

\$420.-

\$7,000.-
375.-
\$6,625.-

THIS POLICY

No 16551

OF THE

MUTUAL FIRE INSURANCE COMPANY

IN MONTGOMERY COUNTY, MARYLAND.

Witnesseth, Whereas,

Wm McKenney

has become a member

of the MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, MARYLAND, agreeable to the Act of Incorporation, Constitution and By-Laws thereof, and has passed and issued to the said Corporation his Note of hand dated 6 month 18th 1887

for the sum of \$420.- payable on demand, and bearing interest at such rate as may be fixed by the Board, not exceeding six per centum per annum, the receipt whereof is hereby acknowledged; Now, be it known, That in consideration thereof, THE PRESIDENT AND DIRECTORS OF THE MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, MARYLAND, do hereby insure the said Wm McKenney - his

Executors, Administrators or Assigns, agreeably to the terms and conditions of the said Company hereto annexed, to the amount of Seven thousand and _____ Dollars, against all Loss or Damage by Fire or Lightning, that may happen at any time after the date hereof to the property herein described, so long as the terms and conditions hereto annexed, are complied with. Or, until canceled by order of the Company.

- \$2,000.- on Mansion Dwelling House
- 75.- " Brick Meat House
- 600.- " Barn & Corn House.
- 2,000.- " Hay & Grain on farm.
- 500.- " Managers Brick Dwelling
- 200.- " Frame Tenant House #1
- 150.- " " Tenant House #2
- 700.- " Stable & Loft
- 200.- " ~~Hay & Grain~~ CANCELLED FEB 2 1897
- 250.- " Machine House
- \$150.- ~~250.-~~ " Stable & Carriage House FEB 2 1897
- 75.- " ~~Sheep House~~ CANCELLED FEB 2 1897
- \$4,000.- Situate one mile N.E. of Centreville

Reference being had to the application of the Assured for a more particular description, and forming a part of this Policy.

And it is hereby declared, That all the Estates and Securities of the said MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, MARYLAND, shall be and remain forever subject and liable to pay, make good, and satisfy unto the said Assured, his Heirs, Executors, Administrators or Assigns, all such Loss or Damage, not exceeding the aforesaid sum of \$7,000.-, as above expressed, which may at any time hereafter happen by reason or by means of Fire or Lightning to the property herein before described, unless the said Company shall, within ninety days after the proof of such damage or loss, proceed to repair, rebuild or replace the same, in as good order, condition and quality as it was before it was so injured by fire or lightning; or shall pay such an amount, not exceeding the aforesaid sum of \$7,000.-, as above expressed, as may be agreed on

\$262

Aug 20th 1895

In Consideration of the sum of Two mg 62 1/2 Dollars, received by

The Mutual Fire Insurance Company of Montgomery County,

of William M. McKenney the said Company

do grant to him permission to use a Steam Threshing Engine for one day, the engine, the thresher or straw ricks being within sixty yards of Barns and stables on his Meadows of farm

insured by this Company for \$350.-, nothing but Coal to be used as fuel, and each day to be counted from the lighting of the fire until one hour after extinguishing it. This permit being for the first use of a steam thresher, and valid only from 2 o'clock Monday Aug 20th 1895 to 12 o'clock Monday Aug 21st 1895

POLICY No. 16551

W. H. Gibson Agent.

es by Fire or Lightning
uild or replace the same,
l, that then this Policy
w or equity.

signed to these Presents
Eighteenth
and Eight Hundred and

ty President.

ary in writing, and shall be
OF TITLE OR CHANGE OF
RED PROPERTY SHALL
UED BY THIS COMPANY.
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OFFICERS OF THE COM-
T THERETO SHALL BE
O INSURANCE WILL BE
A S TOVE PIPE PASSES
ROUGH THE SIDE WALL
LUE AND IS PROPERLY
shes shall be kept in wooden
o insured buildings, unless in
to or chimney boards shall be
er metal.
ed, under the special authority
eleventh section of its charter,
ance of the annual interest on
old by this Company, within
in January in each and every
n defaulting member or mem-
sidered as binding on the Com-
rest be well and truly made;
embers shall, until the Policy
ny contribution or contribu-
be assessed on the members of
the Company by the Board of Directors thereof.
AND IT IS ALSO AGREED, that this Insurance is not to apply to
or cover any books of accounts, written securities, deeds or other
evidences of title to lands, nor to bonds, bills, notes, or other
evidences of debt; nor to money or bullion; nor to medals,
sculpture or statuary. Libraries, wearing apparel, musical in-
struments, plate, jewelry, pictures and family stores may be
insured, if particularly mentioned in the application, and separ-
ately valued.
AND IT IS ALSO AGREED, that this Policy is made and accepted
subject to the provisions of the Act of Incorporation and By-
laws of the said Company, which are to be used to explain or
ascertain the rights and obligations of the parties hereto, in all
cases not herein otherwise provided for.

