTHUR P. FLETCHER,
ALFRED P. FLETCHER,
H. R. GILMORE,
W. D. HOLT,
JOSEPH HUBBACK,
HAROLD LITTLEDALE,
GEO. MELLY,
H. H. NICHOLSON,
WILLIAM PATON,
J. ROME,
J. A. TOBIN.
General Manager and Secretary—J. M. DOVE.
Sub-Manager—ALEX. DUNCAN.
Assistant Resident Secretary—T. I. ALSOP.

DIRECTORS IN LONDON.
Chairman—Sir CHARLES NICHOLSON, Bart., D.C.L.
Deputy Chairman—W. MACNAUGHTON.
WALTER PLEYDELL BOUVERIE,
W. J. R. COTTON, Esq., M.P.
Hon. EDMUND DREYMOND,
FREDK. FANNING,
R. W. GAUSSEN,
Hon. SIDNEY CARR GLYN,
G. D. WHATMAN.
Attorney of the Company and Res. Sec.—AUG. HENDRIKS

P. A. B. Patterson

THE
Liverpool & London & Globe

INSURANCE COMPANY.
Fire Policy, No. 2741550
Amount Insured, . . . \$1,600
Premium, . . . \$7.50
EXPIRES July 2, 1887
AT SIX O'CLOCK IN THE EVENING.
PLEASE TO READ YOUR POLICY
AND THE CONDITIONS.
LEXINGTON, KY.
W. J. R. Cotton

DIRECTORS IN NEW YORK.
Chairman—ROBERT B. MINTURN.
ALEXANDER HAMILTON,
CHARLES H. MARSHALL,
ANSON PHELPS STOKES,
JOHN A. STEWART.
Resident Manager—J. E. PULSFORD.
Deputy Manager—HENRY W. EATON.
Asst. Deputy Manager—GEO. W. HOYT.

DIRECTORS IN SAN FRANCISCO.
Chairman—WM. F. BARBOCK.
LEVI STRAUSS,
WM. ALFORD,
LUCIUS H. ALLEN.
Resident Secretary—CHARLES D. HAVEN.

DIRECTORS IN CHICAGO.
Chairman—JOHN CERAR.
LEVI Z. LEITER,
EZRA J. WARNER.
Resident Secretary—WILLIAM WARREN.

DIRECTORS IN NEW ORLEANS.
Chairman—J. F. SCHROEDER.
PETER ANDERSON,
NEWTON BUCKNER,
PERRY NUGENT.
Resident Secretary—HENRY V. OGDEN.
Assistant Secretary—J. P. ROUX.

No. 100230

IMPERIAL



FIRE INSURANCE COMPANY OF LONDON

HEAD OFFICE.
1 OLD BROAD STREET.
LONDON.

U.S. BRANCH
33 PINE STREET.
NEW YORK.

IN CONSIDERATION OF

Twenty two \$100

DOLLARS, and of the terms and conditions herein contained,

THE IMPERIAL FIRE INSURANCE COMPANY hereby insures

Agricultural & Mechanical College of Kentucky

against loss or damage by FIRE to the amount of

Thirteen thousand

DOLLARS, as follows:

On the three story brick Metal roof building, occupied for College purposes, situated on East Side Nicholasville, Lexington & Danville Turnpike within Lexington City limits. After Insurance allowed

AND the capital stock and funds of THE IMPERIAL FIRE INSURANCE COMPANY shall be subject and liable to pay to the assured or *their* legal representatives, all such immediate loss or damage sustained by the assured (not exceeding the sum above specified, nor the interest of the assured therein), as shall happen by FIRE to the property as above situated and specified, for the term of *one* to wit from the *fourteenth* day of *October* Eighteen Hundred and Eighty-*three*, at 12 o'clock noon, until the *sixteenth* day of *October* Eighteen Hundred and Eighty-*four*, at 12 o'clock noon, the said loss or damage to be estimated according to the actual cash value of the property at the time of the fire, which loss or damage shall in no case exceed what it would then cost the assured to reproduce, repair or replace the same, deducting therefrom a suitable amount for any depreciation of such property from use or otherwise; and to be paid in sixty days after due notice and satisfactory proofs, as herein required, shall have been made by the assured and received at the office of the company at NEW YORK; subject, however, to the following terms and conditions:

1. THE ASSURED HEREBY COVENANTS AND AGREES, that any application, survey, plan, statement or description connected with procuring this insurance, or referred to in this policy, is true, and shall be considered a part of this contract, and a warranty by the assured, and that any misstatement of the condition, situation or occupancy of the property insured, or the building or premises containing the same, or any concealment or omission to make known every fact material to the risk, or any overvaluation, or any misrepresentation whatever, either verbal or in writing, SHALL RENDER THIS POLICY VOID.

2. THIS POLICY SHALL BE VOID AND OF NO EFFECT, if without notice to this company and permission therefor in writing endorsed hereon, the assured shall now have, or hereafter make or procure, any other insurance, whether valid or not, on the property hereby insured, or any part thereof; or, if this policy be assigned before a loss; or, if the interest of the assured be other than the entire, unconditional, and sole ownership; or, if the property insured be a building standing on ground not owned by the assured in fee simple; or, if any change take place in the title, interest, location or possession; or, if any execution be levied on the property insured, or proceedings for the foreclosure of mortgage be commenced, or the title be or become involved in litigation; or, if the property insured be removed to any other building or location, than that described herein; or, if the premises shall be used or occupied, so as to increase the risk, or be or become vacant or unoccupied, or cease to be used or occupied for the purposes stated herein; or, if it be a manufacturing establishment shall run in whole, or in part at night, or over or extra time, or it shall cease to be operated; or, the risk be increased by the erection or occupation of neighboring buildings, or by any means within the knowledge or control of the assured; or, if there be kept, stored or used on the premises benzene, benzole, benzine-varnish, burning fluid, camphene, fire-works, gasoline, gunpowder, naphtha, nitro-glycerine, nitrate of soda, oily waste, petroleum or any of its products (except kerosene as hereinafter provided), phosphorus, rubber or gutta-percha cement, saltpetre, spirit gas, or any article subject to legal restriction (any custom or usage of trade or manufacture, to the contrary notwithstanding); or, if illuminating gas be generated or evaporated on the premises; or, if mechanics are employed in building, altering, or repairing the premises named herein, except in dwelling houses, where not exceeding five days in one year are allowed for repairs.

KEROSENE OIL, of standard quality, may be used for lights, in dwellings, churches, school-houses and stores, lamps to be filled and trimmed by daylight only, and not exceeding five barrels may be kept for sale in stores, but it shall not be handled by artificial light, unless such light be at least fifteen feet distant.

3. THIS COMPANY SHALL NOT BE LIABLE for loss or damage by fire, until the actual payment of the premium; nor, for loss by theft at or after a fire; nor to make good any loss or damage by fire, which shall happen or arise, by any invasion, foreign enemy, insurrection or civil commotion, or by any lawful military power, or by any usurped power, or by any person or persons engaged or concerned in any riot, or notorious resistance to the authority of magistrates, or to any other lawful authority, or by any explosion, earthquake or hurricane; nor, for any loss in buildings where fires are used unprovided with good and substantial brick or stone chimneys; nor, where stove-pipes are carried through the exterior walls, windows, or roofs of the building; nor, in consequence of any neglect, or deviation from any law, or municipal, fire, or police regulation; nor, for any loss caused by lightning, or explosions of any kind, unless fire ensues, and then for the loss or damage by fire only; nor, when the fire is caused by a fall of the building or any part thereof, except such falling be the result of a fire; nor, for any loss of or upon merchandise in show-windows, where the fire originates from, or is caused by the lights in such windows, or the lighting thereof; nor, from ashes deposited in wood; nor, for loss or damage to any building, beyond what it would cost

to rebuild (in case of a total loss) or repair (in case of a partial loss) in the same manner, of the same material, and like the one damaged or destroyed; nor, for loss or damage by removal of property from a building when there is no loss by fire, unless such removal was necessary to preserve the property, in which case the loss and damage shall be borne by both parties in proportion as the whole sum insured bears to the whole value of the property insured; nor, for loss or damage caused by neglect of the assured to use all practicable means to save and protect the property from loss and damage, at and after the fire; and there can be no abandonment to the company, of the property insured; and this company shall not be liable for loss of accounts, bills, deeds, notes, manuscripts, evidences of debt, securities of property of any kind, money or bailment. If a building or any part thereof shall fall, except as the result of a fire, all insurance by this company on it, or its contents, shall immediately cease and determine.

4. THIS INSURANCE DOES NOT APPLY TO OR COVER goods held on storage or for repairs; nor commissions on merchandise in hands of consignees; nor profits; nor plate, jewels, watches, precious stones, ornaments, medals, engravings, paintings and their frames, musical or scientific instruments or apparatus, (piano-fortes in dwellings excepted) models, casts, curiosities, sculpture, drawings, patterns, tools, moulds, lasts, printed books and music, frescoes and wall decorations, memorial windows, tablets, plates of glass or mirrors of the dimension of nine square feet or more, fences and yard fixtures, awnings, signs, sidewalks, pyramatic lights outside the wall lines of any building, store furniture, fixtures, counters and shelving, unless separately and specifically mentioned.

5. RELATING TO THE AGENT, AND THE RENEWAL AND CANCELLATION OF POLICY.

1st. Only such persons as shall hold the written commission of this company shall be considered as its agents in any transaction relating to this insurance or any renewal thereof, or the payment of premium to the company. Any other person shall be deemed to be the agent of the assured, and payment of the premium to such person shall be at the sole risk of the assured.

2d. This insurance, the risk not being changed, may be continued for such further time as shall be agreed on, and it shall be considered as continued under the original representation, and for the original amounts and divisions, unless otherwise specified in writing; but in case there shall have been any change in the risk, either within itself or by neighboring buildings, within the knowledge of the assured, not made known to the company at the time of renewal, this policy and renewal shall be void.

3d. This insurance may be terminated at any time by request of the assured. It may also be cancelled by the company by giving notice to that effect to the assured, or to the person who may have procured this insurance to be taken by this company. On surrender of this policy, the company shall refund any premium that it has received reserving the usual short rates in the first case and pro rata rates in the other case.

6. PROCEEDINGS IN CASE OF LOSS.

It being understood and agreed, that all proceedings after a loss shall be in accordance with the terms and stipulations printed on the back of this policy, which are hereby declared to be a part of this contract, and are to be resorted to in order to determine the rights and obligations of the parties hereto.

7. NO AGENT HAS POWER TO WAIVE ANY CONDITION OF THIS CONTRACT.

PROVIDED ALWAYS, and it is hereby expressly agreed and declared the true intent and meaning hereof is that the capital stock and funds of the said company shall alone be answerable to the demands thereupon under this policy, and that no member of the said company shall, upon any account or pretence whatsoever, be subject or liable to any demands against the said company beyond his share of the capital stock or funds of the said company, and which share is set opposite to his signature to the deed of settlement establishing the said company, or mentioned in some other deed referring thereto and declaring him to be a member thereof, anything contained in this policy to the contrary notwithstanding.

IN WITNESS WHEREOF, THE IMPERIAL FIRE INSURANCE COMPANY has caused this policy to be signed by its Resident Manager at NEW YORK, acting under power of attorney; but the same shall not be binding until countersigned by the duly authorized and commissioned agent, at *Lexington, Ky.*

COUNTERSIGNED AT *Lexington, Ky.* THIS *16* DAY OF *October* 188*3*

Harold C. Butcher AGENT.

R. D. Alliger
RESIDENT MANAGER.

PLEASE READ YOUR POLICY AND ITS CONDITIONS.

HEAD OFFICE:
IMPERIAL BUILDING
1 OLD BROAD STREET,
LONDON.

DIRECTORS IN LONDON:

R. D. Aulander, Exp.,
 Richard J. Abbot, Exp.,
 Charles Buckley, Exp.,
 Thomas G. Bartley, Exp.,
 R. C. L. Berry, Exp.,
 Perceval Beaupre, Exp.,
 James Bond, Exp.,
 Charles Coe, Exp.,
 S. G. H. Chambers,
 J. D. Crane-Fraser, Exp.,
 Henry Davis, Exp.,
 H. W. Eaton, Exp., M. P.
 George R. T. Fougere, Exp.,
 Geo. Hanbury Field, Exp.,
 S. N. Gillis, Exp.,
 Alfred Grogan, Exp.,
 John Sheriff Hill, Exp.,
 Edward Hunt, Exp.,
 F. F. Liddleale, Exp.,
 Charles Murray, Exp.,
 Charles T. Murdoch, Exp.,
 T. H. Newman, Exp.,
 James R. Robertson, Exp.,
 Richard Twining, Exp.

GENERAL MANAGER:

E. COZENS SMITH, ESQ.

IMPERIAL BUILDING

NEW YORK

J. Boorman Johnston, Esq.,
Edward King, Esq.,
Carmeline D. Wood Esq.

BOARD OF REFERENCE

[illegible]

RESIDENT MANAGER

RICHARD D. ALLIGER, ESQ.

BANK OF AMERICA

THE NATIONAL SHOE AND LEATHER BANK

100230 NO.

EXPIRES 10 DAY OF October 1889



IMPERIAL

FIRE INSURANCE CO
OF LONDON

ASSURED

LOCATION

SUM INSURED, \$ 200,000.00

PREMIUM, \$ 100.00

Mr. C. Smith

EDITION 1992.

FOR VALUE RECEIVED

HEREBY TRANSFER, ASSIGN AND SET OVER UNTO

AND EXECUTORS

OR ADMINISTRATORS ALL.....TITLE AND INTEREST IN THIS POLICY, AND ALL ADVANTAGES TO BE DERIVED THEREFROM.

WITNESS _____ HAND THIS _____ DAY OF _____ 188 _____

ASSENTED TO THIS _____ DAY OF _____ 188_____

TIME IN FORCE,

--	--	--

 DOLLARS

PREMIUM PAID, . . . \$ _____ BEING IN FULL FOR RETURN PREMIUM ON THIS POLICY WHICH IS HEREBY CANCELLED AND

EARNED, . . . \$	SURRENDERED
------------------	-------------

PROCEEDINGS IN CASE OF LOSS.

[illegible]

RESIDENT MANAGER.

LIGHTNING CLAUSE.

Liverpool & London & Globe Insurance Company.

Attached to Policy No. 009576.

It is understood and agreed that this Policy shall cover loss or damage by LIGHTNING to the Property hereby insured whether fire ensues or not. Provided that in case of damage by lightning to property upon which there is other insurance this Company shall be liable for only such proportion of the loss or damage as the amount hereby insured bears to the whole amount insured thereon, whether such other insurance contains a similar clause or not.

3009516

\$ 1.600

INSURANCE COMPANY.

I. DALE STREET.

WILLIAM STREET

CORNHILL & CHARING CROSS

J. M. De CAMP, General Agent.

having paid to THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, the sum of

for the Insurance against Loss or Damage By Fire, (subject to the Conditions and Stipulations which constitute the Basis of this Insurance,) of the Property hereinafter described, to the amount hereinafter mentioned, not exceeding upon any one Article the sum specified on such Article, namely: /

[illegible]

The Two Directors of the said Company, whose names are hereunto subscribed, do hereby agree that, from the 5th day of July 1888 at 12 o'clock noon, he John day of July 1888 in the year of our Lord One Thousand Eight Hundred and Eighty Eight at 12 o'clock noon, the Funds and Property of the said

Company shall (subject to the following conditions and stipulations, which constitute the basis of this Insurance,) be subject and liable to pay, reinstate, or make good to the said assured, his heirs, executors, or administrators such loss or damage as shall be occasioned by Fire to the Property above mentioned and hereby insured, not exceeding in each case respectively the sum or sums hereinbefore severally specified and stated against each property.

Terms and Conditions upon which this Policy Is Issued:

[illegible]

2. This insurance does not apply to or cover jewelry, plate, watches, mirrors or scientific instruments (plano-forms in dwellings excepted), ornaments, medals, patterns, printed music, printed books, engravings, paintings, picture-frames, sculptures, casts, models or curiosities, unless particularly specified in the schedule of insured articles. It also does not apply to or cover the contents of safes, vaults, strong boxes, or other receptacles, except when such contents are damaged by fire after a fire; nor for money or bullion, bills, notes, accounts, deeds, evidences of debt, or securities of property of any kind; nor for any loss or damage by fire caused by means of an invasion, insurrection, riot, civil commotion, or military or usurped power; nor for any loss in buildings unprovided with good and sufficient fire escapes, or in buildings or structures not approved by the local authorities, or in buildings or structures not approved by the local authorities of Police, where such; nor for any loss or damage caused by the explosion of gunpowder or any explosive substance; nor by lightning or explosion of any kind, unless the loss or damage is caused by fire, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property after the causal fire, explosion or lightning.

3. If a building shall fall, except as the result of a fire, all insurance by this Company on it or its contents, shall immediately cease and determine,

3. If a building shall fall, except as the result of a fire, all insurance by this Company on it or its contents, shall immediately cease and determine.
4. If the interest of the assured in the property be any other than the entire, unconditional and sole ownership of the property, for the use and benefit of the assured, or if the building insured stands on leased ground, it must be so represented to the Company, and so expressed in the written part of this Policy, otherwise the Policy shall be void. When property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods held on storage must be separately and specifically insured.

5. If, during this insurance, the above-mentioned premises shall be used for any trade, business or vocation, or for storing, using, or vending therein any of the articles, goods, or merchandise, denominated hazardous, or extra hazardous, or specially hazardous; or if the occupation of such premises be changed from one of the class denominated extra hazardous or specially hazardous to that of one of the same class, except as herein specially agreed to in writing upon this Policy, then and from thenceforth, so long as the same shall be so appropriated, applied, or used, this Policy shall cease and be of no force or effect. The best endeavors of the assured shall be used in saving and protecting the property from damage at and after the fire; and in case of failure so to do, the amount of the loss shall be reduced in proportion to the amount of the property so saved.

7. In case of any other insurance upon the property hereby insured, whether made prior or subsequent to the date of this Policy, the assured shall be entitled to recover of this Company no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon, without reference to the dates of the different Policies, or their invalidity, from want of notice of this or other insurance, or from the violation of any of their conditions, or the insolvency of any or all of the other Insurance Companies. And it is hereby declared and agreed that in case of the assured holding any other Policy in this or any other Company on the property insured, subject to the conditions of average, this Policy shall be subject to average in like manner.

8. This insurance may be cancelled at any time at the request of the insured, in which case the Company shall retain only the customary short rates for the time the Policy has been in force; it may also be cancelled at any time by the Company, on giving notice to that effect and tendering a ratable proportion of the premium for the unexpired term of the Policy. It is a part of this contract that any person, other than the assured, who may have procured this insurance to be taken by this Company, shall be deemed to be the agent of the assured named in this Policy, and not of this Company, under any circumstances whatever, or in any transaction relating to this insurance.

10. This insurance, the risk not being changed, may be continued for such further time as shall be agreed on, provided the premium therefor is paid and indorsed on this Policy, or a receipt given for the same, and it shall be considered as continued under the original representation, and for the original amounts and divisions, unless otherwise specified in writing; but in case there shall have been any change in the risk, either within itself or by neighboring buildings, not made known to the Company by the assured at the time of renewal, this Policy and renewal shall be void.

In Witness Whereof, we, two of the Directors of the said Company, have hereunto set our Hands and

Conditions Relating to the Methods of Adjustment of Loss and the Payment thereof.

[illegible]

When property is damaged, the assessor shall forthwith cause it to be put in repair, asserting and arranging the various articles according to their kinds, separating the damaged from the undamaged, and shall cause an inventory to be made and furnished to the Company of the whole, naming the quantity, quality, and cost of each article. The amount of sound value, and of the loss or damage, shall be determined by agreement between the Company and the assured; but in the absence of such agreement, the value of the property shall be determined by the assessor, and the loss or damage shall be determined by the Company. In every such difference shall, at the written request of either party, be submitted at equal expense of the parties, to competent and impartial persons, one to be chosen by each party, and the two so chosen shall select an umpire to act with them, in case of their disagreement; and the award, in writing, of any two of them shall be final. The assessor shall be paid by the Company, and the Company shall be paid by the assured, for their services, and for the expenses incurred by this Company, and until such reports, declarations, and certificates are produced, and examinations and appraisals permitted, the loss shall not be payable. These

can be no abandonment to the Company of the property insured, but the Company reserve the right to take the whole, or any part thereof, at its appraised value; and, provided further, that it shall be optional with the Company to repair, rebuild, replace or restore the property lost or damaged, within a reasonable time, giving notice of their intention so to do within thirty days after the receipt of the proofs herein required.

The cash value of property destroyed or damaged by fire shall in no case exceed what would be the cost to the insured, at the time of the fire, of replacing the same; and in case of the depreciation of such property, from use or otherwise, a suitable deduction from the cash cost of replacing shall be made, to ascertain the actual cash value.

11. It is furthermore hereby expressly provided and mutually agreed, that no suit or action against this Company, for the recovery of any claim by virtue of this Policy, shall be sustainable in any Court of Law or Chancery, until after an award shall have been obtained fixing the amount of such claim in the manner above provided, nor unless such suit or action shall be commenced within twelve months next after the loss shall occur, and should any suit or action be

☞ **Petroleum**, rock, earth, coal, kerosene, or carbon oils of any description, whether crude or refined, benzene, benzole, naphtha, camphene, spirit-gas, burning fluid, turpentine, gasoline, phosphor, or any other inflammable liquid, are not to be stored, used, kept, or allowed on the above premises, temporarily or permanently, for sale or otherwise, unless with written permission endorsed on this Policy, excepting the use of refined coal, kerosene, or other carbon oil for

§ 23 *Frescoed Work or Gilding on Walls or Ceilings, Glass in doors and windows*—Exceeding the dimensions of nine square feet, *Frescoes* and other wall fix-
tures, including gilding, shall be removed from the premises, except in writing hereon, except in dwelling-houses only, where five days
are allowed in any one year for incidental repairs, without notice or indorsement.

By accepting this Policy the assured agrees to become bound by its terms and conditions.

In Witness Whereof, we, two of the Directors of the said Company, have hereunto set our Hands and Seals this

Lord One Thousand Eight Hundred and *Eighty Seven* But this Policy shall not be valid until countersigned by the duly authorized Agent of the Company at LEXINGTON, KY.

Examiner

Entered.

Entered.

Countersigned

Agent 5

Charles H. Marshall

Robert A. Winterburn



This Policy is not assignable for purposes of collateral security, but for such purpose it is to be made "payable in case of loss," etc., by endorsement on its face. In cases of actual sale and transfer of title, leave having been previously obtained, the form subjoined may be used, which must be executed at the time of said transfer.

The Liverpool & London and Globe Insurance Company hereby consent that the interest of _____ in the within policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to _____ 18 _____ Agent.

For Value Received, _____ hereby transfer, assign and set over unto _____ assigns, all _____ title and interest in this policy, and all advantages to be derived therefrom.

Witness, _____ hand and seal this _____ day of _____ 18 _____
SEALED AND DELIVERED IN PRESENCE OF _____ [L. S.]

The Liverpool & London and Globe Insurance Company hereby consent that the interest of _____ in the within policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to _____ 18 _____ Agent.

For Value Received, _____ hereby transfer, assign and set over unto _____ assigns, all _____ title and interest in this policy, and all advantages to be derived therefrom.

Witness, _____ hand and seal this _____ day of _____ 18 _____
SEALED AND DELIVERED IN PRESENCE OF _____ [L. S.]

RECEIPT FOR RETURN PREMIUM.

TO BE FILLED OUT AND SIGNED BY THE ASSURED.

No. of Policy,	Yr.	Mo.	Day.
No. of Renewal,			
Amount Insured, \$			
Date of Cancellation,			
" Policy,			
Time in Force,			
Premium Paid, \$			
" Earned at _____ rate			
" Returned, \$			
If pro rata, state reason.			

AGENCY, _____ 18 _____

In consideration of _____ Dollars,
return premium, receipt of which is hereby
acknowledged, this Policy is hereby cancelled and
surrendered to the Co.

ASSURED.

DIRECTORS IN LIVERPOOL.

Chairman.—ALFRED CASTELLAIN.

Deputy Chairmen.—
G. H. LOXDALE,
CHAS. T. BOWRING,
T. BROCKLEBANK,
C. J. CORBALLY,
ARTHUR P. FLETCHER,
ALFRED FLETCHER,
H. B. GILMOUR,
W. D. HOLT,
JOSEPH HUBBACK,
HAROLD LITLEDALE,
GEO. MELLY,
EDWARD J. THORNEWILL,
H. H. NICHOLSON,
JOHN BIBBY, JUN.,
ARTHUR EARLE,
J. A. TOBIN.

General Manager and Secretary.—J. M. DOVE.

Sub-Manager.—ALEX. DUNCAN.

Assistant Resident Secretary.—T. I. ALSOP.

DIRECTORS IN LONDON.

Chairman.—SIR CHARLES NICHOLSON, BART, D.C.L.

Deputy Chairman.—W. MACNAUGHTAN,
WALTER PLEYDELL BOUVERIE,
W. J. R. COTTON, ALD., M. P.
HON. EDM'D DRUMMOND,
FRED'K FANNING,
SIR ALEXANDER T. GALT,
HON. SIDNEY CARR GLYN,
COSMO ROMILLY,
G. D. WHATMAN.

Actuary of the Company and Res. Sec.—AUG. HENDRIKS

G

Prof. H. B. Patterson

THE Liverpool & London & Globe



INSURANCE COMPANY.

Fire Policy, No. **3009516**

Amount Insured, . . \$ **1,600.00**

Premium, \$ **1.80**

EXPIRES **July 5th** 18**88**

AT TWELVE O'CLOCK NOON.

PLEASE TO READ YOUR POLICY
AND THE CONDITIONS.

LEXINGTON, KY.

DIRECTORS IN NEW YORK.

Chairman.—ROBERT B. MINTURN,
ALEXANDER HAMILTON,
CHARLES H. MARSHALL,
ANSON PHELPS STOKES,
JOHN A. STEWART.

Resident Manager.—J. E. PULSFORD.

Deputy Manager.—HENRY W. EATON.

Assist. Deputy Manager.—GEO. W. HOYT.

DIRECTORS IN SAN FRANCISCO.

Chairman.—WILLIAM ALVORD,
LEVI STRAUSS,
WM. T. COLEMAN,
WILLIAM BABCOCK,

Resident Secretary.—CHARLES D. HAVEN.

DIRECTORS IN CHICAGO.

