

AMOUNT OF PREMIUM.

\$ 437.11 <sup>XX</sup>  
63. —  
\$ 371. —



AMOUNT OF INSURANCE.

\$ 8,250 <sup>XX</sup>  
900. —  
\$ 7,350. —

# MUTUAL FIRE INSURANCE COMPANY

IN MONTGOMERY COUNTY.

Whereas, Sarah C. Ellicott

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 her Note of hand dated May 6<sup>th</sup> 1884 for the sum of Four Hundred and Thirty Four <sup>XX</sup> Dollars, 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, do hereby insure the said Sarah C. Ellicott her Executors, Administrators or Assigns, agreeably to the terms and conditions of the said Company hereto annexed, to the amount of Eight Thousand, Two Hundred and Fifty <sup>XX</sup> 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.

- \$ 3000 <sup>XX</sup> on Dwelling House. ————— \$ 7725 <sup>XX</sup> Forward
- x 750 <sup>XX</sup> " Household Furniture. ————— 225 <sup>XX</sup> on Tenant House #3. —
- x 150 <sup>XX</sup> " Clothing. ————— 300 <sup>XX</sup> " Tenant House #4. —
- x 150 <sup>XX</sup> " Pianos. ————— \$ 8250 <sup>XX</sup> situated on Brooke Meadows
- 1800 <sup>XX</sup> " Barn. ————— farm 3/4 mile S.W. of Brighton.
- 500 <sup>XX</sup> " Hay & Grain on farm. —————
- 200 <sup>XX</sup> " Corn House & Carriage House. —————
- 1 horse x 300 <sup>XX</sup> " 3 Horses on farm. —————
- 100 <sup>XX</sup> " Cattle on farm. —————
- x 300 <sup>XX</sup> " Carriage & Harness on farm. —————
- 300 <sup>XX</sup> " Hay House. —————
- 75 <sup>XX</sup> " Tenant House #1. —————
- 100 <sup>XX</sup> " Tenant House #2. —————

Reference being had to the application of the said Sarah C. Ellicott 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 shall be and remain forever subject and liable to pay, make good, and satisfy unto the said Sarah C. Ellicott her Heirs, Executors, Administrators, or Assigns, all such Loss or Damage, not exceeding the aforesaid sum of Eight Thousand, Two Hundred and Fifty <sup>XX</sup> Dollars, 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 Eight Thousand, Two Hundred and Fifty <sup>XX</sup> 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 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 Sixth day of May in the year of our Lord, One Thousand Eight Hundred and

Eighty Four.  
ATTEST:

## Permit for the use of Steam Power for Farm Work.

In consideration of an increase in the premium note of Thirty Two <sup>00</sup> Dollars, and the observance by the assured of the following conditions and restrictions, permission is hereby granted to the holder of Policy No. 13236 to have threshing or other farm work done by steam power for a time not exceeding twenty days in any one year during the existence of the policy of which this attachment forms a part.

This permit to cover only on the following items upon which steam privilege rate is paid.

- \$ 1800 <sup>XX</sup> on Barn.
- 500 <sup>XX</sup> " Hay & Grain on farm
- 200 <sup>XX</sup> " Corn House & Carriage House
- 300 <sup>XX</sup> " 3 Horses on farm
- 100 <sup>XX</sup> " Cattle on farm.
- 300 <sup>XX</sup> " Carriage & Harness on farm
- 3200 <sup>XX</sup>

Conditions and restrictions above referred to.

- 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.

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

This attachment forms part of Policy No. 13236 of The Mutual Fire Insurance Co. of Montgomery Co., Md.

Robert R. Moore Sec'y

TITLE OR CHANGE OF OWNERSHIP SHALL MAKE VOID ANY POLICY, UNTIL SUCH CHANGE OR TRANSFER TO THE EXECUTIVE OFFICERS OF THE COMPANY SHALL BE CONSENTED TO BY THE COMPANY. NO INSURANCE WILL BE MADE TO PASS THROUGH THE ROOF UNLESS IT PASSES INTO A FLUE. No unbleached ashes shall be in the furnace, or on the roof, or in the chimney, or on the ground. All fire or chimney boards shall be of iron or other metal. The provisions of the eleventh section of its charter, relating to the annual interest on the stock, shall be held by the Company, within thirty days in each and every year, by the Company, and every such defaulting member or member shall be considered as binding on the Company, and shall be well and truly made; but no such defaulting member or member shall be entitled to any contribution or contributions that may be made by the Company to the members of the Company. This insurance is not to apply to fire on securities, deeds or other papers, or to bonds, bills, notes, or other securities, or to jewelry, medals, or bullion; nor to jewels, medals, or other articles, or to libraries, or to plate, watches and family articles mentioned in the application. This Policy is made and accepted in accordance with the Act of Incorporation and By-Laws of the Mutual Fire Insurance Company of Montgomery County, Md., and shall be used to explain or ascertain the meaning of the same in all cases not herein provided for.

