

AMOUNT OF PREMIUM.

\$ 20.00
12.00
32.00
21.00
7.00
129.50

AMOUNT OF INSURANCE.

\$ 100
200
600
400
275
2275

MUTUAL FIRE INSURANCE COMPANY

IN MONTGOMERY COUNTY.

Whereas, August Speltshaus has become a member of the MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, 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 March 12th 1850 for the sum of Twenty Dollars, payable on demand, and bearing interest at the rate of 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, do hereby insure the said August Speltshaus his Executors, Administrators, or Assigns, agreeable to the terms and conditions of the said Company hereto annexed, to the amount of Four Hundred Dollars, against all Loss or Damage by FIRE that may happen at any time after the date hereof to the property herein described

for the term of Seven years from this date

300 on Dwelling House.
40 on Stable
60 on Corn House.

Increase
\$200 on Barn.

Increase January 30th 1857
\$200 on Dwelling House
addition, One Hundred
Dollars on House hold
Furniture, One Hundred
Dollars on Hay and Grain
in Barn.
Increase July 12th 1867
Five Hundred Dollars on
Dwelling House addition
Two Hundred Dollars on
Household Furniture
Two Hundred Dollars on
Hay and Grain in Barn.
Fifty Dollars on Corn
in Corn House, Two Hundred
Dollars on Stable. Fifty Dollars
in Stable, Seventy five Dollars on Shear
in Stable \$25. on each.

Reference being had to the appointment of the said August Speltshaus for a more particular description and forming 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, shall be and remain forever subject and liable to pay, make good, and satisfy unto the said August Speltshaus, His Heirs, Executor, Administrators, or Assigns, all such Loss or Damage, not exceeding the aforesaid sum of Four Hundred Dollars, as above expressed, which may at any time hereafter happen by reason or by means of Fire to the property herein before described; unless the said Company shall within ninety days after 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 shall pay such an amount, not exceeding the aforesaid sum of Four Hundred Dollars 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 on the property above described, the full sum of Four Hundred Dollars as above expressed, either in one or more payments; or shall repair, rebuild, or replace the same, the cost or costs of which shall amount in the aggregate to the aforesaid sum of Four Hundred Dollars, 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 hath 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 Twelfth day of March in the year of our Lord One Thousand Eight Hundred and Fifty.

ATTESTED:
Robert R. Moore Secretary
John H. Stalling President

TERMS AND CONDITIONS of the Mutual Fire Insurance Company in Montgomery County, for making Insurances against Fire:

I. Every person making an Insurance shall pay, for each Policy issued to him or her, the sum of two dollars, (so long as the State tax of one dollar exists); and a certain percentage on the amount insured (according to the greater or less hazard of the risk) will be charged by way of premium, for which he, she, or they shall give his, her, or their promissory note, payable on demand, and bearing interest at the rate of six per centum per annum; and shall pay, as a prerequisite to the Surveyor making the survey, the sum of one dollar.
II. Payment of the promissory notes given or 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, or defraying the current expenses of the Company; and shall pay, for any one fire, or for one assessment, the amount of said notes.
III. In case of cancelling an Insurance, or of the termination of a risk, the premium note or notes for such Insurance may be cancelled or shall have terminated, shall be returned, when demanded, to the party whose Insurance shall be so cancelled or terminated.
IV. 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.
V. If any property insured by this company be already insured, or shall be hereafter insured by any other company or companies, such increase of risk must be notified to the Company, and written permission therefor be obtained from the Secretary, for which an insurance or insurances must be made known to this Company, and endorsed on the Policy, or otherwise acknowledged in writing; or otherwise the Policy of this Company shall be void. And, in case of any other Insurance of Insurances on the property insured by this Policy, it is expressly declared, that in case of loss or damage by fire, that the insured shall not be entitled to recover from, or claim of this Company, any greater proportion of the loss sustained than the amount insured by this company shall bear to the whole amount of the Insurances on the property so damaged or destroyed.
VI. The company shall not be liable to pay for any loss or damage by fire happening in consequence of any invasion, civil commotion, riot, or any military or usurped power whatsoever, or from any locomotive engine.
VII. In case of any loss or damage by fire, in 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 meeting of the Board that may be called in relation to the matter, to submit a written statement of proof; and when the claim shall be adjudged, the Board of Directors shall proceed within ninety days after such adjudgment, to pay the amount of the loss, or to re-instate the party insured, at their discretion.
VIII. In case of any material increase of risk to the property insured by this Company, such increase of risk must be notified to the Company, and written permission therefor be obtained from the Secretary, for which an amount of insurance must be made known to this Company, and endorsed on the Policy, or otherwise the Policy of this Company shall be void. And, in case of any other Insurance of Insurances on the property insured by this Policy, it is expressly declared, that in case of loss or damage by fire, that the insured shall not be entitled to recover from, or claim of this Company, any greater proportion of the loss sustained than the amount insured by this company shall bear to the whole amount of the Insurances on the property so damaged or destroyed.
IX. And it is hereby expressly declared, that under the special authority conferred on this Company by the eleventh section of its charter, that in default of the payment in advance of the annual interest on all promissory notes given to and held by this Company, within Thirty Days after the first Monday January, in each and every year respectively, the Policy or Policies of such default 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 that such defaulting member or members shall remain bound for any contribution or contributions that may in mean time be assessed on the members of the Company by the Directors thereof.
X. AND IT IS ALSO AGREED, That this Insurance is not to apply 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 jewelry or bullion; nor to jewels, plate, plated ware, medals, pictures, family paintings, fire, statutory, or musical instruments, unless the same are particularly mentioned in Policy.
XI. AND IT IS ALSO AGREED, That this Insurance is not to apply 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 jewelry or bullion; nor to jewels, plate, plated ware, medals, pictures, family paintings, fire, statutory, or musical instruments, unless the same are particularly mentioned in Policy.
XII. AND IT IS ALSO AGREED, That this Insurance is not to apply 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 jewelry or bullion; nor to jewels, plate, plated ware, medals, pictures, family paintings, fire, statutory, or musical instruments, unless the same are particularly mentioned in Policy.

Rec'd of Calousville January 15th 1851, of Mr
August Speltshaus one dollar and ninety
two cents, interest on the within Policy for
the year 1851 J. P. Linstrey, Agent

No. 415 POLICY.

**MONTGOMERY COUNTY
MUTUAL INSURANCE COMPANY.**

August Speltshaus

Premium Note - - - \$ 20.52 = 22
Amount Paid - - - \$.97
Policy No. - - - 415
Annual Interest \$ 7.20

EXPIRES

March 12th 1857 12 o'clock, M.

Amount Insured - - \$ 400

Amount of Interest due Annually
Increased - - - \$ 7.77

In consideration of an additional premium paid
by the within named August Speltshaus for three Dollars
dated August 22nd 1850 received by the Mutual Insur-
ance Company of Montgomery County the amount of
the within Policy is increased One Hundred Dollars on
and upon the terms and conditions therein specified to
take effect from date of premium Note
By order of the Executive Committee
Robert McKeon, Secy

In consideration of additional premium given by
the within named August Speltshaus for three Dollars
and fifty cents 25^{cts} dated January 30th 1851 received by
187. (76.50) received by the J. & G. of Mont. the amount
of the within Policy is increased One Hundred and
thirty five Dollars and seventy five cents 75^{cts} upon the terms
and conditions therein specified to take effect from
date by order of the Mutual Insur-
ance Company of Montgomery County
1876.