Chairman.—JOHN CRERAR,
LEVI Z. LEITER,
EZRA J. WARNER.

Resident Secretary.—WILLIAM WARREN.

DIRECTORS IN NEW ORLEANS.

Chairman.—J. F. SCHRÖDER,
RODOLPH WOESTE,
NEWTON BUCKNER,
A. DELVAILLE.

Resident Secretary.—HENRY V. OGDEN.

Assistant Secretary.—CLARENCE F. LOW.

CINCINNATI GENERAL AGENCY.

STOCK COMPANY.

J. M. DECAMP, GENERAL AGENT.

No. 6100474

\$550

LIVERPOOL & GLOBE INSURANCE COMPANY.

Attached to Policy No. 6100474

It is hereby specially agreed, that this policy insures against any loss or damage caused by lightning to the property insured, not exceeding the sum insured, nor the interest of the assured in the property, and subject in all other respects to the terms and conditions of the Policy hereby referred to. But losses occurring by reason of cyclones or wind storms, whether such storms be of electrical origin or not, are not hereby covered or included. It is hereby provided, that for the purpose of contribution, all other insurance on said property shall be treated as covering the hazard of lightning in like manner with this Company, and this Company shall be liable for only its pro rata proportion of such loss.

LONDON CORNHILL & CHARING CROSS.

I, DAVID STREET.

NEW YORK, WILLIAM STREET.

LONDON CORNHILL & CHARING CROSS.

In Consideration of the Stipulations herein named and of Five Dollars Premium
Does Insure Five Dollars, at noon, to the 10th day of July, 1917, at noon,
from the 10th day of July, 1917, at noon, to the 10th day of July, 1917, at noon,
against all direct loss or damage by fire, except as hereinafter provided,
To an amount not exceeding Five Dollars,
to the following described property while located and contained as described herein, and not elsewhere, to wit:

On 1 Barnier, Kansas - while contained in the London Met Co Building House, situated on
the corner of the Agricultural & Mechanical Colleges on the east side of South Lexington St.
Lexington, Mo.

1 This company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to such actual cash value, with proper deduction for
2 depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or replace the same with material of like kind and quality; said ascertainment or estimate shall be made by the insured and this company, or, if
3 they differ, then by appraisers, as hereinafter provided; and, the amount of loss or damage having been thus determined, the sum for which this company is liable pursuant to this policy shall be payable sixty days after due notice, ascertainment,
4 estimate, and satisfactory proof of the loss have been received by this company in accordance with the terms of this policy. It shall be optional, however, with this company to take all, or any part, of the articles at such ascertained or appraised value,
5 and also to repair, rebuild, or replace the property lost or damaged with other of like kind and quality within a reasonable time on giving notice, within thirty days after the receipt of the proof herein required, of its intention so to do; but there can be
6 no abandonment to this company of the property described.

7 This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any material
8 fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property be not
9 truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or
10 the subject thereof, whether before or after a loss.

11 This entire policy, unless otherwise provided by agreement indorsed hereto or added hereto, shall be void if the insured
12 now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property covered
13 in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in whole
14 or in part at night later than ten o'clock, or if it ceases to be operated for more than ten consecutive days; or if the hazard be
15 increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering, or
16 repairing the within described premises for more than fifteen days at any one time; or if the interest of the insured be other
17 than unconditional and sole ownership; or if the subject of insurance be a building on ground not owned by the insured in
18 fee-simple; or if the subject of insurance be personal property and be or become incumbered by a chattel mortgage; or if, with
19 the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered by this
20 policy by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in the in-
21 terest, title, or possession of the subject of insurance (except change of occupants without increase of hazard) whether by legal
22 process or judgment or by voluntary act of the insured, or otherwise; or if this policy be assigned before a loss; or if illuminating
23 gas or vapor be generated in the described building or adjacent thereto for use therein; or if any usage or custom of trade or
24 manufacture to the contrary notwithstanding there be kept, used, or allowed on the above described premises, benzene, benzole,
25 dynamite, ether, fireworks, gasoline, Greek fire, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro-glycerine
26 or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the United
27 States standard, (which last may be used for lights and kept for sale according to law but in quantities not exceeding five barrels,
28 provided it be drawn and lugged filled by daylight or at a distance not less than ten feet from artificial light); or if a building
29 herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain for
30 ten days.

31 This company shall not be liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or commo-
32 tion, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use all rea-
33 sonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring
34 premises; or (unless fire ensues, and in that event, for the damage by fire only) by explosion of any kind, or lightning; but
35 liability for direct damage by lightning may be assumed by specific agreement hereto.

36 If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents
37 shall immediately cease.

38 This company shall not be liable for loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities;
39 nor, unless liability is specifically assumed hereon, for loss to savings, bullion, coins, curiosities, drawings, dies, implements,
40 jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, stores, or office furniture or fixtures, sculptures,
41 tools, or property held on storage or for repairs; nor, beyond the actual value destroyed by fire, for loss occasioned by ordinance
42 or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes; or otherwise; nor
43 for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the whole
44 insurance on the building described.

45 If an application, survey, plan, or description of property be referred to in this policy it shall be a part of this contract and
46 a warranty by the insured.

47 In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this
48 company.

49 This policy may by a renewal be continued under the original stipulations, in consideration of premium for the renewed
50 term, provided that any increase of hazard must be made known to this company at the time of renewal of this policy shall be void.

51 This policy shall be canceled at any time at the request of the insured; or by the company by giving five days notice of
52 such cancellation. If this policy shall be canceled as heretofore provided, or become void or cease, the premium having been
53 actually paid, the unearned portion shall be returned on surrender of this policy or last renewal, this company retaining the cus-
54 tomary short rate; except when this policy is canceled by the company by giving notice it shall retain only the pro rata
55 premium.

56 If, with the consent of this company, an interest under this policy shall exist in favor of a mortgagee or of any person or
57 corporation having an interest in the subject of insurance other than the interest of the insured as described herein, the condi-
58 tions hereinafter contained shall apply in the manner expressed in such provisions and conditions of insurance relating to such
59 interest as shall be written upon, attached, or appended hereto.

This policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions, agreements, or conditions as may be indorsed hereto or added hereto, and no officer, agent, or other representative of this com-
pany shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of agreement indorsed hereto or added hereto, and as to such provisions and conditions no officer, agent, or representative shall
have such power as he deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured
unless so written or attached.

In Witness Whereof, I, one of the Directors of the said Company, have hereunto set my Hand and Seal this 6th day of July, 1917, in the year of our Lord
One Thousand one hundred and seventeen

This Policy shall not be valid until countersigned by the duly authorized Agent of the Company at LEXINGTON, KY.

Examined
Entered

Countersigned

Agent

Charles H. Mears Hall

CINCINNATI GENERAL AGENCY.

STOCK COMPANY.

J. M. DECAMP, GENERAL AGENT.

No. 6100474

\$537

The Liverpool & London and Globe Insurance Company, OF LIVERPOOL, ENG.

I, DAVID STREET.

NEW YORK, WILLIAM STREET.

LONDON
CORNHILL & CHARING CROSS.

In Consideration of the Stipulations herein named and of Five Dollars Premium
Does Insure John A. Patterson for the term of 1 Year
from the 1st day of July 1911, at noon, to the 1st day of July 1912, at noon,
against all direct loss or damage by fire, except as hereinafter provided,
To an amount not exceeding Five Hundred Dollars,
to the following described property while located and contained as described herein, and not elsewhere, to wit:

On 1 Carriage, Harness - while contained in the frame of the building, situated on
the grounds of the Agricultural & Mechanical College on the west side of North Lexington St.
Lexington, Ky.

- 1 This company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to such actual cash value, with proper deduction for
2 depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or replace the same with material of like kind and quality; said ascertainment or estimate shall be made by the insured and this company, or, if
3 they differ, then by appraisers, as hereinafter provided; and, the amount of loss or damage having been thus determined, the sum for which this company is liable pursuant to this policy shall be payable sixty days after due notice, ascertainment,
4 estimate, and satisfactory proof of the loss have been received by this company in accordance with the terms of this policy. It shall be optional, however, with this company to take all, or any part, of the articles at such ascertained or appraised value,
5 and also to repair, rebuild, or replace the property lost or damaged with other of like kind and quality within a reasonable time on giving notice, within thirty days after the receipt of the proof herein required, of its intention so to do; but there can be
6 no abandonment to this company of the property described.
- 7 This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any material
8 fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property be not
9 truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or
10 the subject thereof, whether before or after a loss.
- 11 This entire policy, unless otherwise provided by agreement indorsed hereon or added hereto, shall be void if the in-
12 sured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property covered
13 in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in whole
14 or in part at night later than ten o'clock, or if it cease to be operated for more than ten consecutive days; or if the hazard be
15 increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering, or
16 repairing the within described premises for more than fifteen days at any one time; or if the interest of the insured be with
17 than unconditional and sole ownership; or if the subject of insurance be a building on ground not owned by the insured; or
18 fee-simple; or if the subject of insurance be personal property and be or become incumbered by a chattel mortgage; or if, with
19 the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered by this
20 policy by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in the in-
21 terest, title, or possession of the subject of insurance (except change of occupants without increase of hazard) whether by legal
22 process or judgment or by voluntary act of the insured, or otherwise; or if this policy be assigned before a loss; or if illuminating
23 gas or vapor be generated in the described building (or adjacent thereto) for use therein; or if any usage or custom of trade or
24 manufacture to the contrary notwithstanding there be kept, used, or allowed on the above described premises, benzine, benzole,
25 dynamite, ether, fireworks, gasoline, Greek fire, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro-glycerine,
26 or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the United
27 States standard, which may be used for light and kept for sale according to law but in quantities not exceeding five barrels,
28 provided it be drawn and lugged filled by daylight or at a distance not less than ten feet from artificial light; or if a building
29 herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain for
30 ten days.
- 31 This company shall not be liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or commo-
32 tion, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use all rea-
33 sonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring
34 premises; or (unless fire ensues, and, in that event, for the damage by fire only) by explosion of any kind, or lightning; but
35 liability for direct damage by lightning may be assumed by specific agreement heron.
- 36 If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents
37 shall immediately cease.
- 38 This company shall not be liable for loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities;
39 nor, unless liability is specifically assumed hereon, for loss to drawings, bullion, coins, curiosities, drawings, dies, implements,
40 jewels, manuscripts, models, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, sculpture,
41 tools, or property held on storage or for repairs; nor, beyond the actual value destroyed by fire, for loss occasioned by ordinance
42 or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise; nor
43 for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the whole
44 insurance on the building described.
- 45 If an application, survey, plan, or description of property be referred to in this policy it shall be a part of this contract and
46 a warranty by the insured.
- 47 In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this
48 company.
- 49 This policy may by a renewal be continued under the original stipulations, in consideration of premium for the renewed
50 term, provided that any increase of hazard must be made known to this company at the time of renewal or this policy shall be void.
51 This policy shall be canceled at any time at the request of the insured; or by the company by giving five days notice of
52 such cancellation. If this policy shall be canceled as hereinbefore provided, or become void or cease, the premium having been
53 actually paid, the unearned portion shall be returned on surrender of this policy or last renewal, this company retaining the en-
54 tire short rate; except that when this policy is canceled by this company by giving notice it shall retain only the *pro rata*
55 premium.
- 56 If, with the consent of this company, an interest under this policy shall exist in favor of a mortgagee or of any person or
57 corporation having an interest in the subject of insurance other than the interest of the insured as described herein, the condi-
58 tions hereinbefore contained shall apply in the manner expressed in such provisions and conditions of insurance relating to such
59 interest as shall be written upon, attached, or appended hereto.
- 60 This policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions, agree-
61 ments, or conditions as may be indorsed hereon or added hereto, and as to such provisions and conditions no officer, agent, or representative shall
62 have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured
63 unless so written or attached.
- 64 In Witness Whereof, I, one of the Directors of the said Company, have hereunto set my Hand and Seal this 6th day of July 1911, in the year of our Lord
65 One Thousand Nine Hundred.
- 66 This Policy shall not be valid until countersigned by the duly authorized Agent of the Company at LEXINGTON, KY.
- 67 Examined John A. Patterson
68 Entered John A. Patterson
69 Countersigned John A. Patterson Agents

Charles H. Marshall

Assignment of Interest by Insured.

The interest of _____ as owner of property covered by this Policy is hereby assigned to _____ as owner of the property subject to the amount of THE LIVERPOOL & LONDON AND GLOBE INSURANCE COMPANY.

Dated _____

Consent by Company to Assignment of Interest.

The Liverpool & London and Globe Insurance Company hereby consents that the interest of _____ as owner of the property covered by this Policy be assigned to _____

Dated _____

STANDARD FIRE INSURANCE POLICY

EXPIRES July 6 1901
 PROPERTY Wm. H. Moore
 Amount Five Thousand Dollars
 Policy No. 6100474



INSURANCE COMPANY.

LEXINGTON, KY.

It is important that the written portions of all policies covering the same property read exactly alike. If they do not they should be made uniform at once.

W. H. MOORE & SONS, LEXINGTON, KY.

DIRECTORS IN LIVERPOOL.

Chairman—A. PARLE, Esq.
 J. E. SANDRACH PARKER, Esq.
 J. H. E. SMYTH, Esq.
 J. HEBBY, Esq.
 T. BROCKLEHANK, Esq.
 ALFRED FLETCHER, Esq.
 A. PIGGOTT FLETCHER, Esq.
 H. B. GILMOUR, Esq.
 RICHARD HOBSON, Esq.
 WILLIAM F. MOORE, Esq.
 H. H. NICHOLSON, Esq.
 W. H. TATE, Esq.
 E. J. THORNEWILL, Esq.
 General Manager and Secretary—J. M. DOVE
 Sub-Manager—T. I. ALSOP

DIRECTORS IN LONDON.

Chairman—Sir C. NICHOLSON, Bart., D. C. L.
 Deputy Chairman—G. D. WHITMAN, Esq.
 Sir W. J. E. COTTON
 CHARLES H. COMBE, Esq.
 F. FANNING, Esq.
 A. FLOWER, Esq.
 Hon. S. CARR GLYN.
 ROBERT HON. LORD LAWRENCE.
 COMO ROMILLY, Esq.
 Actuary and Resident Secretary—AUGUSTUS HENDRICKS.

DIRECTORS IN NEW YORK.

Chairman—CHARLES H. MARSHALL.
 JOHN A. STEWART.
 J. E. PULSFORD.
 JOHN CROSBY BROWN.
 EDMUND D. RANDOLPH.
 Resident Manager—HENRY W. EATON.
 Deputy Manager—GEO. W. HOYT.
 Agency Superintendent—JNO. J. MARTIN.

DIRECTORS IN SAN FRANCISCO.

Chairman—WILLIAM ALVORD.
 LEVI STRAUSS.
 WILLIAM BARCOCK.
 LOVELL WHITE.
 Resident Secretary—CHARLES D. HAVEN.
 Assistant Secretary—C. MASON KINNE.

DIRECTORS IN CHICAGO.

Chairman—EZRA J. WARNER.
 LEVI Z. LEVY.
 Resident Secretary—W. S. WARREN.
 Assistant Secretary—GEO. H. MOORE.
 JOHN V. THOMAS.

DIRECTORS IN NEW ORLEANS.

Chairman—GUSTAF R. WESTFELDT.
 L. C. FALLON.
 LUCAS E. MOORE.
 C. M. SORIA.
 Resident Secretary—CLARENCE F. LOW.
 Assistant Secretary—J. G. PEPPER.

CINCINNATI GENERAL AGENCY.

STOCK COMPANY.

J. M. DECAMP, GENERAL AGENT.

No. 6100472

\$1600

Liverpool & London & Globe Insurance Company.

WILLIAM STREET.

LONDON
CORNHILL & CHARING CROSS.

It is hereby specially agreed, that this policy insures against any loss or damage caused by Lightning to the property insured, not exceeding the sum insured, nor the interest of the assured in the property, and subject in all other respects to the terms and conditions of the Policy hereby referred to. But losses occurring by reason of cyclones or wind storms, whether such storms be of electrical origin or not, are not hereby covered or included. It is hereby provided, that for the purpose of contribution, all other insurance on said property shall be treated as covering the hazard of lightning in like manner with this Company, and this Company shall be liable for only its *pro rata* proportion of such loss.

Dollars Premium
for the term of 1 year
1917, at noon,

from the 1st day of July, 1917, to the 31st day of July, 1917, against all direct loss or damage by fire, except as hereinafter provided, to an amount not exceeding \$1600.00 Dollars, to the following described property while located and contained as described herein, and not elsewhere, to wit:

8 M-1-98.

Liverpool & London & Globe Insurance Company.

To a Special Form of Policy No. 6100472
On Household Furniture, useful and ornamental, including Sewing Machine, Musical Instruments, Printed Books and Music, Mirrors, Silver Plate and Plated Ware, Pictures, Paintings, Engravings and their Frames (not exceeding cost), Family Wearing Apparel, and Family Stores; all while contained in the building described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain for ten days.

1 This company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to such actual cash value, with proper deduction for 2 depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or replace the same with material of like kind and quality; said ascertainment or estimate shall be made by the insured and this company, or, if 3 they differ, then by appraisers, as hereinafter provided; and, the amount of loss or damage having been thus determined, the sum for which this company is liable pursuant to this policy shall be payable sixty days after due notice, ascertainment, 4 estimate, and satisfactory proof of the loss have been received by this company in accordance with the terms of this policy. It shall be optional, however, with this company to take all, or any part, of the articles at such ascertained or appraised value, 5 and also to repair, rebuild, or replace the property lost or damaged with other of like kind and quality within a reasonable time on giving notice, within thirty days after the receipt of the proof herein required, of its intention so to do; but there can be 6 no abandonment to this company of the property described.

7 This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any material 8 fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property be not 9 truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or 10 the subject thereof, whether before or after a loss.

11 This entire policy, unless otherwise provided by agreement indorsed hereon or added hereto, shall be void if the in- 12 sured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property covered 13 in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in whole 14 or in part at night later than ten o'clock, or if it cease to be operated for more than ten consecutive days; or if the hazard be 15 increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering, or 16 repairing the within described premises for more than fifteen days at any one time; or if the interest of the insured be other 17 than unconditional and sole ownership; or if the subject of insurance be a building on ground not owned by the insured in 18 fee-simple; or if the subject of insurance be personal property and be or become encumbered by a chattel mortgage; or if, with 19 the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered by this 20 policy by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in the in- 21 terest, title, or possession of the subject of insurance (except change of occupants without increase of hazard) whether by legal 22 process or judgment or by voluntary act of the insured, or otherwise; or if this policy be assigned before a loss; or if illuminating 23 gas or vapor be generated in the described building (or adjacent thereto) for use therein; or if (any use or custom of trade or 24 manufacture to the contrary notwithstanding) there be kept, used, or allowed on the above described premises, benzine, benzole, 25 dynamite, ether, fireworks, gasoline, kerosene, or any of the above named or other inflammable liquids, naphtha, nitro-glycerine 26 or other explosives, phosphorus, or petroleum or any of the above named or other inflammable substances, or any of the United 27 States standard, (which last may be used for lights and kept for sale according to law but in quantities not exceeding five barrels, 28 provided it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light); or if a building 29 herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain for 30 ten days.

31 This company shall not be liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or commo- 32 tion, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use all rea- 33 sonable means to save and preserve the property after a fire or when the property is endangered by fire in neighboring 34 premises; or (unless fire ensues, and, in that event, for the damage by fire only) by explosion of any kind, or lightning; but 35 liability for direct damage by lightning may be assumed by specific agreement hereon.

36 If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents 37 shall immediately cease.

38 This company shall not be liable for loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities; 39 nor, unless liability is specifically assumed hereon, for loss to awnings, bullion, casts, curiosities, drawings, dies, implements, 40 jewels, manuscripts, models, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, sculpture, 41 tools, or property held on storage or for repair; nor, beyond the actual value destroyed by fire, for loss occasioned by ordinance 42 or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise; nor 43 for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the whole 44 insurance on the building described.

45 If an application, survey, plan, or description of property be referred to in this policy it shall be a part of this contract and 46 a warranty by the insured.

47 In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this 48 company.

49 This policy may be renewed by a renewal be continued under the original stipulations, in consideration of premium for the renewed 50 term, provided that any increase of hazard must be made known to this company at the time of renewal or the policy shall be void.

51 This policy shall be canceled at any time at the request of the insured; or by the company by giving five days notice of 52 such cancellation. If this policy shall be canceled as herebefore provided, or become void or cease, the premium having been 53 actually paid, the unearned portion shall be returned on surrender of this policy or last renewal, this company retaining the 54 customary short rate; except that when this policy is canceled by this company by giving notice it shall retain only the *pro rata* 55 premium.

56 If, with the consent of this company, an interest under this policy shall exist in favor of a mortgagee or of any person or 57 corporation having an interest in the subject of insurance other than the interest of the insured as described hereon, such condi- 58 tions herebefore contained shall apply in the manner expressed in such provisions and conditions of insurance relating to such 59 interest as shall be written upon, attached, or appended hereto.

60 This policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions, agreements, or conditions as may be indorsed hereon or added hereto, and no officer, agent, or other representative of this com- 61 pany shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of agreement indorsed hereon or added hereto, and as such provisions and conditions no officer, agent, or representative shall 62 have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission to assign the insurance under this policy exist or be claimed by the insured 63 unless so written or attached.

64 In Witness Whereof, I, one of the Directors of the said Company, have hereunto set my Hand and Seal this 65 One Thousand and no day of July, 1917.

This Policy shall not be valid until countersigned by the duly authorized Agent of the Company at LEXINGTON, KY.

Examined by J. M. Decamp, General Agent.

Entered by J. M. Decamp, General Agent.

Countersigned by J. M. Decamp, General Agent.

If property covered by this policy is so endangered by fire as to require removal to a place of safety, and is so removed, that part of this policy in excess of its proportion of any loss and of the value of property remaining in the original location, shall, for the ensuing five days only, cover the property so removed in the new location; if removed to more than one location, such excess of this policy shall cover therein for such five days in the proportion that the value in any one such new location bears to the value in all such new locations; but this company shall not, in any case of removal, whether to one or more locations, be liable beyond the proportion that the amount hereby insured shall bear to the total insurance on the whole property at the time of fire, whether the same cover in new location or not.

If fire occur the insured shall give immediate notice of any loss thereby in writing to this company, protect the property from further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, make a complete inventory of the same, stating the quantity and cost of each article and the amount claimed thereon; and, within sixty days after the fire, unless such time is extended in writing by this company, shall render a statement to this company, signed and sworn to by said insured, stating the knowledge and belief of the insured as to the time and origin of the fire; with the interest of the insured and of all others in the property; the cash value of each item thereof and the amount of loss thereon; all incurrences thereon; all other insurance, whether valid or not, covering any of said property; and a copy of all the descriptions and schedules in all policies; any changes in the title, use, occupation, location, possession, or exposures of said property since the issuing of this policy; by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of fire; and shall furnish, if required, verified plans and specifications of any building, fixtures, or machinery destroyed or damaged; and shall also, if required, furnish a certificate of the magistrate or notary public (not interested in the claim as a creditor or otherwise, nor related to the insured) living nearest the place of fire, stating that he has examined the circumstances and believes the insured has honestly sustained loss to the amount that such magistrate or notary public shall certify.

The insured, as often as required, shall exhibit to any person designated by this company all that remains of any property herein described, and submit to examinations under oath by any person named by this company, and subscribe the same; and, as often as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies thereof if originals be lost, at such reasonable place as may be designated by this company or its representative, and shall permit extracts and copies thereof to be made.

In the event of disagreement as to the amount of loss the same shall, as above provided, be ascertained by two competent and disinterested appraisers, the insured and this company each selecting one, and the two so chosen shall first select a competent and disinterested umpire; the appraisers together shall then estimate and appraise the loss, stating separately sound value and damages, and, failing to agree, shall submit their differences to the umpire, and the award in writing of any two shall determine the amount of such loss; the parties thereto shall pay the appraiser respectively selected by them and shall bear equally the expenses of the appraisal and umpire.

This company shall not be held to have waived any provision or condition of this policy or any forfeiture thereof by any requirement, act, or proceeding on its part relating to the appraisal or to any examination herein provided for; and the loss shall not become payable until sixty days after the notice, ascertainment, estimate, and satisfactory proof of the loss herein required have been received by this company, including an award by appraisers when appraisal has been required.

This company shall not be liable under this policy for a greater proportion of any loss on the described property, or for loss by and expense of removal from premises endangered by fire, than the amount hereby insured shall bear to the whole insurance, whether valid or not, or by solvent or insolvent insurers, covering such property, and the extent of the application, agreement or condition written hereon or attached or appended hereto. Liability for re-insurance shall be as specifically agreed hereon.

If this company shall claim that the fire was caused by the act or neglect of any person or corporation, private or municipal, the company shall submit to payment of the loss, be subrogated to the extent of such payment to all right of recovery by the insured for the loss resulting therefrom, and such right shall be assigned to this company by the insured on receiving such payment.

No suit or action on this policy, for the recovery of any claim, shall be sustainable in any court of law or equity until after full compliance by the insured with all the foregoing requirements, nor unless commenced within twelve months next after the fire. Wherever in this policy the word "insured" occurs, it shall be held to include the legal representative of the insured, and wherever the word "loss" occurs, it shall be deemed the equivalent of "loss or damage".

If this policy be made by a company or other company having special regulations lawfully applicable to its organization, membership, policies or contracts of insurance, such regulations shall apply to and form a part of this policy as the same may be written or printed upon, attached, or appended hereto.

This policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions, agreements, or conditions as may be indorsed hereon or added hereto, and no officer, agent, or other representative of this com- 61 pany shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of agreement indorsed hereon or added hereto, and as such provisions and conditions no officer, agent, or representative shall 62 have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission to assign the insurance under this policy exist or be claimed by the insured 63 unless so written or attached.

64 In Witness Whereof, I, one of the Directors of the said Company, have hereunto set my Hand and Seal this 65 One Thousand and no day of July, 1917.

This Policy shall not be valid until countersigned by the duly authorized Agent of the Company at LEXINGTON, KY.

Examined by J. M. Decamp, General Agent.

Entered by J. M. Decamp, General Agent.

Countersigned by J. M. Decamp, General Agent.

Countersigned by J. M. Decamp, General Agent.

Countersigned by J. M. Decamp, General Agent.

Countersigned by J. M. Decamp, General Agent.