shall cause a... that might otherwise be
derived from the Policy.
V.-If any property insured by this Company shall be already
insured, or shall be hereafter insured by any other Company or
Companies, or individual, or otherwise, such Insurance or In-
surances must be made known to the Company, and endorsed on
the Policy, or acknowledged in writing, or otherwise endorsed on
of this Company shall be void. And in case of any other In-
surance or Insurances on the property insured by this Policy, it
is expressly declared, that in case of loss or damage by fire, the
insured shall not be entitled to recover from this Company any
by this Company shall bear to the whole amount of the insur-
ance on the property so damaged or destroyed. The Company
will not be answerable for loss of property by theft if the time
of the fire.

Company, and at the next meeting of the Board to submit a
written statement of his, her or their loss attested by sufficient
proofs, within ninety days; and when the claim shall be adjusted,
either by mutual agreement or by arbitration, the Board of
Directors shall proceed to take the necessary steps to pay the
same within ninety days after such adjustment (or sooner if
practicable), or to reinstatement the party insured, at its discretion.
VII.-In case of increase of risk to the property insured by
this Company, from a more hazardous building erected by the
insured or any other party, or from any other cause, such increase
of risk must be notified to the Company, and written permission
therefore be obtained from the President or Secretary, for which
such charges as may be proper must be paid. Alterations in, or
additions to, buildings, or change of business to one on which
there is a higher rate of premium, shall vitiate the Policy issued
on the same, unless, before such change is made, it shall be noti-

be...
tions that may in the meantime be assessed on the members of
the Company by the Board of Directors thereof.
AND IT IS ALSO AGREED, that this Insurance is not to apply to
or cover any books of accounts, written securities, deeds or other
evidences of title to lands, nor to bonds, bills, notes, or other
evidences of debt; nor to money or bullion; nor to medals,
sculpture or statuary. Libraries, wearing apparel, musical in-
struments, plate, jewelry, pictures and family stores may be
insured, if particularly mentioned in the application, and separ-
ately valued.
AND IT IS ALSO AGREED, that this Policy is made and accepted
subject to the provisions of the Act of Incorporation and By-
laws of the said Company, which are to be used to explain or
ascertain the rights and obligations of the parties hereto, in all
cases not herein otherwise provided for.

\$420.-

\$7,000.-
375.-
6625.-

THIS POLICY

No. 16357

OF THE

MUTUAL FIRE INSURANCE COMPANY

IN MONTGOMERY COUNTY, MARYLAND.

Witnesseth, Whereas,

Wm. McKenney

has become a member

of the MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, MARYLAND, agreeable to the Act of Incorporation, Constitution and By-Laws thereof, and has passed and Issued to the said Corporation his Note of hand dated 6 month 18th 1887

for the sum of \$420.- payable on demand, and bearing interest at such rate as may be fixed by the Board, not exceeding six per centum per annum, the receipt whereof is hereby acknowledged; Now, be it known, That in consideration thereof, Wm. McKenney - his President and Directors of the Mutual Fire Insurance Company in Montgomery County, Maryland, do hereby insure the said

Executors, Administrators or Assigns, agreeable to the terms and conditions of the said Company hereto annexed, to the amount of Seven thousand and

Dollars, against all Loss or Damage by Fire or Lightning, that may happen at any time after the date hereof to the property herein described, so long as the terms and conditions hereto annexed, are complied with. Or, until canceled by order of the Company.

- \$2,000.- on Mansion Dwelling House
- 75.- " Brick Meat House
- 600.- " Barn & Corn House
- 2,000.- " Hay & Grain on farm
- 500.- " Managers Brick Dwelling
- 200.- " Trade Tenant House #1
- 150.- " Tenant House #2
- 700.- " Stable & Loft
- 200.- " ~~Hay on farm~~ CANCELLED FEB 2 1897
- 250.- " Machine House
- \$150.- ~~250.-~~ " Stable & Carriage House FEB 2 1897
- 75.- " Sheeps House CANCELLED FEB 2 1897
- \$7,000.- Actual one mile N.E. of Centerville
- 6625

Reference being had to the application of the Assured for a more particular description, and forming a part of this Policy.

