

AMOUNT OF PREMIUM.

AMOUNT OF INSURANCE.

\$ 110.00
110.50
2 80 50

No. 2791



\$ 1000
650
1650-

MUTUAL FIRE INSURANCE COMPANY

IN MONTGOMERY COUNTY.

Whereas Walter H. Brooke and W. H. Pleasants have become members of the **MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY**, agreeably to the Act of Incorporation, Constitution and By-Laws thereof, and have passed and Issued to the said Corporation their Note of hand dated June 2nd 1870, for the sum of One Thousand and Seventy Dollars, payable on demand, and bearing interest at the rate of six per centum per annum, the receipt (whereof is hereby acknowledged: Not 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 Brooke and Pleasants, their Executors, Administrators, or Assigns, agreeably to the terms and conditions of the said Company hereto annexed, to the amount of One Thousand 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:

Three Hundred and Seventy five Dollars on Machine Shop, Three Hundred and Seventy five Dollars on Tools (Lathe \$263. other tools \$112.) Two Hundred and Fifty Dollars on Material in Shop.
Increased January 11th 1873, One Hundred and Fifty Dollars on Lathe ^{Increased} Twenty Five Dollars on Revolving Saw, Seventy Five Dollars on Tools, ^{Increased} Seventy Five Dollars on Material, One Hundred and Fifty Dollars on Reapers at 75 Dollars Each, One Hundred and Twenty Five Dollars on 2 Mowers at 62⁵⁰/₁₀₀ Dollars Each

Reference being had to the application of the said Walter H. Brooke and W. H. Pleasants, 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 Brooke and Pleasants their Heirs, Executors, Administrators, or Assigns, all such Loss or Damage, not exceeding the aforesaid sum of One Thousand 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 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 shall pay such an amount, not exceeding the aforesaid sum of One Thousand 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 One Thousand 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 One Thousand Dollars, 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 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 Second day of June in the year of our Lord One Thousand Eight Hundred and Seventy.

ATTEST:
Robert R. Moore Secretary.
Edw. Stabler President.

TERMS AND CONDITIONS of the Mutual Fire Insurance Company in Montgomery County for making Insurance 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 accertain per centage 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 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, or defraying the current expenses of the Company; not exceeding, 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 as 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 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 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 or 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. When store goods insured by this Company are damaged by a partial loss by fire occurring in which it is exposed to loss by fire, or when removed from a building in which it is exposed to loss by fire, or when the insured and insured, *pro rata*, in proportion that the sum insured bears to the whole value of the property at the time of said loss or damage. The Company will not be answerable for loss of property by theft, at the time of a fire.
 VI.—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 engine or engines.
 VII.—In case of any 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 same time a written statement of his, her or their loss, attested by sufficient necessary steps to pay the same within ninety days after such adjustment, (or sooner if practicable,) or to reinstate 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 such charge as may be proper must be paid. All material alterations and additions to buildings, a change of ownership, change of business, or occupant, or the act of renting or vacating the property occupied by the owner when insured, shall vitiate any policy issued on the same, unless such alteration or change shall be first notified to the Board of Directors in writing.
 IX.—Ashes shall not be kept nearer than 25 yards to insured buildings, unless in brick or stone ash-houses.
 X.—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 premium notes given to and held by this Company, within Thirty Days after the first Monday in January, in each and every year respectively, that the Policy or Policies of such defaulting member or members shall be suspended & 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 of contributions that may in the mean time be assessed on the members of the Company by the Directors thereof.
 XI.—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, plate, plated ware, medals, pictures, family paintings, sculpture, statuary, libraries, wearing apparel, or musical instruments, unless the same are particularly mentioned in this policy.
 XII.—It is also agreed, that this policy is made and accepted, subject to and in reference to the terms and conditions of the Act of Incorporation and By-Laws of the said Company; which are to be used and resorted to to explain or ascertain the rights and obligations of the parties hereto, in all cases not herein otherwise provided for.

And so also with.
 shall be approved of, our duties completed with us the Surveyor charged as aforesaid.

*In consideration of an additional Premium Note given by the within named
 Charles G. Moore & Mr. H. C. Moore for the amount of the within
 January 11th 1873 received by the M. & C. Co. of the amount of the within
 Policy in increased by the within named when the terms and conditions
 in force at this time: to take effect from date. Pay order of the 2nd of the
 term the January 16th 1873*

No. 5799 POLICY.

**MUTUAL INSURANCE COMPANY
 OF MONTGOMERY COUNTY.**

Brook & Pleasant

Premium Note . . . \$ 170.
 Policy, &c. \$ 8.50.

EXPIRES

June 2nd 1877 12 o'clock, M.

Amount Insured . . . \$ 1000.

Amount of Interest due Annually, \$ 10.20.

Increase of 6.63
 16.83

*Cancelled
 September 19 1873*

W. H. P. Printer, Cor. Calvert and Baltimore Sts., Balt.