Countersigned by J. M. Decamp, General Agent.

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Countersigned by J. M. Decamp, General Agent.

Countersigned by J. M. Decamp, General Agent.

Countersigned by J. M. Decamp, General Agent.

Countersigned by J. M. Decamp, General Agent.

LIGHTNING CLAUSE.

Liverpool & London & Globe Insurance Company.

Attached to Policy No. 6100472

It is hereby specially agreed, that this policy insures against any loss or damage caused by *Lightning* to the property insured, not exceeding the sum insured, nor the interest of the assured in the property, and subject in all other respects to the terms and conditions of the Policy hereby referred to. But losses occurring by reason of cyclones or wind storms, whether such storms be of electrical origin or not, are not hereby covered or included. It is hereby provided, that for the purpose of contribution, all other insurance on said property shall be treated as covering the hazard of lightning in like manner with this Company, and this Company shall be liable for only its *pro rata* proportion of such loss.

Assignment of Interest by Insured.

The interest of _____ as owner of property covered by this Policy is hereby assigned to _____ subject to the consent of The Liverpool & London and Globe Insurance Company.

Date: _____

Consent by Company to Assignment of Interest.

The Liverpool & London and Globe Insurance Company hereby certifies that the interest of _____ as owner of the property covered by this Policy is assigned to _____

Date: _____

STANDARD FIRE INSURANCE POLICY

EXPIRES APR 5 1914
PROPERTY 27 AV 5 N Y N Y
AMOUNT 20000
W. J. J. Johnson

No. 6100472

THE
LIVERPOOL & LONDON & GLOBE



INSURANCE COMPANY.

It is important that the written portions of all policies covering the same property be exactly alike. If they do not they should be made uniform at once.

GENERAL UNDERWRITING AGENTS,
LONDON, ETC.

DIRECTORS IN LIVERPOOL.

Chairman—A. EARLE, Esq.
S. SANDIACH PARKER, Esq.
J. E. SMYTH, Esq.
J. HIBBY, Esq.
T. BROCKLEBANK, Esq.
ALFRED FLETCHER, Esq.
A. PIGGOTT FLETCHER, Esq.
H. B. GILMOUR, Esq.
RICHARD HORSON, Esq.
WILLIAM F. MOORE, Esq.
R. H. NICHOLSON, Esq.
W. H. TATE, Esq.
E. J. THORNEVILL, Esq.
General Manager and Secretary—J. M. DOVE
Sub-Manager—T. I. ALSOP.

DIRECTORS IN LONDON.

Chairman—Sir C. NICHOLSON, Bart., D. C. L.
Deputy Chairman—G. D. WHATMAN, Esq.
Sir W. J. R. COTTON.
CHARLES H. COMBE, Esq.
F. FANNING, Esq.
A. FLOWER, Esq.
Hon. S. GARR GUY.
Rosa Hon. LORD LAWRENCE.
COSMO ROMILLY, Esq.
Actuary and Resident Secretary—AUGUSTUS HENDRIKS.

DIRECTORS IN NEW YORK.
Chairman—CHARLES H. MARSHALL.
JOHN A. STEWART,
J. E. PULSFORD,
JOHN CROSBY BROWN,
EDMUND D. RANDOLPH,
Resident Manager—HENRY W. EATON.
Agency Superintendent—JNO. J. MARTIN.

DIRECTORS IN SAN FRANCISCO.
Chairman—WILLIAM ALFORD.
LEVI STRAUSS,
WILLIAM BARCOCK,
LOVELL WHITE,
Resident Secretary—CHARLES D. HAYEN.
Assistant Secretary—C. MASON KINNE.

DIRECTORS IN CHICAGO.
Chairman—EZRA J. WARNER.
LEVI Z. LEITER,
Resident Secretary—W. S. WARREN.
Assistant Secretary—GEO. H. MOORE,
JOHN V. THOMAS.

DIRECTORS IN NEW ORLEANS.
Chairman—GUSTAF R. WESTFELDT.
L. C. FALLON,
LUCAS E. MOORE,
C. M. SORIA,
Resident Secretary—CLARENCE F. LOW,
Assistant Secretary—J. G. PEPPER.

\$ 600⁰⁰

THE

OF NEW YORK.

Dollars Premium

to the following described property while located and contained as described herein, and not elsewhere, to wit:

Stares the property of the Assured, or any member of Mrs. Family, contained in the
Said Deed & c. Spelling remains as arranged & seems missing from the
Original: I have put in by Francis R. the Agricultural & Mechanical Society as a
Deed Side top north corner of S.ington Rd.
+ 1600 no down 1-2 in Ld. St.

Whiting, E. L. W. Agent

Countersigned at LEXINGTON, this 12th day of November, 1918.

AGENT

LIGHTNING CLAUSE.

It Is HEREBY SPECIALLY AGREED, That this contract insures against any loss or damage caused by Lightning to the property insured, not exceeding the sum insured, nor the interest of the assured in the property, and subject in all other respects to the terms and conditions of the Policy hereby referred to. *Provided, however,* if there shall be any other insurance on said property, this Company shall be liable only to *pro rate* with such other insurance in payment of any loss by Lightning, whether such other insurance is against loss by Lightning or not.

\$ 600⁰⁰

OF THE CITY OF NEW YORK.

To an amount not exceeding Five Hundred Dollars,
to the following described property while located and contained as described herein, and not elsewhere, to wit:

7/12/00 to 7/13/00
Agent.

Countersigned at LEXINGTON, this 17th day of March 1862.

\$600.

THE

Dollars Premium

Does Insure

To an amount not exceeding Five Hundred.

Dollars,

N. Y. and New Jersey Standard.

This policy shall cover any direct loss or use of the term Lightning, and in no case to the sum insured, nor the interest of the insured conditions of this policy. *Provided*, however, be liable only pro rata with such other insurers against direct loss by Lightning or not.

41200 on Lib. 3 - 2000
410 on 100 minutes in 2000
J. H. T. Agent.

7 This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any material
8 fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property be not
9 truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or

the subject thereof, whether before or after a loss.

12 If the insured is not the owner of the insured property, the insured, by agreement, indorsed hereon or added hereto, shall void if the insured
13 now has or shall hereafter make or provide any other contract of insurance, whether valid or not, on property covered
14 by this policy, or if the insured, by agreement, indorsed hereon or added hereto, shall be insured or operated in any way
15 in or in part at night later than 10 o'clock, or if it cease to be operated for more than ten consecutive days, or if the insured
16 increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering, or
17 repairing the insured property, or if the insured property be used for any purpose other than that for which it was
18 thus unconditional and sole ownership; or if the subject of insurance be a building on ground not owned by the insured in
19 fee, or if the insured property be used for any purpose other than that for which it was insured, or if the insured
20 the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered by this
21 policy in violation of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in the in-
22 terest of the insured in the insured property, or if the insured property be used for any purpose other than that for which it was
23 insured, or if the insured property be used for any purpose other than that for which it was insured, or if the insured
24 process or judgment or by voluntary act of the insured, or otherwise; or if this policy be assigned before a loss; or if illuminating
25 gas be used in the insured property, or if the insured property be used for any purpose other than that for which it was
26 manufacture to the contrary notwithstanding there be kept, used, or allowed on the above described premises, benzene, benzole,
27 or other volatile, inflammable, or explosive liquids, or other inflammable or explosive solids, or other inflammable or explosive
28 or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the United
29 States standard, (which last may be used for lights and kept according to law but in quantity not exceeding five barrels,
30 or more than one hundred gallons, or more than one hundred pounds, or more than one hundred gallons, or more than one
31 herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain
32 for more than thirty consecutive days, or if the insured property be used for any purpose other than that for which it was

31 This company shall not liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or commo-
32 tion, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use all rea-
33 sonable means to save and preserve the property at and after a fire when the property is endangered by fire in neighboring
34 premises; or (unless fire ensues, and, in that event, for the damage by fire only) by explosion of any kind, or lightning; but
35 liability for loss by lightning shall be assumed by specific agreement hereon.

36 If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents
37 shall immediately cease.

This company shall not be liable for loss to accounts, bill, currency, debts, evidences of debt, money, notes, or securities; nor, unless liability is specifically assumed hereon, for loss to awnings, bullion, casts, curiosities, drawings, dies, implements, jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, sculpture, tools, or property held on storage or for repair; nor, beyond the actual value destroyed by fire, for loss occasioned by ordinance or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise; nor for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the whole

45 If an application, survey, plan, or description of property be referred to in this policy it shall be a part of this contract and
46 a warranty by the insured.
47 In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this
48 company.

This policy may be a renewal as provided in the original stipulations, in consideration of premium for the renewed term, provided that any increase of hazard must be made known to this company at the time of renewal or this policy shall be void.

This policy shall be canceled at any time at the request of the insured, or by the company by giving five days' notice of such cancellation. If this policy shall be canceled as hereinbefore provided, or become void or cease, the premium having been actually paid, the unearned portion shall be returned on surrender of this policy or last renewal, this company retaining the customary short rate; except that when this policy is canceled by this company by giving notice it shall retain only the *pro rata* amount.

56 If, with the consent of this company, an interest under this policy shall exist in favor of a mortgagee or of any person or
57 corporation having an interest in the subject of insurance other than the interest of the insured as described herein, the condi-
58 tions hereinbefore contained shall apply in the manner expressed in such provisions and conditions of insurance relating to such
59 interest as shall be written upon, attached, or appended hereto.

This Policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions as may be added hereunto by the Board of Directors. The Company shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of a condition precedent to the issuance of a policy, and no such waiver shall be valid unless such waiver, if any, shall be written and signed by the President of the Company.

If property covered by this policy is so endangered by fire as to require removal to a place of safety, and is so removed, that portion of this policy in excess of its proportion of any loss and of the value of property remaining in the original location, shall, for the ensuing five days only, cover the property so removed in the new location; if removed to more than one location, such excess of this policy shall cover therein for such five days in the proportion that the value in any one such location bears to the value in all such new locations; but this company shall not, in any case of removal, whether to one or more locations, be liable beyond the proportion that the amount hereby insured shall bear to the total insurance on the whole property at the time

[illegible]

The insured, as often as required, shall exhibit to any person designated by this company all that remains of any property herein described, and submit to examinations under oath by any person named by this company, and subscribe the same; and as often as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies thereof, if originals be lost, at such reasonable place as may be designated by this company or its representative, and shall permit extracts and copies thereof to be made.

permit extracts and copies therefrom as to the amount of loss the same shall, as above provided, be ascertained by two competent and disinterested appraisers, the insured and this company each selecting one, and the two so chosen shall first select a competent and disinterested umpire; the appraisers together shall then estimate and appraise the loss, stating separately sound value and damage, and, failing to agree, shall submit their differences to the umpire; and the award in writing of any two shall determine the amount of such loss; the parties thereto shall pay the appraiser respectively selected by them and shall bear equally the expenses of the appraisal and umpire.

This company shall not be held to have waived any provision or condition of this policy, or any forfeiture thereof by any requirement, act, or proceeding on its part relating to the appraisal or to any examination herein provided for; and the loss shall not become payable until sixty days after the notice, ascertainment, estimate, and satisfactory proof of the loss herein required have been received by this company, including an award by appraisers when appraisal has been required.

This company shall not be liable under this policy for a greater proportion of any loss on the described property, or for loss by and expense of removal from premises endangered by fire, than the amount hereby insured shall bear to the whole insurance, whether valid or not, or by solvent or insolvent insurers, covering such property, and the extent of the application of the insurance under this policy or of the contribution to be made by this company in case of loss, may be provided for by agreement or condition written hereon or attached or appended hereto. Liability for re-insurance shall be as specifically agreed

If this company shall claim that the fire was caused by the act or neglect of any person or corporation, private or municipal, this company shall, on payment of the loss, be subrogated to the extent of such payment to all right of recovery by the insured for the loss resulting therefrom, and such right shall be assigned to this company by the insured on receiving such payment.

Wherever in this policy the word "insured" occurs, it shall be deemed to include the legal representative of the insured, and wherever the word "loss" occurs, it shall be deemed the equivalent of "loss as to whom."

If this policy be made by a mutual or other company having special regulations lawfully applicable to its organization, membership, policies or contracts of insurance, such regulations shall apply to and form a part of this policy as the same may be written or printed upon, attached, or appended hereto.

agreements, or conditions as may be endorsed hereon or added hereto, and no officer, agent, or other representative of this company of agreement endorsed hereon or added hereto, and as to such provisions and conditions no officer, agent, or representative shall attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured

"Provisions required by law to be stated in this policy."—This policy is in a stock corporation, and is issued under and in pursuance of Sections 130, 131 and 132 of the Insurance Law of the State of New York.

In Witness Whereof, this company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized Agent of the company at LEXINGTON, KY.

A. M. Purvis SECRETARY.

Countersigned at LEXINGTON, this _____ day of _____

J. Washburn PRESIDENT.
John E. ... AGENT.

or exceeding
cribed property while located and contained as described herein, and not elsewhere, to w

\$ 400 on his Library of Primka Books

200 On Household Furniture, useful and ornamental, Beds, Bedding, Linen, Wearing Apparel, Plate, Plated Ware, Chandeliers and Gas Fixtures, Printed Books and Music, Pictures, Paintings and Engravings, and their Frames (at not exceeding cost price), Bronzes, Statuary, and other Works of Art, and objects of Vertu, Pianofortes and other Musical Instruments, Scientific Instruments, Sewing Machines, Mirrors, Watches, Diamonds, and all other Jewelry in use, Fuel and Family

Stores, the property of the Assured, or any member of his Family, contained in the

State of New York, and as a family residence at present as the President of the
State of New York, the former of the Agricultural & Mechanical College in the city of South Lexington St.
Lexington N.Y.

\$ 1200 on Library of Books in Art.

Wm. V. Low Agent.

N. Y. and New Jersey Standard,

Lightning Clause.

This policy shall cover any direct loss or damage caused by Lightning, (meaning thereby the commonly accepted use of the term Lightning, and in no case to include loss or damage by cyclone, tornado or wind-storm), not exceeding the sum insured, nor the interest of the insured in the property, and subject in all other respects to the terms and conditions of this policy. *Provided*, however, if there shall be any other insurance on said property this company shall be liable only pro rata with such other insurance for any direct loss by Lightning, whether such other insurance be against direct loss by Lightning or not.

Assignment of Interest by Insured.

The interest of _____ as owner of property covered by this Policy is hereby assigned to _____ subject to the consent of The Home Insurance Company of New York.

Dated _____

NOTE.—To secure Mortgage, if desired, this Policy should be made payable on its face to such Mortgage as borrower. Terms, if any, payable to policy are, however.

Consent by Company to Assignment of Interest.

The Home Insurance Company of New York, hereby consents that the interest of _____ as owner of the property covered by this Policy be assigned to _____

Dated _____

NOTE.—If this Policy is assigned the following receipt is to be filled up and signed by the Insured.

19 _____

In consideration of _____ Dollars,

Return Premium, the Receipt of which is hereby acknowledged, this Policy is canceled and surrendered to the HOME INSURANCE COMPANY.

Insured.

Standard Fire Insurance Policy for the State of New York.

Expires, August 31, 1916
Property, 2000 Rte 100
Amount, \$ 1000
Premium, 1.10
Per 100, 100.00

No. 6065

HOME
INSURANCE COMPANY,

OFFICE:
No. 119 BROADWAY,
NEW YORK

CASH CAPITAL, \$3,000,000.

W. KING & SON,
General Insurance Agents.

It is important that the written portions of all Policies covering the same property read exactly alike. If they do not they should be made uniform at once.

THE HOME INSURANCE COMPANY OF NEW YORK,
OFFICE: 119 BROADWAY.

JOHN H. WASHBURN, President,
ELBRIDGE G. SNOW, Vice-President,
FREDERIC C. RUSWELL,
Assistant Secretaries,
EMANUEL H. CORREA,
HENRY J. FERRIS,
ARUNAH M. BURTIS,
WILLIAM H. CHENEY,

DIRECTORS,
ELBRIDGE G. SNOW,
JAMES W. WATSON,
HERMAN F. NOVELL,
JOHN CLAMIN,
JOHN H. WASHBURN,
WALTER VAN ROSEN,
DANIEL CLARK,
JAMES W. WATSON,
JOHN CLAMIN,
JOHN H. WASHBURN,
WALTER VAN ROSEN,

LEWIS P. MORTON,
JOHN H. WASHBURN,
WALTER VAN ROSEN,
DANIEL CLARK,
JAMES W. WATSON,
JOHN CLAMIN,
JOHN H. WASHBURN,
WALTER VAN ROSEN,

erty while located and contained as described herein, and not elsewhere, to wit:

- 1200 on his Library of Printed Books and
\$ 410 On Household Furniture, useful and ornamental, mirrors, beds, bedding, linen, family wearing apparel, watches and jewelry, (in use), printed books and music, silver plate and plated ware, pictures, paintings, engravings and their frames, (at not exceeding cost), sewing machine, musical instruments, fuel and family stores, bicycles, trunks, satchels, canes, umbrellas and bric-a-brac; all while contained therein. *in Oct 12 1891, Date Policy Book Arriving Home. As per as*
\$ *On the 12th day of Nov. 1891, Date of the arrival of the Agricultural & Mechanical Expositions on the east side of South Lexington St. Lexington, N.Y.*
\$ — On the — roof — BARN BUILDING, including additions and foundation, situate —
\$ — On hay, grain and feed, vehicles, robes, harnesses, saddles, vehicle and horse equipments, barn, garden, lawn, and other tools and implements; all while contained in said barn.
\$ — On — horses, (in event of loss, the liability of the Company on any one animal not to exceed \$ —) while contained in said barn or yard and fields adjoining.
\$ — On — *1400 on Library and 200 on H.F. in Home*

Permission for 15 days mechanics' work in any one year for ordinary alterations and repairs.

LIGHTNING CLAUSE.—This policy shall cover any direct loss or damage caused by Lightning, (meaning thereby the commonly accepted use of the term Lightning, and in no case to include loss or damage by cyclone, tornado or windstorm), not exceeding the sum insured nor the interest of the insured in the property, and subject in all other respects to the terms and conditions of this policy; *Provided*, however, if there shall be any other insurance on said property this Company shall be liable only *pro rata* with such other insurance for any direct loss by Lightning, whether such other insurance be against direct loss by Lightning or not.

Attached to and forming part of Policy No. 6671561 of the **LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

Dated July 30 1903 W. H. F. B. in Home Agent.

Assignment of Interest by Insured.

The interest of _____ as owner of property covered by this Policy is hereby assigned to _____ subject to the consent of The Liverpool and London and Globe Insurance Company.

Date: _____

Consent by Company to Assignment of Interest.

The Liverpool and London and Globe Insurance Company hereby consents that the interest of _____ as owner of the property covered by this Policy be assigned to _____

Date: _____

STANDARD FIRE INSURANCE POLICY.

EXPIRES July 6 1907
PROPERTY W. King & Son, Lexington, Ky.
AMOUNT \$ 100,000 PREMIUM \$ 6.00
W. King & Son, Lexington, Ky.
No. 6671561



W. KING & SON,
LEXINGTON, KY.
General Insurance Agents.

It is important that the written portions of all policies covering the same property read exactly alike. If they do not they should be made uniform at once.

DIRECTORS IN LIVERPOOL.

Chairman—Sir WILLIAM H. TATE, Bart.
Deputy Chairman—RICHARD HOBSON, Esq.
WILLIAM F. MOORE, Esq.
THOMAS BROCKLEHANK, Esq.
ARTHUR EARLE, Esq.
ALFRED FLETCHER, Esq.
H. B. GILMORE, Esq.
J. BRUCE ISMAI, Esq.
HUGH H. NICHOLSON, Esq.
S. SANDRACH PARKER, Esq.
H. LYLE SMITH, Esq.
ALFRED M. TURNER, Esq.
General Manager and Secretary—J. M. DOVE.
Sub-Manager—T. I. ALSOP.
Assistant Secretaries—J. M. DAVIES
A. G. DENT.

DIRECTORS IN LONDON.

Chairman—G. D. WHATMAN, Esq.
Deputy Chairman—Hon. S. CARR GLYN, Esq.
Sir W. J. R. COTTON.
CHARLES H. COMBE, Esq.
A. FLOWER, Esq.
ROBERT HODGKINSON, Esq.
Sir CHAR. NICHOLSON, Bart., D.C.L.
COSMO ROMILLY, Esq.
Attorney and Ref. Sec.—AUGUSTUS HENDRIKS.

DIRECTORS IN NEW YORK.

Chairman—CHARLES H. MARSHALL.
JOHN A. STEWART.
J. E. PULSFORD.
JOHN CROSBY BROWN.
EDMUND D. RANDOLPH.
Resident Manager—HENRY W. EATON.
Deputy Manager—GEO. W. HOYT.
Agency Superintendent—JNO. J. MARTIN.

DIRECTORS IN SAN FRANCISCO.

Chairman—WILLIAM ALVORD.
LEVI STRAUSS.
WILLIAM BARCOCK.
LOVELL WHITE.
Resident Secretary—CHARLES D. HAVEN.
Assistant Secretary—C. MASON KINNE.

DIRECTORS IN CHICAGO.

Chairman—EZRA J. WARNER.
LEVI Z. LEITER.
Resident Secretary—W. S. WARREN.
Assistant Secretary—GEO. H. MOORE.
JOHN V. THOMAS.

DIRECTORS IN NEW ORLEANS.

Chairman—GUSTAF R. WESTFELD.
L. C. FALLON.
LUCAS E. MOORE.
C. M. SORIA.
Resident Secretary—CLARENCE F. LOW.
Assistant Secretary—J. G. PEPPER.

CINCINNATI GENERAL AGENCY.

STOCK COMPANY.

J. M. DECAMP, GENERAL AGENT.

No. 6671562

\$557

LIGHTNING CLAUSE.

Liverpool & London & Globe Insurance Company.

Attached to Policy No. 6671562

It is hereby specially agreed, that this policy insures against any loss or damage caused by Lightning to the property insured, not exceeding the sum insured, nor the interest of the assured in the property, and subject in all other respects to the terms and conditions of the Policy hereby referred to. But losses occurring by reason of cyclones or wind storms, whether such storms be of electrical origin or not, are not hereby covered or included. It is hereby provided, that for the purpose of contribution, all other insurance on said property shall be treated as covering the hazard of lightning in like manner with this Company, and this Company shall be liable for only its *pro rata* proportion of such loss.

LIVERPOOL

I. DALE STREET.

NEW YORK, WILLIAM STREET.

LONDON

CORNHILL & CHARING CROSS.

In Consideration of the Stipulations herein named and of

Dollars Premium

Does Insure

J. M. Decamp

from the

day of

July

1906

at noon, to the

day of

July

1906

at noon,

To an amount not exceeding

Dollars,

to the following described property while located and contained as described herein, and not elsewhere, to wit:

Do Garage & Warehouse - while contained in the Motor & Auto Garage building, situated on the corner of the Agricultural & Mechanical Building on the east side of South Lexington St. Lexington, Ky.

1 This company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to such actual cash value, with proper deduction for
2 depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or replace the same with material of like kind and quality; said ascertainment or estimate shall be made by the insured and this company, or, if
3 they differ, then by appraisers, as hereinafter provided; and the amount of loss or damage having been thus determined, the sum for which this company is liable pursuant to this policy shall be payable after due notice, ascertainment,
4 estimate, and satisfactory proof of the loss have been received by this company in accordance with the terms of this policy. It shall be optional, however, with this company to take all, or any part, of the articles at such ascertained or appraised value,
5 and also to repair, rebuild, or replace the property lost or damaged with other of like kind and quality within a reasonable time on giving notice, within thirty days after the receipt of the proof herein required, of its intention so to do; but there can be
6 no abandonment to this company of the property described.

7 This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any material
8 fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property be not
9 truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or
10 the subject thereof, whether before or after a loss.

11 This entire policy, unless otherwise provided by agreement indorsed hereon or added hereto, shall be void if the in-
12 sured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property covered
13 in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in whole
14 or in part at night later than ten o'clock, or if it cease to be operated for more than ten consecutive days; or if the hazard be
15 increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering, or
16 repairing the within described premises for more than fifteen days at any one time; or if the interest of the insured be other
17 than unconditional and sole ownership; or if the subject of insurance be a building on ground not owned by the insured in
18 fee-simple; or if the subject of insurance be personal property and be or become incumbered by a chattel mortgage; or if, with
19 the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered by this
20 policy by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in the in-
21 terest, title, or possession of the subject of insurance (except change of occupants, without increase of hazard) whether by legal
22 process or judgment or by voluntary act of the insured, or otherwise; or if this policy be assigned before a loss; or if illuminating
23 gas or vapor be generated in the described building (or adjacent thereto) for use therein; or if any usage or custom of trade or
24 manufacture to the contrary notwithstanding there be kept, used, or allowed on the above described premises, benzine, benzole,
25 dynamite, ether, fireworks, gasoline, Greek fire, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro-glycerine
26 or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the United
27 States standard, (which last may be used for lights and kept for sale according to law but in quantities not exceeding five barrels,
28 provided it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light); or if a building
29 herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain for
30 ten days.

31 This company shall not be liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or commo-
32 tion, or military or naval power, or by order of any civil authority; or by theft; or by neglect of the insured to use all rea-
33 sonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring
34 premises; or (unless fire ensues, and in that event, for the damage by fire only by explosion of any kind, or lightning; but
35 liability for direct damage by lightning may be assumed by specific agreement hereto).

36 If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents
37 shall immediately cease.

38 This company shall not be liable for loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities;
39 nor, unless liability is specifically assumed hereon, for loss to drawings, bullion, casts, curiosities, drawings, dies, implements,
40 jewelry, manuscripts, medals, models, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, sculpture,
41 tools, or property held on storage or for repair; nor, beyond the actual value destroyed by fire, for loss occasioned by ordinance
42 or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise; nor
43 for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the whole
44 insurance on the building described.

45 If an application, survey, plan, or description of property be referred to in this policy it shall be a part of this contract and
46 a warranty by the insured.

47 In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this
48 company.

49 This policy may by a renewal be continued under the original stipulations, in consideration of premium for the renewed
50 term, provided that any increase of hazard must be made known to this company at the time of renewal of this policy shall be void.
51 This policy shall be canceled at any time at the request of the insured; or by the company by giving five days notice of
52 such cancellation. If this policy shall be canceled as hereinafter provided, or become void or cease, the premium having been
53 actually paid, the unearned portion shall be returned on surrender of this policy or last renewal, this company retaining the cus-
54 tomary short rate; except that when this policy is canceled by this company by giving notice it shall retain only the *pro rata*
55 premium.