And it is hereby declared, That all the Estates and Securities of the said MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, MARYLAND, shall be and remain forever subject and liable to pay, make good, and satisfy unto the said Assured, his Heirs, Executors, Administrators or Assigns, all such Loss or Damage, not exceeding the aforesaid sum of \$7,000. no. 100, as above expressed, which may at any time hereafter happen by reason or by means of Fire or Lightning to the property herein before described, unless the said Company shall, within ninety days after the proof of such damage or loss, proceed to repair, rebuild or replace the same, in as good order, condition and quality as it was before it was so injured by fire or lightning; or shall pay such an amount, not exceeding the aforesaid sum of \$7,000. no. 100, as above expressed, as may be agreed on between the Company and the assured, or as shall be ascertained by arbitrators indifferently chosen.

And it is hereby agreed and understood, That whenever the said Company shall pay for any Loss or Losses by Fire or Lightning on the property above described, the full sum above insured, or such sum as may be mutually agreed upon, or shall repair, rebuild or replace the same, at the discretion of said Company, the cost of which shall not exceed in the aggregate to the aforesaid full sum insured, that then this Policy of Insurance, and every clause, matter and thing herein contained, shall be utterly null and void, and of none effect, either in law or equity.

In Witness Whereof, The said Company have caused their common Seal to be affixed to these Presents and the same to be signed by their President, and attested by their Secretary, this Eighteenth day of June in the year of our Lord, One Thousand Eight Hundred and

EIGHTY SEVEN.

ATTEST:

Robert K. Moore Secretary.

Rob. J. Bently President.

TERMS AND CONDITIONS OF INSURANCE.

I.—Every person making an Insurance shall give his, her or their promissory note by way of premium, payable on demand, and bearing interest at a rate fixed by the Board of Directors, not exceeding six per cent. per annum, and drawn for a sum which shall be a certain percentage on the amount of insurance, according to the table of rates established by the Board.

II.—Payment of the promissory notes given for premiums shall be liable to be demanded either wholly or in part, whenever and as often as the President and directors may determine, for the purpose of paying losses by fire, not exceeding for any one assessment the amount of said notes.

III.—By the charter, the Company reserves the right to cancel any Policy of Insurance, whenever deemed to be in the interest of the Company to do so; and any member may surrender his policy at any time, and withdraw from the Company, by applying to the Secretary, and paying any arrearages that may be due the Company.

IV.—In case of cancelling an Insurance, or the termination of a risk, the premium note or notes for such Insurance as may be canceled, or shall have terminated, shall be returned to the party whose Insurance shall be so canceled or terminated, and the policy shall be returned to the Secretary of the Company.

V.—Any Policy of Insurance may be transferred or assigned by obtaining the consent of the Secretary, and any transfer or assignment made without such consent, expressed in writing, shall cause a forfeiture of all benefit that might otherwise be derived from the Policy.

VI.—If any property insured by this Company shall be already insured, or shall be hereafter insured by any other Company or Companies, or individual, or otherwise, such Insurance or Insurances must be made known to the Company, and entered on the Policy; or acknowledged in writing, or otherwise the Policy of this Company shall be void. And in case of any other Insurance or Insurances on the property insured by this Policy, it is expressly declared, that in case of loss or damage by fire, the insured shall not be entitled to recover from this Company any greater proportion of the loss sustained than the amount insured by this Company shall bear to the whole amount of insurance on the property so damaged or destroyed. The Company will not be answerable for loss of property by theft if the time

VII.—The Company shall not be liable to pay for any loss or damage by fire happening in consequence of an invasion, civil commotion, riot, or any military or usurped power whatsoever, or from any locomotive or steam engine, or steam works, unless such steam engine or works be specially mentioned in the application, and a rate fixed therefor; nor from loss where fire is used in Tobacco houses. The Company is liable for loss by lightning, whether fire ensues or not, and also on Live Stock, when insured, whether struck in the stable or field.

Conditions and restrictions to be observed by the insured where the privilege of using portable steam power for farm purposes has been granted by the Policy:

1st. Except for the necessary kindling, coal shall be the only fuel used, and no litter or straw shall be allowed to collect around the furnace.