AMOUNT OF PREMIUM.

\$ 4.34 XX  
63. —  
\$ 371. —



AMOUNT OF INSURANCE.

\$ 8,250 XX  
900. —  
\$ 7,350. —

# MUTUAL FIRE INSURANCE COMPANY

IN MONTGOMERY COUNTY.

Whereas,

Sarah C. Ellicott

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 her Note of hand dated May 6<sup>th</sup> 1884 for the sum of Four Hundred and Thirty Four Dollars, 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, do hereby insure the said Sarah C. Ellicott as Special Executors, Administrators or Assigns, agreeably to the terms and conditions of the said Company hereto annexed, to the amount of Eight Thousand Three Hundred and Fifty 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.

- \$ 3000 XX on Dwelling House. ————— \$ 7725 XX Forward
- X 750 XX " Household Furniture. ————— 225 XX on Tenant House #3. —
- X 150 XX " Clothing. ————— \$ 300 XX " Tenant House #4. —
- X 150 XX " Piano. ————— \$ 8250 XX situated on Brooke Meadows
- 1800 XX " Barn. ————— farm 3/4 mile S.W. of Brighton.
- 500 XX " Hay Stacks on farm. —————
- 200 XX " Corn House & Carriage House. —————
- 1 Horse X 300 XX " 3 Horses on farm. —————
- 100 XX " Cattle on farm. —————
- X 300 XX " Carriage & Harness on farm. —————
- 300 XX " Hay House. —————
- 75 XX " Tenant House #1. —————
- 100 XX " Tenant House #2. —————

Reference being had to the application of the said Sarah C. Ellicott 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 shall be and remain forever subject and liable to pay, make good, and satisfy unto the said Sarah C. Ellicott her Heirs, Executors, Administrators, or Assigns, all such Loss or Damage, not exceeding the aforesaid sum of Eight Thousand Three Hundred and Fifty Dollars, 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 Eight Thousand Three Hundred and Fifty 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 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 Sixth day of May in the year of our Lord, One Thousand Eight Hundred and Eighty Four.

ATTEST:  
Robert M. Moore Secretary. Rich. J. Petty President.

## TERMS AND CONDITIONS OF INSURANCE.

I.—Every person making an Insurance shall pay for each policy issued to him, her, or them, the sum of one dollar, (or fifty cents, when the amount insured is one thousand dollars or less,) and 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 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 a fee of fifty cents, and any arrears that may be due the Company.

IV.—In case of canceling 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 endorsed 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 the Insurance on the property so damaged or destroyed. The Company will not be answerable for loss of property by theft at the time of the fire.

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.

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 reinstate the party insured, at its discretion.

IX.—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 therefor 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 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.

X.—THE ALIENATION OF TITLE OR CHANGE OF OWNERSHIP OF THE INSURED PROPERTY SHALL MAKE VOID ANY POLICY ISSUED BY THIS COMPANY, UNTIL SUCH CHANGE OR ALIENATION SHALL BE NOTIFIED TO THE EXECUTIVE OFFICERS OF THE COMPANY, AND THEIR CONSENT THERETO SHALL BE OBTAINED IN WRITING. NO INSURANCE THROUGH THE ROOF OR VALID WHERE A STOVE PIPE PASSES THROUGH THE ROOF OR THROUGH THE SIDE WALL, UNLESS IT PASSES INTO A FLUE AND IS PROPERLY SECURED. No unleached 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.

XI.—It is hereby expressly declared, under the special authority conferred on this Company by the eleventh section of its charter, 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.

XII.—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 jewels, medals, pictures, family paintings, sculpture or statuary. Libraries, wearing apparel, musical instruments, plate, watches and family stores may be insured, if particularly mentioned in the application, and separately valued.

XIII.—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 .....  
 WITNESS: .....  
 APPROVED ..... 18  
 Secretary.

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

Witness ..... hand and seal this ..... day of .....  
 WITNESS: .....  
 APPROVED ..... 18  
 Secretary.

CANCELLED JAN 23 1892

No 13236

POLICY.

MUTUAL FIRE INSURANCE COMPANY OF MONTGOMERY COUNTY.

Sarah C. Elliott

Premium Note - - \$ 4.34

FEB 4 1892 \$ 371.00

Policy, &c. - - - \$ 4.50

Amount Insured - \$ 8.250 x x  
9.00 -  
\$ 7.350 -

Note handed  
Sarah A. Elliott  
& Jas. H. Jarney  
JAN 23 1892