56 If, with the consent of this company, an interest under this policy shall exist in favor of a mortgagee or of any person or
57 corporation having an interest in the subject of insurance other than the interest of the insured as described herein, the condi-
58 tions hereinafter contained shall apply in the manner expressed in such provisions and conditions of insurance relating to such
59 interest as shall be written upon, attached, or appended hereto.

This policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions, agree-
ments, or conditions as may be indorsed hereon or added hereto, and as to such provisions and conditions no officer, agent, or representative shall
have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured
unless so written or attached.

In Witness Whereof, the said Liverpool & London & Globe Insurance Company has caused this policy to be signed by one of its Directors at their office in the City of New York, this
in the year one thousand nine hundred and

This Policy shall not be valid until countersigned by the duly authorized Agent of the Company at

LEXINGTON, KY.

Examined

Entered

Countersigned

Agent.

Charles H. Marshall



6M-8-1901

LIGHTNING CLAUSE.

Liverpool & London & Globe Insurance Company.

Attached to Policy No. 6671562

It is hereby specially agreed, that this policy insures against any loss or damage caused by *Lightning* to the property insured, not exceeding the sum insured, nor the interest of the assured in the property, and subject in all other respects to the terms and conditions of the Policy hereby referred to. But losses occurring by reason of cyclones or wind storms, whether such storms be of electrical origin or not, are not hereby covered or included. It is hereby provided, that for the purpose of contribution, all other insurance on said property shall be treated as covering the hazard of lightning in like manner with this Company, and this Company shall be liable for only its *pro rata* proportion of such loss.

CINCINNATI GENERAL AGENCY.

STOCK COMPANY.

J. M. DECAMP, GENERAL AGENT.

No. 6671562

\$557

The Liverpool & London and Globe Insurance Company

LIVERPOOL

I, DALE STREET.

NEW YORK, WILLIAM STREET.

LONDON

CORNHILL & CHARING CROSS.

In Consideration of the Stipulations herein named and of Five Dollars Premium
Does Insure right to be afternoon for the term of 1 yr.
from the 6th day of July 1906, at noon, to the 6th day of July 1907, at noon,
against all direct loss or damage by fire, except as hereinafter provided,
To an amount not exceeding Five Hundred Dollars,
to the following described property while located and contained as described herein, and not elsewhere, to wit:

Do Garage Busses - while contained in the Motor Park Garage building No. 10, situated on the
corner of the Agricultural & Mechanical Bldg. on the east side of South Lexington St. Lexington, Ky.

1 This company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to such actual cash value, with proper deduction for
2 depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or replace the same with material of like kind and quality; said ascertainment or estimate shall be made by the insured and this company, or, if
3 they differ, then by appraisers, as hereinafter provided; and, the amount of loss or damage having been thus determined, the sum for which this company is liable pursuant to this policy shall be payable after due notice, ascertainment,
4 estimate, and satisfactory proof of the loss have been received by this company in accordance with the terms of this policy. It shall be optional, however, with this company to take all, or any part, of the articles at such ascertained or appraised value,
5 and also to repair, rebuild, or replace the property lost or damaged with other of like kind and quality within a reasonable time on giving notice, within thirty days after the receipt of the proof herein required, of its intention so to do; but there can be
6 no abandonment to this company of the property described.

7 This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any material
8 fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property be not
9 truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or
10 the subject thereof, whether before or after a loss.

11 This entire policy, unless otherwise provided by agreement indorsed hereon or added hereto, shall be void if the in-
12 sured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property covered
13 in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in whole
14 or in part at night later than ten o'clock, or if it cease to be operated for more than ten consecutive days; or if the hazard be
15 increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering, or
16 repairing the within described premises for more than fifteen days at any one time; or if the interest of the insured be other
17 than unconditional and sole ownership; or if the subject of insurance be a building on ground not owned by the insured in
18 fee-simple; or if the subject of insurance be personal property and be or become encumbered by a chattel mortgage or if, with
19 the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered by this
20 policy by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in the in-
21 terest, title, or possession of the subject of insurance (except change of occupants without increase of hazard) whether by legal
22 process or judgment or by voluntary act of the insured; or otherwise; or if this policy be assigned before a loss; or if illuminating
23 gas or vapor be generated in the described building or adjacent thereto for use therein; or if any usage or custom of trade or
24 manufacture to the contrary notwithstanding there be kept, used, or allowed on the above described premises, benzene, benzole,
25 dynamite, ether, fireworks, gasoline, greasy, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro-glycerine
26 or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the United
27 States standard, (which last may be used for lights and kept for sale according to law but in quantities not exceeding five barrels,
28 provided it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light); or if a building
29 herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain for
30 ten days.

31 This company shall not be liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or commo-
32 tion, or military or naval power, or by order of any civil authority; or by theft; or by neglect of the insured to use all rea-
33 sonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring
34 premises; or unless fire ensues, and, in that event, for the damage by fire only by explosion of any kind, or lightning; but
35 liability for direct damage by lightning may be assumed by specific agreement hereon.

36 If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents
37 shall immediately cease.

38 This company shall not be liable for loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities;
39 nor, unless liability is specifically assumed hereon, for loss to awnings, bullion, casts, curiosities, drawings, dies, implements,
40 jewels, manuscripts, models, notes, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, sculpture,
41 tools, or property held on storage or for repair; nor, beyond the actual value destroyed by fire, for loss occasioned by ordinance
42 or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise; nor
43 for any greater proportion of the value of plate glass, frescos, and decorations than that which this policy shall bear to the whole
44 insurance on the building described.

45 If an application, survey, plan, or description of property be required in this policy it shall be a part of this contract and
46 a warranty by the insured.
47 In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this
48 company.

49 This policy may by a renewal be continued under the original stipulations, in consideration of premium for the renewed
50 term, provided that any increase of hazard must be made known to this company at the time of renewal of this policy shall be void.
51 This policy shall be canceled at any time at the request of the insured or by the company by giving thirty days notice of
52 such cancellation. If this policy shall be canceled as hereinbefore provided, or become void or cease, the premium having been
53 actually paid, the unexpired portion shall be returned on surrender of this policy or last renewal, this company retaining the cus-
54 tomary short rate; except that when this policy is canceled by this company by giving notice it shall retain only the *pro rata*
55 premium.

56 If, with the consent of this company, an interest under this policy shall exist in favor of a mortgagee or of any person or
57 corporation having an interest in the subject of insurance other than the interest of the insured as described herein, the con-
58 ditions hereinbefore contained shall apply in the manner expressed in such provisions and conditions of insurance relating to such
59 interest as shall be written upon, attached, or appended hereto.

60 This policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions, agreements, or conditions as may be indorsed hereon or added hereto, and no officer, agent, or other representative of this com-
61 pany shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of agreement indorsed hereon or added hereto, and as to such provisions and conditions no officer, agent, or representative shall
62 have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured
63 unless so written or attached.

In Witness Whereof, the said Liverpool & London & Globe Insurance Company has caused this policy to be signed by one of its Directors at their office in the City of New York, this 6th day of July
in the year one thousand nine hundred and 1906.

This Policy shall be valid until countersigned by the duly authorized Agent of the Company at LEXINGTON, KY.

Examined

Entered

Countersigned

Agent.

Charles H. Marshall



Assignment of Interest by Insured.

The interest of _____ as owner of property

covered by this Policy is hereby assigned to _____

subject to the amount of The Liverpool and London and Globe Insurance Company.

Dated _____

Consent by Company to Assignment of Interest.

The Liverpool and London and Globe Insurance Company hereby consents that the

interest of _____ as owner of the property

covered by this Policy be assigned to _____

Dated _____

STANDARD FIRE INSURANCE POLICY.

EXPIRES July 1st 1904
PROPERTY Wm. H. Henson
AMT'S \$ 1000 PREMIUM \$ 20
Wm. H. Henson
No. 6671532



INSURANCE COMPANY.

W. KING & SON,
LEXINGTON, KY.,
LEXINGTON, KY.

It is important that the written portions of all policies covering the same property read exactly alike. If they do not they should be made uniform at once.

DIRECTORS IN LIVERPOOL.

Chairman—SIR WILLIAM H. TATE, BART.
RICHARD HOBSON, Esq.
Deputy Chairman—WILLIAM F. MOORE, Esq.
THOMAS BROCKLEBANK, Esq.
ARTHUR EARLE, Esq.
ALFRED FLETCHER, Esq.
H. R. GILMOUR, Esq.
J. BRUCE ISMAI, Esq.
RUGH H. NICHOLSON, Esq.
S. SANDRACH PARKER, Esq.
H. LYLE SMYTH, Esq.
ALFRED M. TURNER, Esq.
General Manager and Secretary—J. M. DOVE.
Sub-Manager—T. L. ALDOP.
Assistant Secretaries—J. M. DAVIES
A. G. DENT.

DIRECTORS IN LONDON.

Chairman—G. D. WHATMAN, Esq.
Deputy Chairman—Hos. S. CARR GLYN, Esq.
SIR W. J. R. COTTON.
CHARLES H. COMBE, Esq.
A. FLOWER, Esq.
Right Hon. LORD LAWRENCE.
SIR CHAS. NICHOLSON, BART., D.C.L.
COSMO ROMILLY, Esq.
Actuary and Ref. Sec.—AUGUSTUS HENDRIKS.

DIRECTORS IN NEW YORK.

Chairman—CHARLES H. MARSHALL.
JOHN A. STEWART.
J. E. PULSFORD.
JOHN CROSBY BROWN.
EDMUND D. RANDOLPH.
Resident Manager—HENRY W. EATON.
Deputy Manager—GEO. W. HOYT.
Agency Superintendent—JNO. J. MARTIN.

DIRECTORS IN SAN FRANCISCO.

Chairman—WILLIAM ALVORD.
LEVI STRAUSS.
WILLIAM BABCOCK.
LOVELL WHITE.
Resident Secretary—CHARLES D. HAVEN.
Assistant Secretary—C. MASON KINNE.

DIRECTORS IN CHICAGO.

Chairman—EZRA J. WARNER.
LEVI Z. LEITER.
Resident Secretary—W. S. WARREN.
Assistant Secretary—GEO. H. MOORE.
JOHN V. THOMAS.

DIRECTORS IN NEW ORLEANS.

Chairman—GUSTAF R. WESTFELDT.
L. C. FALLON.
LUCAS E. MOORE.
C. M. SORIA.
Resident Secretary—CLARENCE F. LOW.
Assistant Secretary—J. G. PEPPER.

MANAGERS
FOR
SOUTHERN DEPARTMENT,
Messrs. BARBEE & CASTLEMAN,
LOUISVILLE,
KENTUCKY.

BOARD OF DIRECTORS.
R. BROCKLEMAN, Esq., Chairman.
G. H. BOWMAN, Esq., Secretary.
J. H. BOWMAN, Esq., Treasurer.
C. J. BOWMAN, Esq., Director.
WILLIAM CLIFF, Esq., Director.
DAVID HENRY, Esq., Director.
W. D. HENRY, Esq., Director.
J. H. HENRY, Esq., Director.
J. H. HENRY, Esq., Director.



In consideration of the receipt of Twenty Seven & 1/2 Dollars and the representations, covenants and warranties of the assured hereinafter named, do insure Twenty Seven & 1/2 Dollars against loss or damage by Fire to the amount of Five Thousand Dollars, the Property hereinafter described,
\$5000 Upon three story brick metal roofed building, known as the Agricultural and Mechanical College of Kentucky & comprised as a College situated on the East side of the Lexington & Nicholasville Turnpike near & within the limits of the City of Lexington Ky.
Additional Insurance furnished

AND THE SAID ROYAL INSURANCE COMPANY hereby agree, out of their capital stock and funds, to make good unto the said assured, this executors, administrators, and assigns, all such immediate loss or damage, not exceeding in amount the sum or sums insured, as above specified, nor the interest of the assured in the property, except as herein provided, as shall happen by fire to the property so specified, from the 1st day of January at twelve o'clock at noon, to the 1st day of February at twelve o'clock at noon; and to be paid after due notice and proofs of the same shall have been made by the assured and received at this office, in accordance with the terms and provisions of this Policy, unless the property be replaced, or the Company shall have given notice of their intention to rebuild or repair the damaged premises.

1. If an application, survey, plan, or description of the property herein insured is referred to in this Policy, such application, survey, plan, or description shall be considered a part of this contract, and a warranty by the assured, and if any false representation be made by the assured of the condition, situation, or occupancy of the property, or if there be any omission to make known every fact material to the risk, or an over-valuation, or any misrepresentation whatever, either in a written application or otherwise; or if the assured shall have, or shall hereafter make, any other insurance on the property hereby insured, or any part thereof, without the consent of the Company written hereon, or if the above-mentioned premises shall be occupied or used so as to increase the risk, or the risk be increased by the erection or occupation of neighbouring buildings, or by any means whatever within the control of the assured, without the assent of this Company endorsed hereon; or if it be a manufacturing establishment running in whole or in part over or extra time or running at night; or if the property be sold or transferred, or any change take place in title or possession (except in case of succession by reason of the death of the assured), whether by legal process, or judicial decree, or by voluntary transfer, or conveyance; or if the assured shall be assigned before a loss, without the consent of the Company endorsed hereon, or if the interest of the assured in the property, whether at owner, trustee, consignee, factor, agent, mortgagee, lessee, or otherwise, be not truly stated in this Policy; or if the assured shall keep gunpowder, fireworks, nitro-glycerine, phosphorus, saltpetre, nitrate of soda, petroleum, naphtha, gasoline, benzine, benzole or benzine varnish, or keep or use camphene, spirit gas, or any burning fluid or chemical oils, or other articles subject to legal restrictions, without written permission in this Policy, then, and in every such case, this Policy shall be void.

2. This insurance does not apply to or cover jewels, plate, watches, musical or scientific instruments (pianofortes in dwellings excepted), ornaments, medals, patterns, printed music, printed books, engravings, paintings, picture-frames, sculpture, casts, models, or curiosities, unless particularly specified in this Policy. This Company shall not be liable by virtue of this Policy for any loss by theft at or after a fire; nor for money or bullion, bills, notes, accounts, deeds, evidences of debt, or securities of property of any kind; nor for loss or damage by fire happening during the existence of any invasion, foreign enemy, rebellion, insurrection, riot, civil commotion, military or usurped power, or martial law, within the country or locality in which the property insured is situated, unless proof be made to the satisfaction of the Directors that such loss or damage was not occasioned by, or connected with, but occurred from a cause or causes independent of the existence of such invasion, foreign enemy, rebellion, insurrection, riot, civil commotion, military or usurped power, or martial law. And this Policy does not cover loss or damage occasioned by or through any earthquake or hurricane; nor goods destroyed or damaged while undergoing any process by which the application of fire heat is necessary; nor any loss in or on buildings unprovided with good and substantial stone or brick chimneys, the absence of which has been the cause of the fire; nor loss resulting from any neglect or deviation from the laws or regulations of the Police, where such exist; nor any loss caused by the explosion of gunpowder, or any explosive substance; nor by lightning or explosions of any kind, unless fire ensues, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property after the casualty by explosion, or lightning.

3. If a building shall fall, except as a result of a fire, all insurance by this Company on it or its contents shall immediately cease and determine.

4. If the interest of the assured in the property be any other than the entire, unconditional, and sole ownership of the property, for the use and benefit of the assured, or if the building insured stands on leased ground, unless the lease be perpetual, it must be so represented to the Company, and so expressed in the written part of this Policy, otherwise the Policy shall be void. When property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods held on storage, or in trust or on commission, must be so described and declared at the time of effecting such insurance, and must be separately and specifically insured, otherwise this Policy will not extend to cover such property.

5. The best endeavours of the assured shall be used in saving and protecting the property from damage at and after the fire; and in case of failure so to do this Company will not be liable for damage caused by such failure; and there can be no abandonment to the Company of the property insured. The use of general terms, or anything less than a distinct, specific agreement, clearly expressed and endorsed on this Policy, shall not be construed as a waiver of any printed or written condition or restriction therein.

6. In case of any other insurance upon the property hereby insured, whether made prior or subsequent to the date of this Policy, whether valid or not valid, and whether concurrent with this Policy or otherwise, the assured shall be entitled to recover of this Company no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon; and it is hereby declared and agreed that in case of the assured holding any other Policy in this or any other Company on the property insured, or any part thereof, subject to the conditions of average, this Policy shall be subject to average in like manner.

Re-insurance, in case of loss, to be settled in proportion as the sum re-insured shall bear to the whole sum covered by the re-insured Company.

☒ Kerosene.—The use of refined kerosene oil when of the standard of 110 degrees Fahr. quality, for lights only in stores and dwellings is permitted, provided the same be drawn and the lamps filled and trimmed by daylight only, and without the use of artificial light.
☒ Gas.—The generating or evaporating within the building, or contiguous thereto, of any substances for a burning gas or the use of gasoline and similar fluids for lighting, is prohibited under this Policy, unless permitted in writing hereon.
☒ Fences and other Yard Fixtures, also Store Furniture and Fixtures, are not covered by insurance on the building, but must be separately and specifically insured.
☒ Glass Doors and Windows, when plates are of the dimensions of three square feet and more, are not covered by this Policy unless separately and specifically insured.
☒ Frescoed Work, or gilding on walls or ceilings, is not covered by insurance on the building, but must be separately and specifically insured.

☒ Builders Risk.—The working of carpenters, roofers, tinsmiths, gas-fitters, plumbers or other mechanics in building, altering, or repairing the premises named in this Policy, will vitiate the same unless permission for such work be endorsed in writing hereon, excepting in dwelling-houses only, where five days are allowed in any one year for incidental repairs without notice or endorsement.
☒ And it is hereby understood and agreed by and between this Company and the assured that this Policy is made and accepted in reference to the foregoing terms and conditions, which are hereby declared to be a part of this contract, and are to be used and resorted to in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in writing.

THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED BY THE DULY AUTHORIZED AGENT OF THE SAID ROYAL INSURANCE COMPANY, AT Lexington Ky

In witness whereof, We, Two of the Directors of the said Company, by our authorised Attorneys, have hereunto set our hands and have caused the Common Seal of the said Company to be hereunto affixed:
Dated at Louisville, this 20th day of January, in the year of our Lord one thousand eight hundred and eighty and issued there.

Countersigned at Lexington Ky

this 20th day of January, 1882

Levi T. Roebles Agent.

By their Attorneys, Daniel K. Williams Agents to the said Company.

DIRECTORS.



CHANGE OF INTEREST.

Royal Insurance Agency,

It is hereby declared that the interest in the within Policy is now only vested in the purchaser of property insured.

CANCELLATION RECEIPT.

Royal Insurance Agency,

In consideration of £
received from the purchaser of property insured, the within Policy is hereby cancelled and surrendered to the Company.

ROYAL
Insurance Company

OF
LIVERPOOL AND LONDON.

Capital, \$10,000,000

GOLD!

Policy No. 2287964
Renewal No.

ASSURED

Trustee of the property of the
Royal College of Physicians,
Royal College of Surgeons,
Royal College of Dentists,
Royal College of Physicians,
Royal College of Surgeons,
Royal College of Dentists,

Sum Insured, \$5000

Premium, \$500

Policy, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

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Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

Expenses, \$500

No. 2383.

STOCK COMPANY.—CASH CAPITAL, \$3,000,000.

\$600

BY THIS POLICY OF INSURANCE,

HOME INSURANCE COMPANY,

OF THE CITY OF NEW YORK.

In Consideration of \$600 Dollars,

To them paid by the Insured hereinafter named, the receipt whereof is hereby acknowledged, Do Insure

Wm. A. Patterson

AGAINST LOSS OR DAMAGE BY FIRE, TO THE AMOUNT OF

Six Thousand Dollars.

1400 on his Library of Printed Books and
200 on his household & kitchen furniture - all contained in detached
2 story brick house, situated on the South side of the
Richmond pike, about one mile from Lexington Kentucky.

April 26, 1892. This policy is hereby transferred to cover the within described property
now contained in Dick Rehrig Prop. dwelling, known as the President's home on
the grounds of the Agricultural & Mechanical College on the east side of
the Lexington & Nicholasville pike, suburbs city of Lexington Ky.
Wm. A. Patterson

1600 on Boarding & Lodging
400 on furniture

Sum Insured,
\$ 600.

Time,
12 mths.

Rate,
34 cts

Premium,
\$ 20.25

And the said HOME INSURANCE COMPANY hereby agree to make good unto the said assured, executors, administrators and assigns, all such immediate loss or damage, not exceeding in amount the sum or sums insured as above specified, nor the interest of the assured in the property, except as herein provided, as shall happen by fire to the property so specified, from the day of November one thousand eight hundred and eighty two at twelve o'clock at noon; the amount of loss or damage to be estimated according to the actual cash value of the property at the time of the loss, and to be paid sixty days after due notice and proofs of the same shall have been made by the assured and received at the office of the Company in New York, in accordance with the terms and provisions of this Policy, unless the property be replaced, or the Company shall have given notice of their intention to rebuild or repair the damaged premises.

1. If an application, survey, plan, or description of the property herein insured is referred to in this Policy, such application, survey, plan or description shall be considered a part of this contract, and a warranty by the assured; and any false representation by the assured of the condition, situation, or occupancy of the property, or any omission to make known every fact material to the risk, or an over-valuation, or any misrepresentation whatever, either in a written application or otherwise; or if the assured shall have, or shall hereafter make any property hereby insured, or any part thereof, without the consent of the Company written hereon; or if the above-mentioned premises shall be occupied or used as to increase the risk, or become vacant or unoccupied, without notice to, and consent of, this Company, in writing, or if the risk be increased by the erection or completion of neighboring buildings, or by any means whatever within the control of the assured, without the assent of this Company indicated hereon; or if this Policy; or if the property be sold or transferred, or any change taken place in title or possession, except by succession by reason of the death of the assured, whether by legal process, or judicial decree, or voluntary transfer or conveyance; or if this Policy shall be assigned before a loss, without the consent of the Company endorsed hereon; or if the interest of the assured in the property, whether as owner, trustee, consignee, factor, agent, mortgagee, lessee, or otherwise, be not truly stated in this Policy; or if the assured shall keep or use gunpowder, fireworks, nitro-glycerine, phosphorus, saltpetre, nitrate of soda, petroleum, asphaltum, gasoline, benzine, kerosene, or benzine varnish, or kerosene or lamp glass, or any burning fluid or chemical substance, without written permission in this Policy; then, and in every such case, this Policy shall be void. Kerosene oil, however, may be used for lights in dwellings, stores, churches and school-houses, and kept for sale in stores in quantities not exceeding five barrels to be drawn by daylight only.

2. This insurance does not apply to or cover jewelry, plate, watches, metal or scientific instruments (glass-fronts in dwellings excepted), ornaments, medals, pictures, printed maps, printed books, engravings, paintings, picture frames, sculpture, casts, models or curiosities, unless particularly specified in this Policy. This Company shall not be liable by virtue of this Policy, or any renewal thereof, until the premium therefor be actually paid; nor for loss by theft or after a fire; nor for money or bullion, bills, notes, accounts, deeds, evidences of debt, or securities of property of any kind; nor for any loss or damage by fire caused by means of an invasion, insurrection, riot, civil commotion, or military or naval power; nor for any loss in buildings unsupplied with good and substantial stone or brick chimneys, the absence of which has been the cause of the fire; nor in consequence of any neglect or violation from the laws or regulations of police, where such exist; nor for any loss caused by the explosion of gunpowder, or any explosive substance; nor by lightning, or explosion of any kind, unless fire ensues, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property after the casualty by explosion or lightning.

3. If a building shall fall, except as the result of a fire, all insurance by this Company on it or its contents shall immediately cease and determine.

4. If the interest of the assured in the property be other than the entire, unconditional and sole ownership of the property, for the use and benefit of the assured, or if the building insured stands on leased ground, it must be so represented to the Company and so expressed in the written part of this Policy, otherwise the Policy shall be void. When property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods held on storage must be separately and specifically insured.

5. In case the use or occupation of the above mentioned premises, at any time during the period for which this Policy would otherwise continue in force, shall be so changed as to increase the risk thereupon, except as may be hereafter agreed to by this Corporation, in writing, upon this Policy, from thenceforth, so long as the same shall be so used, this Policy shall be of no force or effect.

6. The best endeavor of the assured shall be used in saving and protecting the property from damage at and after the fire; and in case of failure to do so, the Company will not be liable for damage caused by such failure; and there can be no abandonment to the Company of the property insured.

The use of ground terms, or anything less than a full, specific agreement, clearly expressed, and endorsed on this Policy, shall not be construed as a waiver of any printed or written conditions or restrictions therein.

7. In case of any other insurance upon the property hereby insured, whether made prior or subsequent to the date of this Policy, the assured shall be entitled to recover of this Company no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon; and it is hereby declared and agreed that in case of the assured holding any other Policy in this or any other Company on the property insured, subject to the conditions of average, this Policy shall be subject to average in the manner. Any floating Policy attaching, in whole or in part, to the property covered by this Policy, shall, as between the assured and this Company, be considered as constituting insurance for the full amount of such Policy, and liable as such to pay pro rata any loss, total or partial, on the property hereby insured.

Re-insurance, in case of loss, to be settled in proportion as the sum re-insured shall bear to the whole sum covered by the re-insured Company.

8. This insurance may be terminated at any time at the request of the assured, in which case the Company shall refund only the ordinary short rate for the time the Policy has been in force. This insurance may also be terminated at any time at the option of the Company, on giving notice to that effect, and refunding a ratable proportion of the premium for the unexpired term of the Policy.

9. Persons entitling loss or damage by fire shall forthwith give notice of said loss in writing to the Company, and, as soon thereafter as possible, render a particular account of such loss, signed and sworn to by them, stating whether any and what other insurance has been made on the same property, giving copies of the written portion of all Policies thereon, also the actual cash value of the property and their interests therein, for what purpose and by whom the building insured, or containing the property insured, and the

several parts thereof, were used at the time of the loss, when and how the fire originated, and shall also produce a certificate under the hand and seal of a Magistrate or Notary Public to the effect of the fire, and not concerned in the loss as a creditor or otherwise, nor related to the assured, stating that he has examined the circumstances attending the loss, knows the character and circumstances of the assured, and verily believes that the assured has, without fraud, sustained loss on the property insured to the amount which such Magistrate or Notary Public shall certify. The assured shall, if required, submit to an examination or examinations under oath, by any person appointed by the Company, and subscribe to such examinations when reduced to writing, and shall also produce their books of account and other vouchers, and exhibit the same for examination at the office of the Company, and permit extracts and copies thereof to be made; the assured shall also produce certified copies of all bills and invoices, the originals of which have been lost, and shall exhibit to any person or persons named by the Company, for examination, all that remainder of the property which was covered by this Policy, damaged or not damaged.