2d. A spark-arresting screen or cap shall cover the smoke-stack while fire is in the furnace, and all reasonable means of safety shall be used, and all shall be in good condition.

3d. At least three pails of water shall be kept close at hand while fire is in the furnace, and a competent watchman shall always be in attendance until it shall be extinguished.

4th. The non-observance of these conditions will render this Policy void.

VIII.—In case of loss or damage by fire on any property insured by this Company, it shall be the duty of the insured, or his or her representative, to give notice thereof to the Secretary of the Company, and at the next meeting of the Board to submit a written statement of his, her or their loss attested by sufficient proofs, within ninety days; and when the claim shall be adjusted, either by mutual agreement or by arbitration, the Board of Directors shall proceed to take the necessary steps to pay the same within ninety days after such adjustment (or sooner if practicable), or to reinstatement of the property insured by this Company, from a more hazardous building erected by the insured or any other party, or from any other cause, such increase of risk must be notified to the Company, and written permission therefore be obtained from the President or Secretary, for which such charges as may be proper must be paid. Alterations in, or additions to, buildings, or change of business to one on which there is a higher rate of premium, shall vitiate the Policy issued on the same, unless, before such change is made, it shall be notified to the President or Secretary in writing, and shall be approved by either of them.

IX.—THE ALIENATION OF TITLE OR CHANGE OF OWNERSHIP OF THE INSURED PROPERTY SHALL MAKE VOID ANY POLICY ISSUED BY THIS COMPANY, UNLESS IT PASSES INTO A FLUE AND IS PROPERLY SECURED. No uncleaned ashes shall be kept in wooden vessels nearer than 30 feet to the insured buildings, unless in brick or stone ash house. All fire or chimney boards shall be lined at the bottom with tin or other metal.

X.—It is hereby expressly declared, under the special authority conferred on this Company by the eleventh section of its charter, that in default of payment by the insured of the annual interest on all premium notes given to, and held by, this Company, within Thirty Days after the first Monday in January in each and every year, the Policy or Policies of such defaulting member or members shall be suspended, and not be considered as binding on the Company until payment of the said interest be well and truly made; but such defaulting member or members shall, until the Policy be canceled, remain bound for any contribution or contributions that may in the meantime be assessed on the members of the Company by the Board of Directors thereof.

AND IT IS ALSO AGREED, that this Insurance is not to apply to or cover any books of accounts, written securities, deeds or other evidences of title to lands, nor to bonds, bills, notes, or other evidences of debt; nor to money or bullion; nor to medals, sculpture or statuary. Libraries, wearing apparel, musical instruments, plate, jewelry, pictures and family stores may be insured, if particularly mentioned in the application, and separately valued.

AND IT IS ALSO AGREED, that this Policy is made and accepted subject to the provisions of the Act of Incorporation and By-laws of the said Company, which are to be used to explain or ascertain the rights and obligations of the parties hereto, in all cases not herein otherwise provided for.

* If the title of the property has changed fill in with Transfer, if intended as Collateral Security fill in with Assign.

For value received, hereby* and set over unto and assigns,

Witness hand and seal this day of



APPROVED Secretary.

For value received hereby* and set over unto and assigns,

Witness hand and seal this day of



APPROVED Secretary.

#14 No 16551 POLICY.

MUTUAL FIRE INSURANCE COMPANY OF MONTGOMERY COUNTY, MD.

Wm McKenney Policy, &c. \$4.96 to January 1st, 1888 J J Carlepp Home Haven

Premium Note - - \$ 4.20.-

Amount Insured - \$ 7000.- Grain 375 Insured \$ 6625.-

W. H. GIBSON, INSURANCE AGENT. CENTREVILLE, MD.

Edison - A. May, 1887. 2 M.

When communicating with the office, send the number of your Policy.

The Sun Printing Establishment, Baltimore.

Received of Wm. McKenney 16551 & all others in Co. Policy No.

the sum of \$ 271.64 for Annual interest due on Premium Note given by the above named and held by the

Mutual Fire Insurance Company of Montgomery County, Md. And payable in advance on or before the expiration of thirty days from the first Monday in January, 1893. Renewing said Insurance for the year 1893, subject to the terms and conditions of the policy.

Robert H. Moore Treasurer. Paid Jan 31 1893.

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