When personal property is damaged, the assured shall forthwith cause it to be put in order, assorting and arranging the various articles according to their kinds, separating the damaged from the undamaged, and shall cause an inventory to be made, and furnished to the Company, of the whole, naming the quantity, quality and cost of each article. The amount of sum insured and of damage shall then be ascertained by appraisal of each article by competent persons (not interested in the loss as creditors, or otherwise, nor related to the assured or sureties), to be mutually appointed by the assured, and the Company; their report, in writing, to be made under oath before any Magistrate or other properly commissioned person; one half of the appraiser's fee to be paid by the assured. The Company reserves the right to take the whole or any part of the articles at their appraised value; and until such proof, declarations and certificates are produced, and examinations and appraisals permitted by the claimant, the loss shall not be payable.

In case of loss on property held in trust, or on commission, or if the interest of the assured be other than the entire and sole ownership, the names of the respective owners shall be set forth, together with their respective interests therein. If this Policy is made payable, in case of loss, to a third party, or held as collateral security, the proofs of loss shall be made by the party originally insured, unless there has been an actual sale of the property insured. All fraud, or attempt at fraud, by false swearing or otherwise, shall cause a forfeiture of all claims on this Company under this Policy.

But provided, in case differences shall arise touching any loss or damage after proof thereof has been received in due form, the matter shall, at the written request of either party, be submitted to impartial arbitrators, whose award in writing shall be binding on the parties as to the amount of such loss or damage, but shall not decide the liability of the Company under this Policy; and, provided further, that it shall be optional with the Company to repair, rebuild or re-place the property lost or damaged with other of the kind and quality within a reasonable time, giving notice of their intention so to do within thirty days after receipt of the proofs herein required; and in all cases, whether this Company elect to rebuild or not, the assured shall, if required, furnish plans and specifications of the buildings destroyed.

The cash value of property destroyed or damaged by fire shall in no case exceed what would be the cost to the assured, at the time of the fire, of replacing the same; and in case of the depreciation of such property from use or otherwise, a suitable deduction from the cash cost of replacing shall be made, to ascertain the actual cash value.

When property insured by this Company is damaged by fire in a building in which it is exposed to loss by fire, said damage shall be borne by the assured and the insurer, in such proportion as the whole sum insured bears to the whole value of the property insured, of which proof in due form shall be made by the claimant.

10. This insurance (the risk not being changed) may be continued for such further time as shall be agreed on, provided the premium therefor is paid and endorsed on this Policy, or a receipt given for the same, and it shall be considered as continued under the original representation, and for the original amount and divisions, unless otherwise specified in writing; but in case there shall have been any change in the risk, either within itself or by neighboring buildings, not made known to the Company by the assured at the time of renewal, this Policy and renewal shall be void.

11. It is a part of this contract, that any person other than the assured, who may have procured this insurance to be taken by this Company, shall be deemed to be the agent of the assured named in this Policy, and not of this Company under any circumstances whatever, or in any transaction relating to this insurance.

12. It is furthermore hereby expressly provided and mutually agreed, that no suit or action against this Company, for the recovery of any claim by virtue of this Policy, shall be maintainable in any Court of Law or Chancery, unless such suit or action shall be commenced within twelve months next after the loss shall occur; and should any suit or action be commenced against this Company after the expiration of the aforesaid twelve months, the lapse of time shall be taken and deemed as conclusive evidence against the validity of such claim, any statute of limitation to the contrary notwithstanding.

13. The generating or evaporating within the building or contiguous thereto, of any substance for a burning gas, or the use of gasoline for lighting, is prohibited under this Policy, unless permitted in writing hereon.

14. FENCES AND OTHER YARD FIXTURES, AND STORE FURNITURE AND FIXTURES, are not covered by insurance on the building, but must be separately and specifically mentioned.

15. PLATE GLASS doors and windows, when the plates are of the dimensions of six square feet or more, are not covered by insurance on the building, but must be separately and specifically insured.

16. FRESCOED WORK, or glazing on walls or ceilings, is not covered by insurance on the building, but must be separately and specifically insured.

17. BUILDERS RISK.—The working of carpenters, joiners, glaziers, plumbers, or other mechanics, in building, altering or repairing the premises named in this Policy, will, without notice, unless permission for such work be endorsed in writing hereon, except in dwelling-houses only, where five days are allowed in any one year for incidental repairs, without notice or endorsement.

AND IT IS HEREBY UNDERSTOOD AND AGREED, by and between this Company and the assured, that this Policy is made and accepted in reference to the foregoing terms and conditions, and to the clauses of hazards and memoranda printed on the back of this Policy, which are hereby declared to be a part of this contract, and are to be used and resorted to, in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in writing.

In Witness Whereof, The Home Insurance Company have caused these Presents to be signed by their PRESIDENT, and attested by their SECRETARY, in the City of NEW YORK. But this Policy shall not be valid unless countersigned by the duly authorized Agent of said HOME INSURANCE COMPANY at LEXINGTON, KY.

Wm. A. Patterson SECRETARY.

Wm. A. Patterson PRESIDENT.

Countersigned at LEXINGTON, this 20 day of November 1892, by W. King AGENT.

CLASSES OF HAZARDS.

EXTRA HAZARDOUS.

SPECIALLY HAZARDOUS

The Home Insurance Company hereby consent that the interest of



DIRECTORS.

Home Insurance Company,

No. 2,637.

STOCK COMPANY.

BY THIS POLICY OF INSURANCE.

THE
HOME INSURANCE COMPANY,
OF THE CITY OF NEW YORK.In Consideration of Four Dollars,

To them paid by the Insured hereinafter named, the receipt whereof is hereby acknowledged, Do Insure

Frederick S. Patterson

AGAINST LOSS OR DAMAGE BY FIRE, TO THE AMOUNT OF

Five Dollars.His on his Liberty of Printed Books and200 on his Household Furniture useful and ornamental, Books, Bedding, and Family
Wearings, Apparel - also contained in 1st Story Quinn Shingle Box Quinn Baron
as the Residence House, and occupied by assumed a family residence State on
the grounds of the Agricultural & Mechanical College on the East side of
the Quinn Nicholasville Highway, Quinn City of Quinn Baron.1200 on Liberty 2 Quinn Baron
400 on Quinn Baron 3 Quinn BaronSum Insured,
\$ 600.Time,
12 noonRate,
60 centsPremium,
\$ 0 40And the said HOME INSURANCE COMPANY hereby agree to make good unto the said assured, his executors, administrators and assigns, all such immediate loss or damage, not exceeding in amount the sum or sums insured as above specified, nor the interest of the assured in the property, except as herein provided, as shall happen by fire to the property so specified, from the 12 noon day of November 1888 at twelve o'clock at noon, to the 12 noon day of December 1888 at twelve o'clock at noon; the amount of loss or damage to be estimated according to the actual cash value of the property at the time of the loss, and to be paid sixty days after due notice and proofs of the same shall have been made by the assured and received at the office of the Company in New York, in accordance with the terms and provisions of this Policy, unless the property be replaced, or the Company shall have given notice of their intention to rebuild or repair the damaged premises.

1. If an application, survey, plan or description of the property herein insured is referred to in this Policy, such application, survey, plan or description shall be considered a part of this contract, and a warranty by the assured, and any false representation by the assured of the condition, situation or occupancy of the property, or any omission to make known every fact material to the risk, or an overvaluation, or any misrepresentation whatever, either in a written application or otherwise; or if the assured shall have, or shall hereafter make any other insurance on the property hereby insured, or any part thereof, without the consent of the Company written hereon; or if the above-mentioned premises shall be accepted or used as to increase the risk, or become vacant or unoccupied, without notice to, and consent of this Company, in writing, or if the risk be increased by the erection or occupation of neighboring buildings, or by any means whatever within the control of the assured, without the consent of this Company insured hereon; or if it be a manufacturing establishment, running in whole or in part over, or extra time, or running at night, or if it shall cease to be operated, without special assignment endorsed on this Policy; or if the property be sold or transferred, or any change take place in title or possession, except by succession by reason of the death of the assured, whether by legal process, or judicial decree, or voluntary transfer or conveyance; or if this Policy shall be assigned before a loss, without the consent of the Company insured hereon; or if the interest of the assured in the property, whether as owner, trustee, commission factor, agent, mortgagee, lessee, or otherwise, be not truly stated in this Policy; or if the assured shall keep on the premises, fire-works, nitro-glycerine, phosphorus, saltpetre, nitrate of soda, petroleum, naphtha, gasoline, benzine, kerosene, or kerosene vapor, or keep or use camphene, spirit gas, or any burning fluid or chemical oils, without written permission in this Policy; then, and in every such case, this Policy shall be void. Kerosene oil, however, may be used for light in dwellings, stores, churches and school-houses, and kept in safe in store in quantities not exceeding five barrels—to be drawn by daylight only.

2. This insurance does not apply to or cover jewelry, plate, watches, musical or scientific instruments (pianos-fortes in dwellings excepted), ornaments, medals, pictures, medals, printed books, engravings, paintings, picture frames, sculptures, casts, models or curiosities, unless particularly specified in this Policy. This Company shall not be liable by virtue of this Policy, or any renewal thereof, until the premium has been actually paid; nor for loss by theft at or after a fire; nor for money or bullion, bills, notes, accounts, deeds, evidence of debt, or securities of property of any kind; nor for any loss or damage by fire caused by means of an invasion, insurrection, riot, civil commotion, or military or usurped power; nor for any loss in buildings unprovided with good and substantial stone or brick chimneys, the absence of which has been the cause of the fire; nor in consequence of any neglect or deviation from the laws or regulations of police, where such exist; nor for any loss caused by the explosion of gunpowder, or any explosive substance; nor by lightning, or explosions of any kind, unless fire comes, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property after the casualty by explosion or lightning.

3. If a building shall fall, except as the result of a fire, all insurance by this Company on it or its contents shall immediately cease and determine.

4. If the interest of the assured in the property be any other than the entire, unconditional and sole ownership of the property, for the use and benefit of the assured, if the building insured stands on leased ground, it must be so represented in the written part of this Policy, otherwise the Policy shall be void. When property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods held on storage must be separately and specifically insured.

5. In case the use or occupation of the above-mentioned premises, at any time during the period for which this Policy would otherwise continue in force, shall be so changed as to increase the risk thereof, except as may be hereafter apportioned to by this Corporation, in writing, upon this Policy, from thenceforth, so long as the same shall be so used, this Policy shall be of no force or effect.

6. The best endeavors of the assured shall be used in writing and protecting the property from damage at and after the fire; and in case of failure so to do, this Company will not be liable for damage caused by such failure; and there shall be no abandonment to the Company of the property insured.

7. The use of general terms, or anything less than a distinct, specific agreement, clearly expressed, and endorsed on this Policy, shall not be construed as a waiver of any printed or written condition or restriction hereon.

8. In case of any other insurance upon the property hereby insured, whether made prior or subsequent to the date of this Policy, the assured shall be entitled to recover of this Company no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon; and it is hereby declared and agreed that in case of the assured having any other Policy in this or any other Company on the property insured, subject to the conditions of average, this Policy shall be subject to average in like manner. Any Floating Policy attaching, in whole or in part, to the property covered by this Policy, shall, as between the assured and this Company, be considered as contributing insurance for the full amount of such Policy, and liable for such pro rata loss, total or partial, as the property hereby insured.

9. Re-insurance, in case of loss, to be settled in proportion to the sum re-insured shall bear to the whole sum covered by the re-insured Company.

10. This insurance may be terminated at any time at the request of the assured, in which case the Company shall retain only the customary short rate for the time the Policy has been in force. This insurance may also be terminated at any time in the option of the Company, on giving notice to that effect, and refunding a reasonable proportion of the premium for the unexpired term of the Policy.

11. Premiums remaining loss or damage by the shall forthwith five notes of said loss in writing, to the Company, and, as soon thereafter as possible, render a particular statement of such loss, signed and sworn to by them, stating whether any and what other insurance has been made on the same property, giving copies of the written portion of all Policies thereon, also the actual cash value of the property and their interest therein, for what purpose and by whom the building insured, or containing the particular statement of the loss.

12. AND IT IS HEREBY UNDERSTOOD AND AGREED, by and between this Company and the assured, that this Policy is made and accepted in reference to the foregoing terms and conditions, and to the clauses of hazards and memoranda printed on the back of this Policy, which are hereby declared to be a part of this contract, and are to be used and resorted to, in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in writing.

In Witness Whereof, The Home Insurance Company have caused these Presents to be signed by their PRESIDENT, and attested by their SECRETARY, in the City of NEW YORK. But this Policy shall not be valid unless countersigned by the duly authorized Agent of said HOME INSURANCE COMPANY at LEXINGTON, KY.

Washburn SECRETARY.Chas. F. Fries PRESIDENT.Countersigned at LEXINGTON, this 10 day of November 1888

AGENT.

Assured.

James K. Patterson

Presidential Papers

Box 4, April 1883-July 1884

file 4-51, January-February 1884

printed advertisement. British America
Assurance Co.

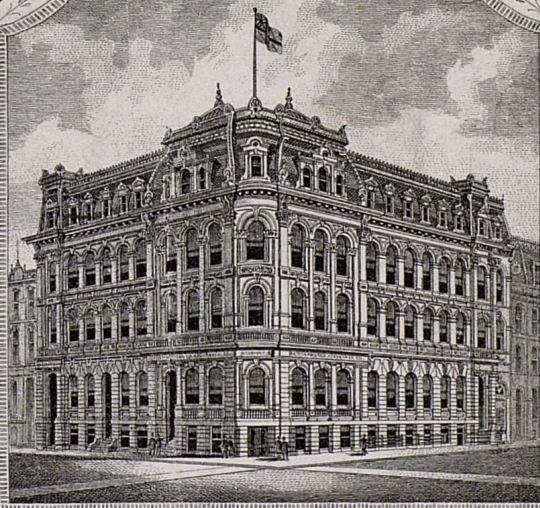
47-M-64

BRITISH AMERICA ASSURANCE CO.
* TORONTO, CANADA. *



LOSSES PAID \$1,337,168.57.

BRITISH AMERICA ASSURANCE CO.
Toronto, Canada.



BRITISH AMERICA ASSURANCE CO'S BUILDING.
Cor. Scott & Front Streets, Toronto, Canada.

CASH CAPITAL \$500,000.00.

THE HATCH LITH. CO. NEW YORK.

1833.

Semi-Centennial Statement,

BRITISH AMERICA
ASSURANCE COMPANY,

OF TORONTO, CANADA.

EDGAR T. BROWN,

AGENT,
LEXINGTON, KY.

1883.

CASH CAPITAL, \$500,000.00.

UNITED STATES STATEMENT,

January 1st, 1884.

United States Government Bonds,	-	\$606,590 00
Deposited with Trustees in New York,		150,000 00
Accrued Interest, Cash on hand and in Bank,		22,645 53
Cash in hands of Agents and in course of transmission,	- - - -	21,470 10
		<u>\$800,705 63</u>

Reserve for all Liabilities, including Re-Insurance,	- - - -	391,799 21
<u>Net Surplus to Policy Holders in U. S.,</u>		<u>\$408,906 42</u>

SILAS P. WOOD, Secretary,

\$600.00

THE

OF THE CITY OF NEW YORK.

To them paid by the Assured hereinafter named, the receipt whereof is hereby acknowledged, Do Insure

AGAINST LOSS, OR DAMAGE BY FIRE, TO THE AMOUNT OF

Wil. Howard Toller

[illegible]

41201 on Library 3. L.L.L.
 41201 on Structure 3. L.L.L.

Sum Insured, \$ 1200 And the said HOME INSURANCE COMPANY hereby agree to make good unto the said assured, his executors, administrators and assigns, all such immediate loss or damage, not exceeding in amount the sum or sums insured as above specified, nor the interest of the assured in the property, except as herein provided, as shall happen by fire to the property so specified, from the 12th day of December one thousand eight hundred and eighty seven at twelve o'clock at noon, to the 12th day of December one thousand eight hundred and eighty seven at twelve o'clock at noon; the amount of loss or damage to be estimated according to the actual cash value of the property at the time of the loss, and to be paid sixty days after due notice and proofs of the same shall have been made by the assured and received at the office of the Company in New York, in accordance with the terms and provisions of this Policy, unless the property be replaced, or the Company shall have given notice of their intention to rebuild or repair the damaged premises.

[illegible][illegible][illegible]

5. In case the use or occupation of the above-mentioned premises, at any time during the period for which this Policy was obtained, shall be changed so as to increase or decrease the risk insured, the insured shall give notice of such change to the Company upon this Policy, from henceforth, so long as the same shall be so used, this Policy shall be of no force or effect.

6. The best evidence of the loss shall be the receipt of the insured for the property lost and after the fire; and in case of failure to do so, this Company will not be liable for damage caused by such failure; and there can be no abandonment to the Company of the property insured.

The terms of general terms, or anything less than a distinct, specific agreement, clearly expressed, and endorsed on this Policy, shall not be part of this contract, and no person, other than the insured, shall be deemed to be the agent of the insured named in this Policy, and not of this Company under any circumstances whatever, or for any purpose.

7. In case of any other insurance upon the property hereby insured, whether made prior or subsequent to the date of this Policy, the Company insured hereby agrees that it shall not be entitled to recover the full amount of the loss or damage sustained by the insured, but only the amount which it may be entitled to recover under the other policy, and in such case the Company insured hereby agrees that in case of the assured holding any other Policy in this or any other Company on the property insured, subject to the conditions of average, this Policy shall be subject to average in like manner. Any Floating Policy attaching in whole or in part to the property hereby insured shall be subject to the conditions of average of the Policy to which it is contributing insurance for the full amount of such Policy, and liable as such *pro rata* any loss, total or partial, on the property hereby insured.

[illegible]

[X] AND IT IS HEREBY UNDERSTOOD AND AGREED, by and between this Company and the assured, that this Policy is made and accepted in reference to the foregoing terms and conditions, and to the classes of hazards and memoranda printed on the back of this Policy, which are hereby declared to be a part of this contract, and are to be used and resorted to, in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in writing thereon, for what purpose and by whom the building insured, or containing the property insured, and the several parts thereof, shall be held subject to inspection at any time by the insurer, its agents, brokers, surveyors, appraisers, adjusters, or their assistants, in connection with the dwelling-houses only, where five days are allowed in any one year for incidental repairs, without notice or endorsement.

In Witness Whereof, The Home Insurance Company have caused these PRESENTS to be signed by their PRESIDENT and attested by their SECRETARY, in the City of NEW YORK. But this Policy shall not be valid unless countersigned by the duly authorized Agent of said HOME INSURANCE COMPANY at LEXINGTON, KY.

In Witness Whereof, The Home Insurance Company have caused these PRESENTS to be signed by their PRESIDENT and attested by their SECRETARY, in the City of NEW YORK. But this Policy shall not be valid unless countersigned by the duly authorized Agent of said HOME INSURANCE COMPANY at LEXINGTON, KY.

Wm Washburn SECRETARY. *Chas. Martin* PRESIDENT.

Countersigned at **LEXINGTON**, this 12 day of December 188

Chas. Martin PRESIDENT.
H. J. Ford AGENT

CLASSES OF HAZARDOUS.

HAZARDOUS.

Explosive, inflammable, and volatile liquids, gases, and solids, and all other materials which are liable to explode, catch fire, or otherwise become dangerous, and all other materials which are liable to become dangerous by reason of their being used in connection with any of the foregoing.

Explosive, inflammable, and volatile liquids, gases, and solids, and all other materials which are liable to explode, catch fire, or otherwise become dangerous, and all other materials which are liable to become dangerous by reason of their being used in connection with any of the foregoing.

EXTRA HAZARDOUS.

Explosive, inflammable, and volatile liquids, gases, and solids, and all other materials which are liable to explode, catch fire, or otherwise become dangerous, and all other materials which are liable to become dangerous by reason of their being used in connection with any of the foregoing.

Explosive, inflammable, and volatile liquids, gases, and solids, and all other materials which are liable to explode, catch fire, or otherwise become dangerous, and all other materials which are liable to become dangerous by reason of their being used in connection with any of the foregoing.

SPECIALTY HAZARDOUS.

Explosive, inflammable, and volatile liquids, gases, and solids, and all other materials which are liable to explode, catch fire, or otherwise become dangerous, and all other materials which are liable to become dangerous by reason of their being used in connection with any of the foregoing.

Explosive, inflammable, and volatile liquids, gases, and solids, and all other materials which are liable to explode, catch fire, or otherwise become dangerous, and all other materials which are liable to become dangerous by reason of their being used in connection with any of the foregoing.

DIRECTORS.

HOMER MORGAN.
ISAAC H. FROTHINGHAM.
ALFRED S. BARNES.
LEVI P. MORTON.
HENRY A. HURLBUT.
WILLIAM STURGIS.
CHARLES J. MARTIN.
JOHN R. FORD.
WM. R. FOSDICK.
WM. H. TOWNSEND.
OLIVER S. CARTER.
HENRY M. TABER.
GEORGE W. PARSONS.
D. A. HEALD.
OLIVER HOYT.
D. H. McALPIN.
ANDREW C. ARMSTRONG.
CORNELIUS N. BLISS.
EDMUND F. HOLBROOK.
JOHN H. WASHBURN.
JOHN H. INMAN.
WALTER H. LEWIS.
FRANCIS H. LEGGETT.
BENJAMIN PERKINS.

HOME Insurance Company.

OFFICE:
No. 119 BROADWAY,
NEW-YORK.

Wm. H. Townsend
\$ 000 Premium, \$ 000
Policy and Survey, \$

THIS POLICY EXPIRES

December 1, 1888

Please read this Policy carefully to prevent misunderstanding in case of loss.

Ed. May, 1869.—Revised Oct. 1876.

Home Insurance Company,

OF THE CITY OF NEW YORK.

T. B. GREENE,

T. B. GREENE,
W. L. BIGELOW,
E. G. SNOW, JR.,

CHARLES J. MARTIN, PRESIDENT.
D. A. HEALD, VICE-PRESIDENT.
J. H. WASHBURN, TREASURER AND SECRETARY.

If this Policy is canceled the following receipt is to be filled up and signed by the assured.

1888

In consideration of Return Premium, the Receipt of which is hereby acknowledged, this Policy is canceled and surrendered to the HOME INSURANCE COMPANY.

Witness my hand and seal, this day of 1888.

I, the Home Insurance Company hereby consent that the interest of the within Policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to and value described, hereby transfer, assign, and set over unto and assigns, all title and interest in this Policy, and all advantage to be derived therefrom.

Witnesses hand and seal, this day of 1888.

Signed and delivered in presence of

1888

The Home Insurance Company hereby consent that the interest of

in the within Policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to

1888

1888

For Value described,

herby transfer, assign, and set over unto

and assigns, all title and interest in this Policy, and all advantage to be derived therefrom.

1888

Signed and delivered in presence of

1888

h7-W-44

5 Sep. 13, 1886

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

STATEMENT OF BUSINESS

TRANSACTION

DURING THE YEAR 1885.

TRUSTEES.

JOHN H. ROUNTREE,
Real Estate Agent, Platteville, Wis.
H. L. PALMER,
President, Milwaukee.
CHARLES D. NASH,
President National Exchange Bank, Milwaukee.
JEROME I. CASE,
Threshing Machine Manufacturer, Racine, Wis.
ANSON P. WATERMAN,
Hardware Merchant, Beloit, Wis.
J. H. VAN DYKE,
Attorney and Counselor, Milwaukee.
GUIDO PFISTER,
G. Pfister & Co., Tanners, Milwaukee.
DAVID FERGUSON,
Cashier W. M. & F. I. Co. Bank, Milwaukee.
J. W. CATTELL,
Auditor of State, Des Moines, Ia.
JOHN J. R. PEASE,
Attorney and Counselor, Janesville, Wis.
JOHN PLANKINTON,
John Plankinton & Co., Milwaukee.
GEORGE BURNHAM,
Manufacturer, Milwaukee.
MATTHEW KEENAN,
Vice President, Milwaukee.
EDWIN HYDE,
Contractor, Milwaukee.
DWIGHT DURKEE,
Capitalist, St. Louis.
DAVID J. BREWER,
U. S. Circuit Judge, Leavenworth, Kansas.
C. B. SKINNER,
Attorney and Counselor, Watertown, Wis.
ANGUS SMITH,
Capitalist, Milwaukee.

WILLARD MERRILL,
2d Vice President, Milwaukee.
H. H. SIBLEY,
Ex-Governor of Minnesota, St. Paul.
GEO. W. MITCHELL,
Lumberman, Milwaukee.
JOHN LAWLER,
Capitalist, Prairie du Chien, Wis.
WM. P. MCLAREN,
Merchant, Milwaukee.
ALBERT CONRO,
Capitalist, Milwaukee.
D. G. HOOKER,
Attorney and Counselor, Milwaukee.
SAM'L C. LAWRENCE,
Manufacturer, Boston.
C. J. L. MEYER,
Manufacturer, Fond du Lac, Wis.
ALEXANDER MITCHELL,
President C. M. & St. Paul R'y, Milwaukee.
WM. C. ALLISON,
Manufacturer, Philadelphia, Pa.
B. K. MILLER,
Attorney and Counselor, Milwaukee.
JESSE SPALDING,
Ex-Collector of Customs, Chicago.
A. J. SEASONGOOD,
Banker, Cincinnati, O.
C. D. FISHER,
Grain Merchant, Baltimore, Md.
W. G. FITCH,
Banker, Milwaukee.
CHARLES RAY,
Capitalist, Milwaukee.
HARRY L. HORTON,
Banker, New York City.

EXECUTIVE COMMITTEE.

H. L. PALMER, MATTHEW KEENAN, DAVID FERGUSON, C. D. NASH,
WM. P. MCLAREN, GEORGE BURNHAM, GEORGE W. MITCHELL.

OFFICERS.

H. L. PALMER, President.
WILLARD MERRILL, 2d Vice President.
J. W. SKINNER, Secretary.
MATTHEW KEENAN, Vice President.
EMORY MCCLINTOCK, Actuary.
L. MCKNIGHT, M. D., Medical Director.
W. H. FARNHAM, Assistant Secretary.

C. D. NASH, Treasurer.

D. G. HOOKER, Counsel.

HOME OFFICE,

MILWAUKEE, WISCONSIN.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

ANNUAL STATEMENT, JANUARY 1, 1886.

INCOME.

Premiums.....	\$ 3,785,045 20
Interest and rents.....	1,319,184 32
Total income.....	<u>\$5,104,229 52</u>

DISBURSEMENTS.

Claims by death.....	\$1,049,004 04
Matured endowments.....	487,831 35
Surrendered and lapsed policies.....	322,365 23
Dividends to policy holders.....	778,593 39
Total payments to policy holders.....	<u>\$2,637,794 01</u>
Taxes.....	65,236 58
Commissions, agents' expenses and salaries.....	489,609 14
Medical examinations.....	34,748 00
Salaries, officers, clerks, executive committee and per diem and expenses of trustees.....	136,588 78
Legal department and loan expenses.....	68,073 08
Advertising, supplies and expressage.....	28,189 21
Exchange and postage.....	22,960 82
Fuel, gas, building expenses, furniture, traveling	5,607 77
Profit and loss.....	169 59
Total disbursements.....	<u>\$3,488,976 98</u>

ASSETS.

Loans on bond and mortgage.....	\$19,242,625 41
Premium notes.....	1,156,215 05
Real estate.....	1,322,756 28
United States bonds, market value	\$143,637 50
Missouri (6s) " " " 50,790 00	
City and county " " " 456,360 36	650,787 86
Cash on hand and in banks.....	1,081,240 39
Accrued interest and rent.....	361,438 83
Ledger accounts and bills receivable.....	27,210 11
*Deferred premiums.....	316,968 00
*New premiums on policies not reported.....	74,490 45
*Unpaid renewal premiums.....	31,524 18
Total assets.....	<u>\$24,265,256 56</u>

LIABILITIES.

Losses and endowments unadjusted.....	\$ 220,070 92
Premiums paid in advance (estimated).....	3,000 00
Accrued commissions (estimated).....	5,000 00
Unpaid dividends (estimated).....	7,000 00
Reserve for paid up insurance claimable.....	94,206 71
Reserve (actuaries' 4 per cent.).....	19,942,282 00
Total liabilities.....	<u>\$20,271,559 63</u>

SURPLUS OVER 4 PER CENT. RESERVE.....\$3,993,696 93

*Twenty per cent. deducted.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

INVESTMENTS.

LOANS MADE DURING 1885.		TOTAL AMOUNT OF LOANS.	
Number of Loans made during the year.....	733	Amount of first mortgage loans outstanding.....	\$19,242,625 41
Amount loaned.....	\$3,934,156 82	Secured by first mortgage on real estate valued at.....	\$60,979,014 77
Secured by first mortgage on real estate valued at..	\$12,303,171 00		
DISTRIBUTED AS FOLLOWS :		DISTRIBUTED AS FOLLOWS :	
In Illinois.....	\$1,143,453 31	In Illinois.....	\$6,561,463 76
Ohio	675,983 05	Wisconsin.....	2,937,343 43
Minnesota	527,877 33	Minnesota	2,230,268 83
Wisconsin	393,899 72	Ohio	2,108,738 65
Iowa.....	347,882 00	Iowa	1,367,064 72
Nebraska	295,350 00	Indiana.....	1,264,975 76
Indiana.....	275,388 08	Nebraska	740,745 00
Kansas.....	216,554 00	Colorado.. ..	721,686 75
Michigan.....	52,157 63	Kansas	465,919 98
Colorado	3,000 00	Missouri.....	420,745 11
Georgia	1,436 70	Michigan	362,336 93
Missouri	1,175 00	Kentucky	34,636 49
		Georgia	26,500 00
		Alabama	200 00
Total.....	\$3,934,156 82	Total	\$19,242,625 41

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

STATEMENT

OF

INTEREST RECEIPTS AND DEATH LOSSES

SINCE ORGANIZATION.

YEAR ENDING	AMOUNT PAID FOR LOSSES.	INTEREST RECEIPTS.
June 1st, 1860.....	\$3,500 00	\$322 70
“ 1861.....	6,500 00	1,346 74
“ 1862.....	6,800 00	3,201 75
“ 1863.....	19,200 00	5,654 77
“ 1864.....	25,500 00	11,360 83
“ 1865.....	55,650 65	18,615 24
*Jan. 1st, 1866.....	40,575 95	15,223 83
“ 1867.....	107,463 31	71,352 94
“ 1868.....	180,725 37	120,526 99
“ 1869.....	326,413 02	194,996 38
“ 1870.....	433,442 39	310,282 64
“ 1871.....	477,085 11	460,707 36
“ 1872.....	606,020 94	659,045 85
“ 1873.....	581,986 79	755,467 42
“ 1874.....	701,108 15	953,787 77
“ 1875.....	636,023 34	1,153,390 90
“ 1876.....	645,504 09	1,317,343 04
“ 1877.....	872,865 51	1,359,566 78
“ 1878.....	763,884 86	1,418,745 76
“ 1879.....	703,517 09	1,332,866 81
“ 1880.....	819,825 16	1,317,567 18
“ 1881.....	698,521 82	1,266,060 24
“ 1882.....	816,435 50	1,194,570 97
“ 1883.....	859,683 37	1,175,689 84
“ 1884.....	984,496 31	1,200,001 05
“ 1885.....	860,266 88	1,275,570 00
“ 1886.....	1,049,004 04	1,319,184 32
Total	\$13,282,000 15	\$18,912,450 10

*7 Months.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

STATEMENT SHOWING GROWTH OF COMPANY SINCE ORGANIZATION.

YEAR ENDING	POLICIES IN FORCE.	AMOUNT INSURED.	ASSETS.
*June 1st, 1859.....	137	\$408,800 00	\$9,334 52
" 1860.....	414	962,100 00	25,494 06
" 1861.....	785	1,544,000 00	55,031 01
" 1862.....	1,584	2,370,650 00	103,695 37
" 1863.....	2,285	3,076,150 00	162,257 87
" 1864.....	4,766	5,902,150 00	275,595 21
" 1865.....	8,125	11,217,155 00	593,461 84
†Jan'y 1st, 1866.....	10,749	15,041,082 00	906,420 22
" 1867.....	14,799	22,517,043 35	1,748,759 14
" 1868.....	21,380	36,539,332 53	3,126,197 09
" 1869.....	27,887	50,039,744 97	4,755,418 57
" 1870.....	31,816	59,608,674 63	6,757,532 36
" 1871.....	35,107	65,186,706 98	8,991,766 48
" 1872.....	34,349	62,425,187 00	10,658,169 80
" 1873.....	35,207	64,182,874 00	12,434,527 71
" 1874.	35,226	64,692,003 00	14,093,579 16
" 1875.....	35,402	65,301,021 00	15,527,531 95
" 1876.....	36,428	67,124,215 00	17,118,812 11
" 1877.....	36,456	67,493,191 00	18,062,825 02
" 1878.....	34,766	64,416,847 00	18,173,256 90
" 1879.....	33,254	61,441,014 00	17,974,879 20
" 1880.....	33,066	61,948,888 00	18,002,142 35
" 1881.....	34,172	64,967,081 00	18,346,212 38
" 1882.....	37,491	74,503,240 00	18,859,458 96
" 1883.....	40,871	83,355,424 00	19,794,671 93
" 1884.....	43,801	92,083,093 00	21,115,321 43
" 1885.....	45,948	98,793,982 00	22,528,970 52
" 1886.....	50,100	110,710,861 00	24,265,256 56

* 5 months.

† 7 months.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

NEW POLICIES ISSUED DURING THE YEARS

1884.

1885.

No.	Amount.	Premium.	STATES.	No.	Amount.	Premium.
691	\$2,481,500	\$114,219 16	New York....	836	\$2,807,750	\$117,000 31
920	2,143,700	85,037 76	Wisconsin.....	1,449	3,333,100	130,697 71
661	2,067,200	85,120 62	Illinois.....	664	2,315,500	102,240 76
424	1,583,668	64,916 67	...Massachusetts...	414	1,262,050	52,826 89
512	1,249,600	52,128 42	...Pennsylvania...	716	1,967,450	79,427 18
431	1,106,000	43,983 13	Ohio.....	416	1,191,100	46,843 64
446	981,600	43,180 35	Michigan.....	382	746,600	29,793 63
354	634,000	23,628 91	Iowa.....	417	751,000	27,692 31
169	562,500	22,987 67	Kentucky.....	162	564,108	23,964 24
256	526,500	16,491 88	Minnesota....	272	657,500	22,060 06
144	494,101	16,057 49	...Rhode Island...	105	322,100	10,435 44
197	429,000	16,046 45	Indiana.....	353	949,000	33,259 64
200	405,500	13,051 43	Nebraska.....	146	339,000	11,447 33
126	391,000	14,673 30	Georgia.....	319	939,000	32,067 39
104	382,250	20,338 20	California.....	85	285,100	13,133 60
127	337,500	11,436 91	Virginia.....	193	517,000	16,149 27
103	285,500	9,843 96	Oregon.....	129	257,000	7,686 73
97	260,500	9,906 43	Dist. of Columbia	120	391,500	15,868 75
59	208,000	9,885 05	Maryland.....	71	327,200	14,268 68
88	187,500	6,153 28	Dakota.....	244	495,500	15,070 63
78	157,334	5,339 11	Connecticut....	172	431,900	19,422 30
45	138,250	4,773 36	Missouri.....			
26	88,500	3,926 65	Colorado.....	129	499,000	19,846 01
31	54,000	2,237 86	...N. Hampshire...	40	51,000	1,539 02
10	20,000	981 73	Vermont.....	103	167,500	8,469 61
21	69,000	3,066 77	New Jersey....	111	262,000	9,357 86
39	54,500	2,311 67	Maine.....	64	104,000	3,948 92
22	46,500	1,957 41	Kansas.....	97	264,500	10,195 15
			Wyoming.....	40	142,500	6,028 67
1	5,000	103 70	New Mexico....			
			Washington T...	3	7,000	391 97
1	2,000	56 04	Montana.....	1	1,000	22 52
351	215,183	94,504 65	...Sundry States...	413	228,228	108,009 99
6,734	\$17,567,386	\$798,347 02	Totals.....	8,667	\$22,577,186	\$989,166 21

OVER \$26,000,000 IN 1885.

The above table includes only *new policies*. Including restorations, etc., as is done in the official reports, as well as in the advertisements of other companies, the amount of new business of the NORTHWESTERN in 1885 was over \$26,000,000.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

STATEMENT

OF

NEW POLICIES ISSUED FOR FIVE YEARS.

YEAR.	No.	Amount	Premium.
1881	6012	\$15,038,242 00	\$625,313 94
1882	6658	15,918,150 00	692,167 38
1883	6651	16,779,504 00	749,286 63
1884	6734	17,567,386 00	798,347 02
1885	8667	22,577,186 00	989,166 21

STATEMENT

OF

LOANS ON BOND AND MORTGAGE FOR FIVE YEARS.

YEAR.	Invested during Year.	Total Amount of Loans.	Total Assets.
1881	\$3,200,822 26	\$11,043,228 04	\$18,859,458 96
1882	5,310,724 63	14,330,286 86	19,794,671 93
1883	3,189,004 34	15,708,301 98	21,115,321 43
1884	3,273,703 36	17,376,080 54	22,528,970 52
1885	3,934,156 82	19,242,625 41	24,265,256 56

PERCENTAGE

OF

LOSSES TO MEAN AMOUNT AT RISK.

YEAR.	Mean amount at Risk.	Losses Incurred.	Per cent.
1881	\$69,735,411 00	\$829,223 00	1.19
1882	78,929,582 00	849,278 00	1.08
1883	87,719,258 00	990,692 00	1.13
1884	95,438,537 00	904,439 00	0.95
1885	104,752,422 00	1,007,761 00	0.96

Average of all the Companies reporting to New York for 1884, 1.37 per cent.

7881 'E1. 483

47-M-44

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

DEATH LOSSES PAID SINCE ORGANIZATION.

STATES.	Paid in 1885.	Total Paid.
Wisconsin	\$135,739 07	\$2,457,043 16
Illinois	108,609 29	1,455,360 99
Indiana	71,302 00	1,010,191 42
Ohio	51,404 00	953,872 90
Pennsylvania	88,000 00	900,622 80
Minnesota	68,467 63	798,289 87
New York	113,544 80	734,564 37
Tennessee	5,000 00	596,077 52
Iowa	18,972 00	554,577 49
Michigan	59,900 00	521,813 91
Missouri	42,529 00	490,870 55
California	30,883 00	449,302 56
Kentucky	43,499 00	360,764 54
Alabama	11,400 00	242,800 00
Massachusetts	17,151 01	241,923 55
Kansas	16,598 00	190,114 43
Maryland	8,611 00	179,624 12
Canada	9,743 00	143,727 00
Nebraska	8,000 00	132,274 52
Georgia	15,500 00	107,553 74
New Jersey	18,500 00	93,636 95
Mississippi .....	.....	88,762 00
Virginia	11,000 00	79,076 72
Colorado	1,000 00	74,109 00
Oregon	2,500 00	42,000 00
Nevada .....	.....	38,913 41
Maine	10,000 00	37,500 00
Florida	22,021 24	28,821 24
Dakota Territory	4,600 00	26,700 00
Wyoming Territory	23,000 00	25,000 00
Dist. of Columbia .....	.....	22,700 00
Vermont	14,500 00	22,500 00
Washington Territory	2,000 00	22,047 36
Arkansas .....	.....	21,500 00
Hawaiian Islands .....	.....	21,300 00
North Carolina	7,000 00	18,500 00
Connecticut	3,030 00	16,358 03
West Virginia .....	.....	16,000 00
New Mexico .....	.....	14,000 00
Texas	1,000 00	13,000 00
Utah .....	.....	10,000 00
Louisiana .....	.....	10,000 00
New Hampshire	4,000 00	7,000 00
South Carolina .....	.....	7,000 00
Delaware .....	.....	2,000 00
Montana Territory .....	.....	1,300 00
Indian Territory .....	.....	900 00
Totals	\$1,049,004 04	\$13,282,000 15

LIBERAL IN ALL POINTS

AGENCY OF THE

Northwestern Mutual Life Insurance Co.

J. W. ROBINSON, State Agent,

449 WEST JEFFERSON ST.,

Louisville, Ky., Sept 13th 1886.

Mr. James K. Patterson

Lexington Ky.

Dear Sir:

Herewith is presented for your consideration the ESTIMATED RESULTS of the SEMI-TONTINE FEATURE applied to an ORDINARY LIFE POLICY of \$4000.⁰⁰ issued at age 53 with a Dividend Accumulative Period of 15 years, on which the Annual Premium is - - - \$2118.⁶⁴ Total Premiums paid in the 15 years, - \$3279.⁶⁰

AT TERMINATION OF ACCUMULATIVE PERIOD (POLICY BEING IN FORCE), CONTRACT GIVES TO INSURED THE RIGHT TO SELECT ANY ONE OF THE FOLLOWING

OPTIONS:

1. Surrender Policy for its CASH VALUE, (Estimated) \$42130.⁹²
Of which \$15742.⁵⁷ is Guaranteed and stated in the Policy
and \$2688.⁴⁰ Accumulated Surplus. (Estimated)

2. Take PAID-UP POLICY, payable at death. (Estimated) \$6368.⁹⁰
Purchased by Cash Value (1) Non-participating.

(If Paid-up Policy exceeds original sum insured, a certificate of good health will be required.)

3. Apply Accumulated Surplus to the purchase of a Non-Forfeitable, Participating, Full-paid Addition to the original Policy, due and payable with it, - - - (Estimated) \$3860.⁰⁰

4. Receive Estimated ACCUMULATED SURPLUS \$2688.⁴⁰
IN CASH, and continue original policy in force paying future Annual Premiums reduced by the regular Annual Dividends.

(On basis of present year's business, the 16 premium would be reduced to \$161.⁹)

5. Receive VALUE OF ACCUMULATED SURPLUS distributed in UNIFORM ANNUAL INSTALMENTS, in reduction of subsequent premiums as they fall due, (Estimated) \$2688.⁴⁰

If such instalment in any year, with the annual dividend on the policy, exceeds the premium, the excess will be paid in cash.

(If no notice of the way in which to apply the Tontine Accumulations be given the Company within 60 days of the completion of the Accumulative Period, then the Accumulations will be applied as last mentioned.)

Under this form of contract a Paid-up Policy is securable after the third year for an amount as stated in Table of Paid-up Values, in the Policy.

Very truly yours,

L. L. Anderson
General Agent.

(O. Life.)

(J.) Copyright, 1886, by EDW'D J. SMITH.

THE POLICY CONTRACT IS SWEEPINGLY

OF REAL BENEFIT TO POLICY-HOLDERS.

SEE EXPLANATION. (OVER.)

47-M-64

THAT WILL FURNISH DURING

SEMI-TONTINE POLICIES.

The "Semi-Tontine" is a modification of the old Tontine plan, inasmuch as it contains the same privileges as ordinary policies in respect to paid-up insurance. It is not a **Kind of Policy**, but a method of using dividends on **Ordinary Policies**, so as to produce **Extraordinary Results**.

Policies are issued at the regular rates of premium, which are paid in full for a term of ten, fifteen or twenty years, called the Tontine or Dividend Accumulative Period. In case of death during this accumulative period, the full amount of the policy will be paid, but without dividends.

The surplus accruing to a Semi-Tontine policy, is made up from the regular dividends (which would have been paid if the policy were **not** Tontine) accumulated at interest, together with the accumulated dividends and interest from such policies as have been discontinued by non-payment of premiums or terminated by death before the expiration of the Tontine accumulative period. The dividend accumulations of deceased and discontinuing policy-holders, are apportioned to the survivors at the end of each year during the Tontine accumulative period; and as a separate account is kept with each Semi-Tontine policy, a statement of the accumulations on any individual policy will be furnished to the insured at any time.

At the end of the Accumulative Period, the "**OPTIONS**" of settlement offer to the insured a choice of **all the advantages** of different plans of life insurance, **combined in one policy contract**, thus enabling him to **adjust his policy** to his then existing circumstances or necessities.

The figures of results on the other side of this sheet are made up of the legal reserve and estimated accumulated surplus. The reserve is guaranteed, and **its exact amount written in the policy**. The accumulated surplus is also guaranteed, but its exact amount cannot be foretold, as it is contingent upon mortality, interest, lapses, &c. The figures are, however, very conservative, and but slightly in advance of the "Estimates" furnished by other agents, while the **main factors** of Tontine accumulations, which are dividends and surplus interest, **are fully double** in the Northwestern those of any other company issuing Semi-Tontine Policies.

With its unparalleled dividend record, and the fact that its ordinary policies have equalled, and far surpassed in some cases, the best results of Tontine policies in other companies, **it cannot be questioned** but that the maturing Tontine policies of the Northwestern Mutual will afford **the most remarkable investment results ever known in connection with life insurance**.

THE COST AND RESULTS of a Policy for any other amount than that given on the reverse of this sheet, will be pro rata per \$1,000.

The Company's limit of issue on a single life is \$30,000.

THE NORTHWESTERN MUTUAL IS THE ONLY COMPANY ISSUING TONTINES

THE TONTINE PERIOD, A STATEMENT OF THE ACCUMULATED SURPLUS.

SEE ESTIMATE. (OVER.)

47-N. 64

Finally, at the end of the period each policy holder is allowed his choice of several methods of settlement. He may simply draw in cash his share of the accumulated dividends and continue his insurance—or, besides drawing his dividends, he may terminate his policy and draw out its entire cash value (legal reserve), thus making his insurance practically an endowment—or he need not draw any cash, but may take the entire value in paid up insurance, provided he is then in good health. (There are also other options.)

No man can tell how he will be situated twenty years hence. He may be greatly in need of money, or he may not want money but want insurance. By this plan he may have all money, or all insurance, or part of each as suits him best at the time. In view of the many changes that are certain to occur in such a period of time, and especially of the tremendous risks of business (and statistics show that only three out of a hundred business men are permanently successful), it is hardly possible to over estimate the importance of these privileges.

The above is, in outline, the Semi-Tontine plan. It varies slightly in its application to different kinds of policies.

It is the deliberate judgment of very many of the best business men of the country that the NON-FORFEITING SEMI-TONTINE of The Northwestern Mutual Life Insurance Company is the best thing in the way of Life Insurance ever offered to the public.

2 Sep. 13, 1886

WHAT IS THE SEMI-TONTINE PLAN
OF THE
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY?

WHAT IS THE SEMI-TONTINE PLAN OF THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY?

By C. T. BROCKWAY.

The growing popularity of this plan renders desirable a simple and untechnical explanation of its workings.

"Semi-Tontine" is not a peculiar KIND OF POLICY, but rather a peculiar way of using profits or dividends on ORDINARY policies so as to produce EXTRAORDINARY results.

Suppose a thousand of us to take policies in the company this year on such of the various plans as we may each prefer. Ordinarily each one would receive cash dividends to reduce his payments in future years: but in view of certain advantages to be gained, we agree with one another, in this case, to forego dividends for a certain period of time, say twenty years—that is, the surplus earned on our policies is allowed to accumulate for that length of time, and then the proceeds are divided among those of our number who live out the time and pay all the premiums. If any of us die during the time, our heirs get the

full amount of the policy, but have no share in this fund of dividends. If any of us stop paying after three, four, or more years, we get paid-up policies, but no dividends. None of us can draw a dollar from the fund till the end of the period, though we can have a statement of our contingent interest in it at any time we like after three years. The company acts as trustees of this fund, allowing compound interest on it, which is added yearly, and finally, at the end of the period, the entire accumulation is divided among those who have lived and paid through the time.

Now let us see how this plan works. In the first place the fund is constantly increasing; dividends are added to dividends, the compound interest is piling up, and the fund grows faster and faster, year after year, till it reaches a large sum at the end of the period.

In the meantime the number of persons interested is constantly decreasing; some drop out and some die—not many at first—but more and more as time passes and the insured grow older, so that every year shows more money in the fund and a less number of persons to share it.

Now suppose, at the end of the twenty years, there are four hundred persons left of the original thousand. When the division is made the four hundred will get all the dividends that would otherwise have been paid to the thousand, with accumulations at compound interest. The advantages to the four hundred are apparent at a glance, and at the same time the plan is eminently just and equitable to all, for it gives the INSURANCE to the representatives of those who die, and the PROFITS to those who prove profitable by living, while those who cease paying during the period are entitled to paid up insurance, thus doing away with the risk of forfeiture in case of inability to continue payment of premiums.

47-M-64

JUDGMENT IN ADVERTISING.

Advertising Compared with Results.

Organized.	COMPANY.	New Insurance, omitting "Not Taken."	Paid in 1885 for Advertising.	Paid for Each \$10,000 of New Insurance.
1857	Northwestern	\$23,938,672	\$7,477	\$3.12
1853	Aetna.....	9,437,641	8,280	8.77
1859	Equitable	80,374,515	93,968	11.69
1835	N. E. Mutual.....	6,955,187	10,229	14.71
1843	New York Life.....	55,935,837	96,610	17.27
1842	Mutual of N. Y.....	42,085,749	87,983	20.91
1850	Manhattan	3,247,314	12,896	39.71
1846	Conn. Mutual.....	8,352,390	82,769	99.10
1845	Mutual Benefit.....	13,684,004	Not stated.	....
1860	Germania	4,263,831	Not stated.	....

Some companies do not need much advertising.

Cases are not unknown in which, by error of judgment, companies incur large expenditure in advertising the plans of rival organizations, the latter reaping the benefit.

Issued by the Northwestern Mutual Life Insurance Company.

Sept. 13, 1886

STATISTICS OF THE TEN LARGEST LIFE COMPANIES

RANKED BY ASSETS

COMPILED FROM THE OFFICIAL REPORTS

OF THE

INSURANCE DEPARTMENT OF NEW YORK

1886

SURPLUS EARNINGS.

Surplus earned in 1885 compared with Premiums.

Organized.	COMPANY.	Premiums, 1885.	Surplus Earnings, 1885.	Percentage.
1857	Northwestern	\$3,785,045	\$1,402,052	37.0
1846	Conn. Mutual	4,542,265	1,644,714	36.2
1859	Equitable	13,461,679	4,761,107	35.4
1835	N. E. Mutual	2,111,430	696,210	33.0
1853	Ætna	2,845,491	907,934	31.9
1842	Mutual of N. Y.	14,768,902	4,464,579	30.2
1843	New York Life (2 years)*	23,440,211	6,403,426	27.3
1845	Mutual Benefit	4,461,122	1,157,350	25.9
1860	Germania	1,614,892	332,839	20.6
1850	Manhattan	1,038,633	191,350	18.4

★ These figures include 1884 with 1885. Surplus earned in 1884, \$1,393,684; in 1885, \$5,069,742; this fluctuation being apparently due to variations in valuing assets. The NORTHWESTERN earned in the two years \$2,614,191 in surplus, against \$7,161,821 received for premiums, or 36.5 per cent.

For method of calculating surplus earnings, see next page.

SURPLUS EARNINGS.

Comparison with Premiums Received during Nine Years.

Organized.	COMPANY.	Premiums, Jan. 1, 1877, to Jan. 1, 1886.	Surplus Earnings same period (N. Y. Standard).	Surplus Earned for each \$10,000,000 of Premiums Received.
1857	Northwestern	\$22,985,565	\$8,813,554	\$3,834,387
1859	Equitable	79,095,480	26,744,919	3,355,889
1835	N. E. Mutual	16,412,989	5,480,958	3,339,415
1846	Conn. Mutual	48,057,420	15,291,081	3,181,835
1845	Mutual Benefit	37,225,643	11,606,478	3,117,872
1843	New York Life	74,358,916	23,171,043	3,116,108
1853	Ætna	24,018,073	6,682,414	2,782,245
1842	Mutual of N. Y.	118,813,320	32,440,923	2,727,743
1850	Manhattan	9,364,488	2,386,499	2,548,557
1860	Germania	12,290,619	2,061,826	1,677,560

These figures comprise a summary of those contained in a separate publication entitled "Nine Years' Surplus," to which the reader is referred for details. The method of ascertaining the surplus earnings for any period is to add the amount of surplus existing at the end of the period to the dividends paid during the period, and deduct from the total the surplus existing at the beginning.

ACCUMULATED SURPLUS.

Surplus compared with Liabilities.

(Reserve, 4¼ per cent., N. Y. Standard.)

Organized.	COMPANY.	Liabilities, including Capital.	Surplus, excluding Capital.	Percentage.
1859	Equitable	\$49,174,415	\$16,373,179	33.3
1857	Northwestern	18,747,929	5,490,118	29.3
1843	New York Life	53,300,359	13,215,047	24.8
1835	N. E. Mutual	14,318,405	3,462,097	24.2
1850	Manhattan	9,002,152	2,153,675	23.9
1853	Ætna	24,758,140	5,741,368	23.2
1846	Conn. Mutual	46,626,512	7,747,563	16.6
1845	Mutual Benefit	34,175,432	5,450,563	15.9
1842	Mutual of N. Y.	95,128,211	13,303,569	14.0
1860	Germania	10,156,088	1,329,298	13.1

For the real surplus earnings of the various companies see preceding pages, which show that the NORTHWESTERN surpasses all other companies.

The Equitable's surplus is mostly held for existing tontine policies, of which it has a large number in force. Past tontine accumulations do not benefit those who take new policies.

BENEFIT TO SURVIVORS.

Dividends in 1885 compared with Losses by Death.

Organized.	COMPANY.	Losses Paid.	Dividends Paid to Policyholders.	Percentage.
1857	Northwestern	\$1,049,004	\$778,593	74.2
1843	New York Life	2,999,110	1,691,269	56.4
1842	Mutual of N. Y.	5,920,934	3,183,023	53.8
1845	Mutual Benefit	2,383,891	1,120,379	47.0
1835	N. E. Mutual	1,099,450	481,333	43.8
1859	Equitable	4,071,040	1,740,170	42.7
1853	Ætna	1,390,768	547,289	39.4
1846	Conn. Mutual	3,165,604	1,202,157	38.0
1850	Manhattan	711,178	231,350	32.5
1860	Germania	689,825	204,872	29.7

"Percentages" of dividends are often misleading. Tontine companies withhold dividends for terms of years and then suddenly pay large sums; the NORTHWESTERN pays none on any policy till two years after issue, so with increasing premium receipts, mainly tontine (first tontines issued by it in 1881), its present payments for dividends do not appear large in gross amount, though each dividend by itself is larger than that of any other company on a similar policy.

RATES OF INTEREST SECURED.

Interest Receipts compared with Assets.

Organized.	COMPANY.	Assets, Dec. 31, 1884.	Interest and Rents, 1885.	Surplus Percentage over 4 %.
1857	Northwestern	\$22,497,773	\$1,319,184	1.9
1853	Ætna.....	29,682,926	1,691,125	1.7
1846	Conn. Mutual.....	53,426,712	2,949,237	1.5
1859	Equitable	57,548,716	3,128,374	1.4
1842	Mutual of N. Y.	103,583,301	5,446,052	1.3
1835	N. E. Mutual.....	17,026,978	896,645	1.3
1860	Germania	10,857,819	561,140	1.2
1843	New York Life.....	58,941,739	3,089,419	1.2
1845	Mutual Benefit.....	38,607,396	1,857,028	0.8
1850	Manhattan	11,046,053	506,096	0.6

The reserve of each company must earn four per cent. interest, according to the law governing the accumulation of reserve. Whatever is received above four per cent. is surplus, and may be used for dividends. The NORTHWESTERN has for many years stood unrivaled in this respect.

GAINS vs. LOSSES.

Interest Receipts compared with Losses Paid, for the Year 1885.

Organized.	COMPANY.	Losses Paid.	Received for Interest and Rents.	Percentage.
1857	Northwestern	\$1,049,004	\$1,319,184	125.8
1853	Ætna.....	1,390,768	1,691,125	121.6
1843	New York Life.....	2,999,110	3,089,419	103.0
1846	Conn. Mutual.....	3,165,604	2,949,237	93.2
1842	Mutual of N. Y.	5,920,034	5,446,052	92.0
1835	N. E. Mutual.....	1,099,450	896,645	81.5
1860	Germania	689,825	561,140	81.3
1845	Mutual Benefit.....	2,383,891	1,857,028	77.9
1859	Equitable	4,071,040	3,128,374	76.8
1850	Manhattan	711,178	506,096	71.2

This comparison is a favorite one with the public. The NORTHWESTERN has led the list for many years.

FLUCTUATING SECURITIES, DEC. 31, 1885.

Stocks and Bonds (of Companies) Owned, and Loans on Collateral.

COMPANY.	Railroad Securities Owned.	Other Corporate Securities.	Loans on Collateral.	Percentage of Total to Assets.
Northwestern	None.	None.	None.	0.0
Ætna	\$1,206,975	\$1,084,910	\$446,807	9.0
Mutual Benefit	2,392,420	100,000	2,635,000	12.9
Conn. Mutual	6,828,093	691,327	149,933	14.1
Germania	2,233,263	47,075	None.	19.9
Mutual of N. Y.	26,163,760	1,034,557	3,856,500	28.6
N. E. Mutual	3,447,505	842,799	1,681,211	33.6
Manhattan	451,500	8,050	3,699,063	37.3
Equitable	20,316,728	3,565,167	1,420,475	38.6
New York Life	29,083,066	2,076,358	451,500	47.5

While investments of this sort are usually safe enough, they are not considered first-class for life insurance purposes and have not until recently found favor with the New York companies. See remarks of Hon. J. A. McCall, Superintendent of the Insurance Department of the State of New York, in his Annual Report to the Legislature in 1884.

SOLID SECURITIES, DEC. 31, 1885.

Proportion of Assets Invested on Bond and Mortgage.

Organized.	COMPANY.	Assets.	Mortgage Loans.	Percentage.
1857	Northwestern	\$24,238,046	\$19,242,625	79.4
1860	Germania	11,485,386	5,739,363	50.0
1853	Ætna	30,499,508	15,226,763	49.9
1846	Conn. Mutual	54,374,075	27,088,122	49.8
1842	Mutual of N. Y.	108,431,779	49,228,930	45.4
1845	Mutual Benefit	39,625,995	17,337,408	43.8
1850	Manhattan	11,155,827	3,146,494	28.2
1843	New York Life	66,515,406	18,159,500	27.3
1859	Equitable	65,547,594	16,588,333	25.3
1835	N. E. Mutual	17,780,502	2,546,448	14.3

"We are justified in saying * * * that no securities are so stable and safe for the investments of a life insurance company as well-selected bonds and mortgages, and that from no other sound securities can so large a rate of interest be realized."—Annual Report of the Mutual Life Insurance Company of New York, January 1, 1878. That company then avoided rigidly all railroad securities.

COST OF INSURANCE.

Losses and Expenses in 1885 compared with Amount at Risk.

Organized.	COMPANY.	Mean Amount at Risk.	Paid Losses, Expenses and Taxes.	Average Cost per \$1,000.
1857	Northwestern	\$104,752,422	\$1,900,017	\$18.14
1859	Equitable	333,373,709	6,972,611	20.92
1843	New York Life	244,528,543	5,638,756	23.06
1845	Mutual Benefit	137,630,175	3,180,773	23.11
1842	Mutual of N. Y.	360,370,811	8,407,324	23.33
1853	Ætna	86,227,417	2,057,161	23.86
1835	N. E. Mutual	63,631,598	1,545,281	24.28
1860	Germania	39,478,600	1,083,701	27.45
1846	Conn. Mutual	151,766,137	4,267,531	28.12
1850	Manhattan	34,232,135	1,023,542	29.90

The real cost in each company is less, being reduced by gains from surplus interest and other sources.

A progressive company, doing a large new business, may have proportionally larger expenses and smaller losses; a stationary company, larger losses and smaller expenses. In this statement the expenses and losses are joined.

QUALITY OF RISKS IN FORCE.

Death Losses Paid in 1885.

Organized.	COMPANY.	Mean Amount at Risk.	Losses Incurred.	Percentage.
1857	Northwestern	\$104,752,422	\$1,007,761	0.96
1843	New York Life	244,528,543	2,881,933	1.18
1859	Equitable	333,373,709	4,272,271	1.28
1853	Ætna	86,227,417	1,269,466	1.47
1842	Mutual of N. Y.	360,370,811	5,937,100	1.65
1845	Mutual Benefit	137,630,175	2,391,334	1.74
1860	Germania	39,478,600	717,773	1.82
1835	N. E. Mutual	63,631,598	1,173,793	1.84
1846	Conn. Mutual	151,766,137	3,079,747	2.03
1850	Manhattan	34,232,135	711,178	2.08

This is one of the oldest and most customary subjects of inquiry. The **NORTHWESTERN'S** ratio, for five years past, or for ten years, shows equally well with that here given, in comparison with others. See Table compiled by S. D. Stockton.

POPULARITY.

Policies Dropped in 1885 compared with Policies Taken.

Organized.	COMPANY.	New Insurance, omitting "Not Taken."	Lapsed and Surrendered.	Percentage.
1857	Northwestern	\$23,938,672	\$7,296,046	30.5
1859	Equitable	80,374,515	27,604,609	34.3
1835	N. E. Mutual	6,955,187	2,656,459	38.2
1843	New York Life	55,935,837	21,543,562	38.5
1853	Ætna	9,437,641	3,706,576	39.3
1842	Mutual of N. Y.	42,085,749	16,531,689	39.3
1845	Mutual Benefit	13,684,004	6,299,206	46.0
1850	Manhattan	3,247,314	1,611,630	49.6
1860	Germania	4,263,831	2,223,160	52.1
1846	Conn. Mutual	8,352,390	5,197,955	62.2

The column headed "New Insurance" gives the amount actually put in force in 1885, since insurance reported as "Not Taken" is the same as if it had never been issued. Companies vary in their methods of reporting "lapses" and "surrenders." The NORTHWESTERN cancels many policies as "lapsed" which are surrendered after the cancellation for a valuable equivalent.

WORK DONE.

Increase of Premiums in 1885.

Organized.	COMPANY.	Premiums, 1884.	Premiums, 1885.	Increase.	Percentage of Increase.
1843	New York Life	\$10,959,363	\$12,480,848	\$1,521,485	13.9
1857	Northwestern	3,376,776	3,785,045	408,269	12.1
1859	Equitable	12,031,330	13,461,679	1,430,349	11.9
1842	Mutual of N. Y.	13,850,258	14,768,902	918,644	6.6
1853	Ætna	2,688,320	2,845,491	157,171	5.8
1835	N. E. Mutual	2,003,657	2,111,430	107,773	5.4
1860	Germania	1,561,660	1,614,892	53,232	3.4
1845	Mutual Benefit	4,347,966	4,461,122	113,156	2.6
1850	Manhattan	1,035,624	1,038,633	3,009	0.3
1846	Conn. Mutual	4,707,437	4,512,265	Decrease.	....

	Northwestern.	N. Y. Life.
New Insurance, 1885	\$26,259,287	\$68,521,452
" " 1884	21,057,952	61,484,550
Increase	\$5,201,335	\$7,036,902
Percentage of Increase	25	11

If other things are equal, progressiveness and rapid expansion are qualities to be regarded with favor, as indicating popularity or energy, or both.

ECONOMY.

Expenses in 1885 compared with Work Done.

Organized.	COMPANY.	New Insurance, omitting "Not Taken."	Expenses, including Taxes.	Percentage.
1857	Northwestern	\$23,938,672	\$851,013	3.6
1859	Equitable	80,374,515	2,901,571	3.6
1843	New York Life	55,035,837	2,639,646	4.7
1845	Mutual Benefit	13,684,004	796,882	5.8
1842	Mutual of N. Y.	42,085,749	2,487,290	5.9
1835	N. E. Mutual	6,955,187	445,831	6.4
1853	Ætna	9,437,641	666,393	7.1
1860	Germania	4,263,831	393,876	9.2
1850	Manhattan	3,247,314	312,364	9.6
1846	Conn. Mutual	8,352,390	1,101,927	13.2

The above comparison does not allow for the expense of caring for existing business, investment of assets, etc., and is therefore faulty; but no more so than the "ratios" sometimes produced, based on existing income or assets, which make no allowance for expenses in securing new business, such as for medical examinations, office salaries, traveling expenses, advertising, printing, stationery, postage, compensation of agents, expenses of branch offices, or the like. A fair comparison, allowing for both old and new business, is given on the next page.

ECONOMY.

Actual Expenses in 1885 compared with Necessary Expenses.

Organized.	COMPANY.	Necessary Expenses (Minimum Standard).	Actual Expenses, including Taxes.	Percentage.
1857	Northwestern	\$840,847	\$851,013	101.2
1845	Mutual Benefit	738,360	796,882	107.9
1859	Equitable	2,664,839	2,901,571	108.9
1842	Mutual of N. Y.	2,136,462	2,487,290	116.4
1853	Ætna	549,936	666,393	123.2
1835	N. E. Mutual	351,685	445,831	126.8
1843	New York Life	2,063,550	2,639,646	127.9
1846	Conn. Mutual	752,551	1,101,927	146.4
1850	Manhattan	192,742	312,364	162.1
1860	Germania	221,450	393,876	177.9

The "necessary minimum" above is taken at 1 per cent. of each company's assets, plus 2½ per cent. of net new insurance (deducting insurance "not taken"). It is not implied that expenses beyond this standard are always unnecessary; the figures given are merely a basis for comparison. No single company reported as doing a regular life business in New York was able to reduce its expenses in 1885 below this standard. See leaflet entitled "Minimum of Expense in Life Insurance."

47-M-64

To MR. B. F. STEVENS,

4, Trafalgar Square, Charing Cross,

London, W.C.

Please renew my subscription to

for months, for which I enclose remittance,

£

Name

Full Address

Date



B. F. Stevens,
4, Trafalgar Square,
London 17 Nov. 1884

James R. Patterson Esq

SIR,

I shall be glad to be favoured with instructions to renew your subscriptions terminating as indicated below, and to commence other subscriptions or execute other commissions in compliance with the enclosed circular.

I annex form of order, which please fill up and return at your early convenience.

Respectfully requesting your kind commendation of this Agency,

I have the honour to be, Sir, Your obedient Servant,

B. F. STEVENS.

AMERICAN LIBRARY & LITERARY AGENT,
4, TRAFALGAR SQUARE, CHARING CROSS,
LONDON, ENGLAND.

English Illustrated Magazine } Sept. 84
Sunday Magazine } Dec. 1884
Public Opinion }

1849.

"OLD AND TRIED."

1882.

Glens Falls Ins. Co.

GLENS FALLS, N. Y.

Does Business under the Restrictions of the New York Safety Fund Law,

Policy No. 544.3 Renewal No. _____

Amount Insured \$ 2000

Premium - \$ 20⁰⁰

Expires Oct 29 1884

Assured A & M College

Property Dormitory

RESIDENT AGENT AT

S. L. Shivel, Agt.
LEXINGTON, KY.

This Company has paid to Policy-Holders
For Losses, over \$2,500,000.

The old "GLENS FALLS" has stood the test of all the great fires and financial disasters that have occurred for a **Third of a Century**. Its record is second to that of no similar institution in the world.

No one can afford to buy "*Cheap*" insurance. The **BEST** is the Cheapest **ALWAYS**. The Old "**GLENS FALLS**" has Agencies in all principal Cities and Towns, where duly authorized policies can be secured.

N^o 5443

STOCK POLICY ISSUED UNDER

\$ 2000.⁰⁰

THE NEW YORK SAFETY FUND LAW



In Consideration of

Twenty and of the requirements, limitations and conditions hereinafter contained,

Dollars Premium

Agrees to Indemnify The Trustees of *A & M College Lexington Ky* against such IMMEDIATE LOSS OR DAMAGE AS MAY OCCUR BY FIRE TO THE FOLLOWING SPECIFIED AND LOCATED PROPERTY,

not exceeding the sum of *Two Thousand* Dollars
On three two & three story brick metal roof building known as the Dormitory of the A & M College occupied as sleeping rooms by students, and situated on the A & M College grounds, corner of Whistler & Mulberry Streets Lexington Ky other insurance permitted

And the said **Glens Falls Insurance Company** hereby agrees to make good unto said Assured, or *their* legal representatives, all such loss as aforesaid, not exceeding the sum insured, nor the actual cash value of said property, nor the interest of assured therein, nor the cost of repairing or replacing the same, deducting for any depreciation from age, use, location or otherwise, from the *19th* day of *October* one thousand eight hundred and eighty *three* at noon, to the *19th* day of *October* one thousand eight hundred and *eighty four* at noon, payment to be made sixty days after due notice and proofs shall have been received at this Company's Home Office at Glens Falls, N. Y., in accordance with the terms and provisions of this Policy, unless the property be replaced, or this Company give notice of its intention to repair or rebuild. This Policy is subject also to the Terms, Conditions, Limitations, Covenants and Agreements following:—

I. The Assured Covenants that every fact and circumstance affecting the risk, hazard, or rate of premium adversely to the Company, has been disclosed and fully made known to the Company by the assured, whether inquiry therefor has been made in the application, or otherwise, or not; and also, that the application, plan, survey and description made for this insurance, or referred to in this Policy, shall be and form a part of this Policy.

II. This Policy shall be void in each and every of the following cases, unless otherwise specified or consented to herein, to wit: 1—If the interest of assured in the property herein described now is, or shall become any other or less than the entire unconditional and sole, legal and equitable title and ownership of the property, for the use and benefit of the assured. 2—If the building insured stands on leased ground, or ground of which the assured has not a perfect legal and equitable title. 3—If the property or any part thereof shall be sold, transferred, or encumbered by mortgage, judgment or otherwise. 4—If proceedings to foreclose any lien shall be commenced in any way, or notice thereof shall be given. 5—If said property or any part thereof shall be levied upon. 6—If any change take place in the title, use, occupation or possession of the insured property or any part thereof, whether by legal process, judicial decree, voluntary act or otherwise. 7—If all the liens (whether by mortgage, judgment or otherwise) on any part of said property are not expressed hereon. 8—If there now is, or during the continuance of this Policy shall be any other insurance on the said property herein specified, or any part thereof, whether valid or not. 9—If the above-mentioned building or buildings, or either of them, now are, or shall become vacant or unoccupied. 10—If the risk be increased by any means whatever. 11—If it be a manufacturing establishment running in whole, or in part over, or extra time, or running at night, or shall cease to be operated. 12—If the above-mentioned premises, or any part thereof, shall be used for, or to carry on, any unlawful traffic, trade or business. 13—If this Policy shall be assigned before or after loss. 14—If any Gunpowder, Nitro-Glycerine, Phosphorus, Saltpetre, Fireworks, Nitrate of Soda, Petroleum, Kerosene (except as hereinafter provided), Naphtha, Gasoline, Benzine, Benzole, Benzine Varnish, Camphene, Spirit Gas, Burning Fluid, Chemical Oils, Oily Waste, or any article subject to legal restriction, be kept or used on the premises, any custom or usage of trade to the contrary notwithstanding. 15—If Gas, or any substance for a Burning Gas, shall be generated or evaporated within the buildings or contiguous thereto. 16—If a building or any part thereof shall fall, except as the result of a fire, all insurance by this Company on it, or its contents, shall immediately cease.

III. This Company shall not be liable: 1—For loss by theft at, or after a fire. 2—For Money or Bullion, Bills, Notes, Accounts, Deeds, Bonds, Certificates of Stock, Government Securities, Evidences of Debt, or Securities of property of any kind. 3—For any loss or damage caused by invasion, insurrection, riot, civil commotion, or military or usurped power. 4—For any loss caused by want of good and substantial stone or brick chimneys, or by ashes deposited in wood; nor in consequence of any neglect or deviation from any law, or municipal, fire or police regulation. 5—For any loss caused by any explosive substance or explosions of any kind, unless fire ensues, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property after the casualty by explosion. 6—For loss or damage to any of insured property while at or in any other location than designated herein, without consent in writing hereon to the removal.

IV. Unless otherwise particularly specified herein, this insurance does not apply to or cover Jewels, Jewelry, Plate, Watches, Manuscripts, Musical or Scientific Instruments, Ornaments, Medals, Patterns, Printed Music, Printed Books, Engravings, Paintings, Picture Frames, Sculpture, Casts, Models or Curiosities, Fences and Other Yard Fixtures,

TAKE NOTICE, that this Policy is issued under and in pursuance of Chapter 189 of the laws of 1874 of the State of New York, entitled "An Act to provide security against extraordinary conflagrations, and for the creation of Safety Funds by Fire Insurance Companies," Passed April 16th, 1874, and amended May 21st, 1878.

BY THE ACCEPTANCE OF THIS POLICY, the insured agrees to be bound by said laws and all the foregoing provisions hereof, and also that no requirement, act or omission by this Company, or any of its officers or agents, made or occurring after loss, shall be construed or held to be a waiver of any defence, forfeiture or other right, nor an estoppel in that regard, whether the facts constituting such defence, forfeiture or right shall be known to the Company or any of its officers or agents, at the time of any such requirement, act or omission or not, nor a waiver of a full and timely observance and performance of all the provisions of this Policy, on the part of assured, unless it be a waiver in express terms, in writing, and signed by the President or Secretary.

In Witness Whereof, the **GLENS' FALLS INSURANCE COMPANY** has caused these presents to be signed by its PRESIDENT and SECRETARY; but this Policy shall not be valid unless countersigned by the duly authorized and commissioned Agent of said Company, residing at the place of issue.

Countersigned at

this day of

188

Agent.

R. M. Little President.
J. E. Cunningham Secretary.

ASSIGNMENT AND TRANSFER.

This Policy is not assignable for purposes of collateral security, but in all such cases to be made "payable in case of loss," etc., etc., by endorsement. In case of actual sale and transfer of title, the following form is to be used, but must have the written approval of the Company or of the Agency from which the Policy issued.

For Value Received, hereby transfer, assign and set over unto
present owner in fee of the property insured,
and assign as, all title and interest in this Policy, and all advantage to be derived
therefrom, subject to all the terms and conditions as herein mentioned and referred to.
WITNESS hand and seal this day of 188

IN PRESENCE OF

The above assignment is duly approved and recorded this day of 188
it being understood that the above named assignee is the present owner in fee of the property covered by
this Policy.

Agent.

When Policies are sent to the Home Office for any endorsement, consent, or alteration, enclose
twenty-five cents for Office Fee.
No Agent can bind this Company except in writing upon the Policy (or attached thereto) over
his signature.

CANCELLATION OR SHORT RATE TABLE.

The per cent. of premium named in the following table is to be retained when a policy is surrendered for cancellation, being the same premium that would have been charged had the policy been originally written for the time in force. Compute from day of the commencement of risk named in the policy.

One Year Policies.		TERM POLICIES.	
Time the Policy has been in force.	Retain of Premium.	Three Years Policies.	
1 Day.....	2 p. ct.	Time the Policy has been in force.	Retain of Premium.
2 Days.....	4 p. ct.	For 3 months or less.....	20 p. ct.
3 ".....	6 p. ct.	Over 3 and not over 6 mths.....	30 p. ct.
4 ".....	8 p. ct.	" 6 ".....	40 p. ct.
5 ".....	10 p. ct.	" 9 ".....	50 p. ct.
6 ".....	12 p. ct.	" 12 ".....	60 p. ct.
7 ".....	14 p. ct.	" 15 ".....	70 p. ct.
8 ".....	16 p. ct.	" 18 ".....	80 p. ct.
9 ".....	18 p. ct.	" 21 ".....	90 p. ct.
10 ".....	20 p. ct.	" 24 ".....	100 p. ct.
11 ".....	22 p. ct.	" 27 ".....	110 p. ct.
12 ".....	24 p. ct.	" 30 ".....	120 p. ct.
13 ".....	26 p. ct.	" 33 months.....	130 p. ct.
14 ".....	28 p. ct.		
15 ".....	30 p. ct.		
16 ".....	32 p. ct.		
17 ".....	34 p. ct.		
18 ".....	36 p. ct.		
19 ".....	38 p. ct.		
20 ".....	40 p. ct.		
21 ".....	42 p. ct.		
22 ".....	44 p. ct.		
23 ".....	46 p. ct.		
24 ".....	48 p. ct.		
25 ".....	50 p. ct.		
26 ".....	52 p. ct.		
27 ".....	54 p. ct.		
28 ".....	56 p. ct.		
29 ".....	58 p. ct.		
30 ".....	60 p. ct.		
31 ".....	62 p. ct.		
32 ".....	64 p. ct.		
33 ".....	66 p. ct.		
34 ".....	68 p. ct.		
35 ".....	70 p. ct.		
36 ".....	72 p. ct.		
37 ".....	74 p. ct.		
38 ".....	76 p. ct.		
39 ".....	78 p. ct.		
40 ".....	80 p. ct.		
41 ".....	82 p. ct.		
42 ".....	84 p. ct.		
43 ".....	86 p. ct.		
44 ".....	88 p. ct.		
45 ".....	90 p. ct.		
46 ".....	92 p. ct.		
47 ".....	94 p. ct.		
48 ".....	96 p. ct.		
49 ".....	98 p. ct.		
50 ".....	100 p. ct.		

RELATING TO PROOFS OF LOSS.

Referred to in Section XI. of within Policy.

Persons claiming loss or damage under this Policy shall forthwith give notice in writing of said loss to the Company, and within thirty days render a particular account of such loss, signed and sworn to by them, stating the time, origin and circumstances of the fire, the title, cash value of, all incurrences upon, and interest of claimant and all others in the herein described property, the amount of loss or damage, all other insurance covering any of said property, at any time, since this Policy was issued, and a copy of the written parts of all Policies therefor, the changes of title, use, occupation or possession, if any, of the insured property during the same time, whether there has been any increase of risk or hazard, how, by whom and for what purpose such building and the several parts thereof was occupied at the time of fire, and shall also produce a certificate under the hand and seal of the Chief of the Fire Department or his Assistant, if said property is situate within the jurisdiction of any such officer, and, if not, then under the hand and seal of a Magistrate (nearest to the place of the fire, not concerned in the loss as a creditor or otherwise, nor related to the assured), stating that he has examined the circumstances attending the loss, knows the character and circumstances of the assured, and verily believes that the assured has, without fraud, sustained loss on the property insured to the amount which such Chief, Assistant or Magistrate shall certify.

The assured, his, her and their agents and servants shall, whenever required, submit to an examination or examinations under oath, on all matters relating to the liability of the Company, as well as to the amount of the claim, by any person appointed by the Company, and subscribe to such examinations when reduced to writing, and shall also produce their books of account and other vouchers, and exhibit the same for examination at the office of the Company, and permit extracts and copies thereof to be made; the assured shall also produce certified copies of all bills and invoices, the originals of which have been lost, and shall exhibit all that remains of the said property, damaged or not damaged, for examination to any person or persons named by the Company. When personal property is damaged, the assured shall forthwith cause it to be put in order, assorting and arranging the various articles according to their kinds, separating the damaged from the undamaged, and shall cause an inventory of the whole thereof to be made and furnished to the Company, naming the quantity, quality and cost of each article. The Company shall have the right to take the whole or any part of the articles at their appraised value. The proofs of loss shall be made by the party insured; and if the loss shall be payable to any other party, proofs shall also be made by such party, if required. Any fraud or attempt at fraud, or any misrepresentation in the proofs of loss, or examination, or any false swearing, shall cause a forfeiture of all claim on this Company under this Policy.

In case differences shall arise touching any loss or damage, whether before or after proof thereof has been received in due form, the matter shall, at the written request of the Company, be submitted, at the mutual expense of the parties, to two impartial appraisers, one to be selected by each party, and if they fail to agree they shall select the third, and the award of any two, in writing, shall be binding on the parties to the amount of such loss or damage, but shall not decide the liability of the Company under this Policy; and provided further, that it shall be optional with the Company to repair, rebuild or replace the property lost or damaged with other of like kind and quality within a reasonable time, giving notice of their intention so to do within sixty days after receipt of the proofs herein required; and the assured shall, if required, furnish plans and specifications of the buildings destroyed, and until sixty days after such proofs, plans, specifications, and certificates shall be furnished, and award made, as aforesaid, the claim shall not be due or payable. The cash value of property destroyed or damaged by fire shall in no case be deemed to exceed what would be the value at the time of the fire, of replacing the same, less depreciation from age, use, occupation, location, and all other causes reducing its value.

SAFETY FUND POLICY.

No. 5443

"OLD AND TRIED."

GLENS FALLS INSURANCE COMPANY.

ORGANIZED A. D. 1849.

READ THIS POLICY.

Insured *Wm. M. Ledger*
Lexington Ky
Property Insured *Dormitory*
Building
Amount of Policy \$ *2000*
Policy expires *Oct 17 1888*
Renewed to *18*
Premium \$ *20*
Policy Fee \$

S. L. Shivel, Agt.
LEXINGTON, KY.

Edition of May, 1883.

"OLD AND TRIED."

GLENS FALLS

Insurance Company,

GLENS FALLS, NEW YORK.

Organized A. D. 1849.

AGE, EXPERIENCE, REPUTATION
AND RESPONSIBILITY.

R. M. LITTLE, President.
J. L. CUNNINGHAM, Secretary.
F. A. JOHNSON, Treasurer.
R. A. LITTLE, Gen'l Agent.

BOARD OF DIRECTORS.

DANIEL H. COWLES, THOMAS S. COOLIDGE,
FREDERICK A. JOHNSON, HARVEY BROWN,
JEROME LAPHAM, MEREDITH B. LITTLE,
AUGUSTUS SHERMAN, JOSEPH FOWLER,
MOSES W. FISH, DEWITT C. HOLMAN,
FRED. O. BURHANS, JOSEPH E. KING,
RUSSEL M. LITTLE, WILLIAM A. WAIT,
STEPHEN BROWN, ALSON B. ABBOTT,
MELVILLE A. SHELDON, R. F. BANCROFT,
J. L. CUNNINGHAM.

Western Department, Chicago, Illinois.

J. L. WHITLOCK, Manager.

CANCELLATION RECEIPT.

Received of the Glens Falls Insurance Company,
by the hand of _____ Agent,
the sum of _____ Dollars,
unearned premium, in consideration of which this Policy is
herby cancelled and surrendered to said Company, with all
rights and claims under, in, or to the same.
Dated _____ 188

ALL LOSSES CAREFULLY INVESTIGATED.
HONEST CLAIMS PROMPTLY PAID.
FRAUD RESISTED ALWAYS.
ALWAYS READ YOUR POLICY.

47-M-64

Monthly Bulletin of Death-Claims Paid

BY THE

NEW-YORK LIFE INSURANCE CO.

MORRIS FRANKLIN, PRESIDENT.

WILLIAM H. BEERS, VICE-PREST. AND ACTUARY.

HENRY TUCK, 2d VICE-PRESIDENT.

Purely Mutual. Dividends Annually.

CASH ASSETS, over \$55,000,000.

SURPLUS, over \$10,000,000.

Claims Paid During June, 1884.

Name of Insured, and Residence at Time of Death.	Amount of Policy.	Premiums paid less Dividends.	Profit on Investment.	Amount rec'd for every \$100 paid to Co.
Frank P. Snedecor, Ala.....	\$2,500	\$1,130.50	\$1,369.50	\$221.
James A. Porteus, Pa.....	1,018	515.23	502.77	197.
Thomas J. Roberts, N. Y.....	939	444.14	494.86	211.
Edward O. Jenkins, N. Y.....	2,000	1,122.52	877.48	178.
Benjamin Hannis, Mass.....	2,000	741.99	1,258.01	269.
† William F. Garcelon, Me.....	3,800	1,440.58	2,359.42	263.
Edmund P. Miller, Ill.....	1,500	683.48	816.52	219.
* Jacob Guyer, N. J.....	3,143	834.00	2,309.00	376.
John N. Barrows, Mass.....	5,000	4,307.99	692.01	116.
Abraham Hubbell, Conn.....	2,101	1,317.80	783.20	159.
J. H. Bartholomew, Conn.....	5,216	3,407.13	1,808.87	153.
A. Sprunt, N. C.....	5,000	3,807.38	1,192.62	131.
Dwight M. Simonds, Mass.....	1,000	524.56	475.44	190.
George Davy, N. Y.....	2,000	541.06	1,458.94	369.
Wallace Ogden, La.....	5,493	2,881.50	2,611.50	190.
* Edward H. Marsh, N. Y.....	13,690	6,318.25	7,371.75	216.
Joseph H. Fagin, Ohio.....	3,000	1,221.23	1,778.77	245.
William Williamson, Pa.....	1,039	913.80	125.20	113.
John Haugh, Md.....	5,000	2,529.43	2,470.57	197.
George L. Noyes, Mass.....	2,595	1,009.74	1,585.26	256.
* Modest Bauer, Ind.....	3,002	1,112.31	1,889.69	269.
Henry Essig, N. Y.....	1,718	625.64	1,092.36	274.
Frank R. Shaw, N. Y.....	2,000	418.86	1,581.14	477.
Thomas M. Lyons, Ohio.....	2,000	905.52	1,094.48	220.
* James O'Brien, Pa.....	2,635	668.77	1,966.23	394.
George F. Beach, Mexico.....	1,295	444.74	850.26	291.
Mylo L. Gray, Mich.....	1,595	649.30	945.70	245.
Josiah F. Earle, Ark.....	1,586	649.53	936.47	244.
Thomas Eagan, Tenn.....	1,099	426.14	672.86	257.
* Joseph B. Reed, Me.....	2,845	1,572.46	1,272.54	180.
George D. Martin, Ohio.....	3,500	1,036.81	2,463.19	337.
William H. Coolidge, Conn.....	294	108.97	185.03	269.
Nicholas A. Huppmann, Md.....	3,000	692.48	2,307.52	433.
C. G. Thurmond, La.....	9,165	4,601.84	4,563.16	199.
Guillermo Wegener, W. I.....	2,189	853.24	1,335.76	256.
* Maurice Goddard, Mass.....	2,980	2,093.92	886.08	142.
William G. Wright, Wis.....	1,000	173.48	826.52	576.
I. C. Converse, Ill.....	2,000	356.40	1,649.60	570.
C. Donaldson, W. I.....	2,571	718.12	1,852.88	358.
Antonio Collado, Mexico.....	2,000	198.83	1,801.12	1,005.
Charles A. Jones, Mass.....	5,000	2,361.63	2,638.37	211.
Charles A. Ahern, La.....	3,010	621.36	2,388.64	484.
John H. Vojen, Ind.....	10,042	1,196.16	8,845.84	839.
Abraham Shwab, Ohio.....	2,854	1,776.35	1,077.65	160.
Caleb P. Jones, Utah.....	1,009	142.96	866.04	705.
Edward W. Payne, Kansas.....	5,000	649.95	4,350.05	769.
Simon Weil, La.....	5,000	350.40	4,649.60	1,426.
J. de Ayala, W. I.....	5,000	227.90	4,772.10	2,193.
Gustave Wedekind, Brazil.....	10,000	298.40	9,701.60	3,351.
George R. Montague, Ala.....	2,000	50.00	1,950.00	4,000.
Paul E. Willmersdorf, Brazil..	5,000	215.00	4,785.00	2,325.
* Two Policies.				
† Four Policies.				
Totals and Averages for the Month,	\$170,423.	\$61,883.83	\$108,539.17	\$275.

R. C. HOWE, General Agent,
304 and 306 WEST MAIN STREET, LOUISVILLE, KY.

Sept. 25, 1884

THE LIFE POLICIES OF SUICIDES.

Among the bills "pocketed" by Gov. Cleveland was the act requiring life insurance companies to pay the policies of suicides, where the insured was insane when the act was committed. Thus qualified, it is difficult to see how the requirement could be oppressive or unjust to the companies. It is well established that an insane person's acts have no moral or legal quality, and evidently the ground taken by the Governor was that life insurance companies have the exclusive right to say what risks they shall insure against. Naturally the insuring public will hereafter scrutinize closely the terms of their insurance policies with reference to their payment in case of suicide.

In the treatment of suicide claims there is quite a diversity of custom among the companies. Some return the reserves on the policy in case of suicide; some return all premiums paid with interest; some pay without contest or question after the policy has been in force a certain length of time; but, so far as we know, only one company has no suicide clause in its policies, and has chosen to treat the policies of suicides exactly the same as other claims. This has been the custom of the NEW-YORK LIFE for more than twenty-five years.

Whatever view one may take of the subject in the abstract, there is no question but that such a course, like all other liberal practices, renders a company's policies more valuable. Comparative mortality tables show that self-destruction—very often clearly the result of insanity—ranks high as a death cause. About one-fourth as many persons die by their own hands as from typhoid fever. Not unfrequently accidental death, or murder even, gives rise to a suspicion of suicide.—*The Chronicle*.

No. 61937

\$3000.00



KENTON INSURANCE COMPANY OF KENTUCKY

FIRE & MARINE

In Consideration of Thirty Dollars
do insure according to the conditions of this policy against loss or damage by Fire
Trustees A. & M. College, Lexington Ky.
to the amount of Three Thousand Dollars
On their 3 & 4 Story brick metal roof building known
as the Dormitory of the A. & M. College, occupied as sleeping
rooms by Students & situated on the A. & M. College Grounds
Campus Winslow & Racine Sts. Lexington Ky.
Other insurance permitted.

Amount \$ 3000.00 Term One year Rate 1% Premium \$ 30.00

And the said KENTON INSURANCE COMPANY, of KENTUCKY, hereby agree to make good upon the said assured, or the legal holder of this Policy, all such immediate loss or damage not exceeding in amount the sum or sums insured, as above specified, nor the interest of the assured in the property, except as herein provided, as shall happen by fire to the property so specified, from the seventeenth day of March, one thousand eight hundred and eighty three at 12 o'clock at noon, to the 17 day of March, one thousand eight hundred and eighty three at 12 o'clock at noon; the amount of loss or damage to be estimated according to the ACTUAL CASH VALUE of the property at the time of the loss, and to be paid sixty days after due notice and proofs of the same, satisfactory to the KENTON INSURANCE COMPANY, shall have been made by the assured and received at the office of the Company in Covington, in accordance with the terms and provisions of this Policy, unless the property be replaced, or the Company shall have given notice of their intention to rebuild or repair the damaged premises.

1. In an application, survey, plan, or description of the property herein insured is referred to in this Policy, such application, survey, plan or description shall be considered a part of this contract, and a warranty by the assured; and any false representation by the assured of the condition, situation or occupancy of the property, or any omission to make known every fact material to the risk, or an over-valuation, or any misrepresentation whatever, either in a written application or otherwise; or if the assured shall have, or shall hereafter make, any extra insurance on the property hereby insured, or any part thereof, without the consent of the Company written hereon; or if the above-mentioned premises shall be occupied or used as to increase the risk, or become vacant or unoccupied, and so remain for more than thirty days without notice to and consent of this Company in writing, or the risk be increased by the erection or occupation of neighboring buildings, or by any means whatever within the control or knowledge of the assured, without the assent of this Company Indorsed hereon; or if the property be used as a warehouse, or any change take place in title or possession, whether by legal process, or judicial decree, or voluntary transfer, or conveyance; or if the Policy shall be assigned before a loss, without the consent of the Company Indorsed hereon; or if the interest of the assured in the property, whether as owner, trustee, assignee, factor, agent, mortgagee, lessee, or otherwise, be not truly stated in this Policy; or if the assured shall use gunpowder, fireworks, nitro glycerine, phosphorus, saltpetre, nitrate of soda, petroleum, naphtha, gasoline, kerosene, benzene, or benzine varnish, or kerosene oil, or any explosive, spirit gas, or any burning fluid or chemical substance, without written permission in this Policy; then, and in every such case, this Policy shall be void. Kerosene Oil, however, may be used for lights in dwellings, and kept for sale in stores, in quantities not exceeding five barrels—to be drawn by daylight only.

2. This insurance does not apply to or cover jewelry, plate, watches, musical or scientific instruments, ornaments, medals, patterns, printed music, printed books, engravings, paint, tape, picture frames, sculpture, casts, models or caricatures, unless particularly specified in this Policy. This Company shall not be liable by virtue of this Policy, or any renewal thereof, until the premium thereon is actually paid; nor for loss by theft at or after fire; nor for money or bullion, little notes, accounts, deeds, evidences of debt, or securities of property of any kind; nor for any loss or damage by fire caused by means of an INVAZION, INVASION, ROY, CIVIL COMMOION, OR MILITARY OR NAVAL POWER; nor for any loss in buildings unprotected by fireproofing, or any explosive substance; nor by lightning, or explosion of any kind, unless fire ensues, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property after the casualty by explosion or lightning.

3. If a building shall fall, except the result of a fire, all insurance by this Company on it or its contents shall immediately cease and determine.

4. If the interest of the assured in the property be any other than the entire, unconditional and sole ownership of the property, for the use and benefit of the assured, or if the building insured stands on leased ground, it must be represented to the Company and so expressed in the written part of this Policy, otherwise the Policy shall be void. When property has been used and delivered, or otherwise disposed of, so that all interest or liability on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods lost or stolen must be separately and specifically insured.

5. In case of the occupation of the above mentioned premises, at any time during the period for which this Policy would otherwise continue in force, shall be so changed as to increase the risk thereon, except as may be hereafter agreed to by this Corporation, in writing, upon this Policy, from thenceforth, so long as the same shall be so used, this Policy shall be of no force or effect.

6. The best endeavors of the assured shall be used in saving and protecting the property from damage before, at and after a fire; and in case of failure so to do, this Company will not be liable for damage caused by such failure; and there can be no recovery on this Policy for damage caused by such failure, and there can be no recovery on this Policy for damage caused by such failure.

7. The use of general terms, or anything less than a distinct, specific agreement, clearly expressed, and indorsed on this Policy, shall not be construed as a waiver of any printed or written condition or restriction herein.

8. In case of any other insurance upon the property hereby insured, whether made prior or subsequent to the date of this Policy, the assured shall be entitled to recover of this Company no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon; and it is hereby declared and agreed that in case of the assured holding any other Policy in this or any other Company on the property insured, subject to the conditions of average, this Policy shall be subject to average in like manner. Any floating Policy sitting in, whole or in part, to the property covered by this Policy, shall, as between the assured and this Company, be considered as contributing insurance for the full amount of such Policy, and liable as such to pay pro rata any loss, total or partial, on the property hereby insured.

9. In case of loss, or of loss, to be settled in proportion as the sum insured shall bear to the whole sum covered by the re-insured Company.

10. This insurance may be transferred at any time at the request of the assured, in which case the Company shall retain only the customary short rate for the time this Policy has been in force. The insurance may be transferred at any time at the option of the Company, giving notice to the effect and refunding or paying a pro rata proportion of the premium for the unexpired term of the Policy. If this Policy or any certificate referring hereto be loaned for any open time, and a loss occurs thereunder, the Company shall be entitled to collect full premium therefor for the term of one year.

11. Persons sustaining loss or damage by fire shall forthwith give notice of said loss to the Company, and, as soon thereafter as possible, render a particular account of such loss and venue to by them, stating whether any and what insurance has been made on the same property, giving copies of the written portion of all Policies thereon, also the actual value of the property and their interest thereon, for what purpose and by whom the building insured, or containing the property insured, and the several parts thereof, were used at the time of the loss, when and how the fire originated, and shall also produce a CERTIFICATE under the hand and seal of a Magistrate or Notary Public (nearest to the place of the fire, and concerned in the loss as a creditor or otherwise, not related to the assured), stating that he has examined the circumstances attending the loss, knows the character and circumstances of the assured, and verily believes that the assured has, without fraud, manifested due care on the property insured to the amount which such Magistrate or Notary Public shall certify. The assured shall, if required, submit to an examination or examinations under oath, by any person appointed by the Company, and subscribe to such examinations when reduced to writing, and shall also produce their books of account and other vouchers, and exhibit the same for examination at the Office of the Company, and permit extracts and copies thereof to be made; the assured shall also produce certified copies of all bills and invoices, the originals of which have been lost, and shall exhibit all that remains of the property which was covered by this Policy, damaged or undamaged, for examination, to any person or persons named by the Company.

12. When random property is damaged, the assured shall forthwith cause it to be put in order, sorting and arranging the various articles according to their kinds, separating the damaged from the undamaged, and shall cause an inventory to be made and furnished to the Company of the whole, naming the quantity, quality and cost of each article. The amount of loss and value of the damaged shall then be ascertained by appraisal of each article by competent persons (not interested in the loss as creditors or otherwise, nor related to the assured or the Company), to be mutually appointed by the assured and the Company; their report, in writing, to be made under oath before any Magistrate or other properly commissioned person; one half of the appraisers' fees to be paid by the assured. The Company reserves the right to take the whole or any part of the articles at their appraised value; and until such report, declaration and certificates are produced, and examinations and appraisals permitted by the claimant, the loss shall not be payable.

13. In case of loss on property held in trust, or on commission, or if the interest of the assured be other than the entire and sole ownership, the names of the respective owners shall be set forth, together with their respective interests thereon. If this Policy is made payable, in case of loss, to a third party, or held as collateral security, the proofs of loss shall be made by the party primarily insured, unless there has been an actual sale of the property insured. ALL FRAUD OR ATTEMPT TO DEFRAUD, by false swearing or otherwise, shall cause a forfeiture of all claims on this Company under this Policy.

14. But provided, in case differences shall arise touching any loss or damage, after proof thereof has been received in due form, the matter shall, at the written request of either party, be submitted, at the mutual expense of the parties, to two disinterested, competent and impartial arbitrators, one to be chosen by the assured and one by this Company (and in case they cannot agree, they to select a third disinterested, competent and impartial arbitrator) whose award in writing, after being duly sworn to, shall be binding on the parties to this contract as to the amount of such loss or damage, but shall not decide the legal liability of the Company; and provided further, that it shall be optional with the Company to REPAIR, REBUILD or REPLACE the property lost or damaged with other of like kind and quality within a reasonable time, giving notice of their intention to do so within thirty days after receipt of the proofs herein required; and in case this Company elect to rebuild or not, the assured shall, if required, furnish plans and specifications of the buildings destroyed.

15. The cash value of property destroyed or damaged by fire shall in no case exceed what would be the cost to the assured at the time of the fire, of replacing the same; and in case the replacement of such property, from use or otherwise, a suitable deduction from the cash cost of replacing shall be made, to ascertain the actual cash value.

16. When property insured by this Company is damaged by removal from a building in which it is exposed to loss by fire, said damage shall be borne by the assured and the insurers, in such proportion as the risk now insured bears to the whole value of the property insured, of which proof in due form shall be made by the claimant.

17. This insurance (the risk not being changed) may be continued for each further time as shall be agreed on, provided the premium therefor is paid and indorsed on this Policy, or a receipt given for the same, and it shall be considered as continued under the original representation, and the original amounts and divisions, unless otherwise specified in writing; but in case there shall have been any change in the risk, either within itself or by neighboring buildings, not made known to the Company by the assured at the time of renewal, this Policy and renewal shall be void.

18. It is a part of this contract, that any person other than the assured, who may have procured this insurance to be taken by this Company, shall be deemed to be the agent of the assured named in this Policy, and not of this Company under any circumstances whatever, or in any transaction relating to this insurance.

19. If the furtherments hereby expressly provided and mutually agreed, that no suit or action for the recovery of any claims by virtue of this Policy, shall be sustainable in any Court of Law or Chancery, until after the amount of such claim has been ascertained by arbitration as hereinafore provided, nor unless such suit or action be commenced within twelve months next after the fire shall have occurred—any statute of limitation to the contrary notwithstanding.

20. FIREWORKS, or the use of fireworks, or the use of gasolene for lighting, is prohibited under this Policy, unless permitted in writing hereon.

21. EXPLOSION AND OTHER VANDAL VITIUMS, ALSO STORE FURNITURE AND FIXTURES, are not insured under this Policy, unless separately and specifically mentioned.

22. PLATE GLASS doors and windows, when the frame of the window is made of iron, are not covered by insurance on the building, but must be separately and specifically insured.

23. FRAUDULENT WORK, or glazing on walls or ceilings, is not covered by insurance on the building, but must be separately and specifically insured.

24. BUILDING RISK.—The working of sawpits, refiners, distilleries, gasolene, or other machinery, in building, altering or repairing the premises named in this Policy, will vitiate the same, unless permission for such work be indorsed in writing hereon, except in dwelling houses only, where five days are allowed in any one year for incidental repairs, without notice or endorsement.

time of the loss, when and how the fire originated, and shall also produce a CERTIFICATE under the hand and seal of a Magistrate or Notary Public (nearest to the place of the fire, and concerned in the loss as a creditor or otherwise, not related to the assured), stating that he has examined the circumstances attending the loss, knows the character and circumstances of the assured, and verily believes that the assured has, without fraud, manifested due care on the property insured to the amount which such Magistrate or Notary Public shall certify. The assured shall, if required, submit to an examination or examinations under oath, by any person appointed by the Company, and subscribe to such examinations when reduced to writing, and shall also produce their books of account and other vouchers, and exhibit the same for examination at the Office of the Company, and permit extracts and copies thereof to be made; the assured shall also produce certified copies of all bills and invoices, the originals of which have been lost, and shall exhibit all that remains of the property which was covered by this Policy, damaged or undamaged, for examination, to any person or persons named by the Company.

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24. BUILDING RISK.—The working of sawpits, refiners, distilleries, gasolene, or other machinery, in building, altering or repairing the premises named in this Policy, will vitiate the same, unless permission for such work be indorsed in writing hereon, except in dwelling houses only, where five days are allowed in any one year for incidental repairs, without notice or endorsement.

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AND IT IS HEREBY UNDERSTOOD AND AGREED, by and between this Company and the assured, that this Policy is made and accepted upon and with reference to the foregoing terms and conditions, herein contained and hereto annexed, which are hereby declared to be a part of this contract, and are to be used and resorted to in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in writing.

IN WITNESS WHEREOF, THE KENTON INSURANCE COMPANY OF KENTUCKY, have caused these PRESENTS to be signed by their PRESIDENT, and attested by their SECRETARY, in the City of Covington, Ky. But this Policy shall not be valid unless countersigned by the duly authorized Agent of said KENTON INSURANCE COMPANY OF KY., at Lexington Ky.

Secretary. President.

Countersigned at Lexington this 17 day of March 1883 Brown & Muir Agent.

47-M-64

Edition, May, 1881.

READ YOUR POLICY.

Premises, _____

No. 61937

KENTON
INSURANCE COMPANY,
OF KY.

OFFICE: N. W. COR. FIFTH & MADISON STREETS,
COVINGTON, KY.

Trustees A. M. Clegg

Amount Insured, - - - \$3000

Premium, - - - 30%

Policy, - - -

Expires, 3/17 84

V. SHINKLE, PRESIDENT.
GEO. COKER, SECRETARY.

Brown + main. Agts
Lex Ky.

SPENCER & CHASE PRINTING HOUSE, 105 N. 11th ST. ST. LOUIS, MO.

KENTON
ORGANIZED

1867.

ASSIGNMENT.
(NOT BINDING UNTIL CONSENT OF COMPANY IS OBTAINED.)

for Value Received, _____ hereby transfer to _____
all _____ right, title and interest in this Policy of Insurance, subject to all the conditions herein
contained.
WITNESS _____ hand, this _____ day of _____ 188 _____
IN PRESENCE OF _____

The above assignment is duly approved and recorded this _____ day of _____ 188 _____
Secretary

ASSIGNMENT.
(NOT BINDING UNTIL CONSENT OF COMPANY IS OBTAINED.)

for Value Received, _____ hereby transfer to _____
all _____ right, title and interest in this Policy of Insurance, subject to all the conditions herein
contained.
WITNESS _____ hand, this _____ day of _____ 188 _____

The above assignment is duly approved and recorded this _____ day of _____ 188 _____
Secretary

RECEIVED OF THE KENTON INSURANCE COMPANY OF KENTUCKY,
Dollars
Return Premium, in consideration of which this Policy is
hereby cancelled and surrendered to the Company.

RECEIPT FOR CANCELLATION.

Cancelled at	Rate.
"	Returned to Assured, \$
"	Earned, \$ - - -
Premium Paid, \$ - - -	
Time in force,	
" " Policy,	
Date of Cancellation,	
Year, Month, Day,	

RECEIPT FOR PARTIAL LOSS.

\$

188

RECEIVED of THE KENTON INSURANCE COMPANY OF KY., by the hands of

the sum of

Dollars,

being in full satisfaction of all claims and demands against said Company for LOSS AND DAMAGE by the fire which occurred on the
day of 188 , to the property insured under this Policy, in consideration of which the amount insured thereunder
is hereby reduced in the above mentioned sum, leaving the amount now insured under said Policy the sum of

Dollars.

RECEIPT FOR TOTAL LOSS.

\$

188

RECEIVED of THE KENTON INSURANCE COMPANY OF KY., by the hands of

the sum of

Dollars,

in full satisfaction for all claims and demands whatsoever, for LOSS AND DAMAGE BY FIRE, to property insured by said Company under
this policy, and which property was destroyed by fire on the day of 188
and in consideration whereof this Policy is hereby canceled and surrendered to said Insurance Company.