

2021, 5, 8

EAGLE, WIS. 700-34-256

Standard Policy

Expires March 17th 1954

Property Dwelling & House Hold Furniture

Amount \$ 2000.00 Total Premium \$ 19.00
16.00

Insured Pauline Amann

Eagle Wis

SEE INSIDE OF POLICY FOR PERILS COVERED

No. **2276**

**THE HOME
INSURANCE COMPANY**

NEW YORK

NEW YORK

**H. M. Loibl Insurance Agency
EAGLE, WISCONSIN**

THIS AGENCY HAS REPRESENTED THE HOME SINCE 1900

CAPABLE -- EXPERIENCED

Fire and Extended Coverage

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.

2021, 5, 8

No. 2276

STOCK COMPANY

RENEWAL OF No.

The Home Insurance Company

NEW



YORK

NEW YORK
ORGANIZED 1853.

COVERAGES	AMOUNT	RATE	PREMIUM
Fire and Lightning - - - - -	\$ Nil	\$ Nil	\$ Nil
Fire, Lightning and Extended Coverage - - - - - (when endorsement is attached)	\$ 2000.00	{ Fire - \$ 70.55 Ext. Cov. \$.25	Fire - \$ 140.00 / 1.00 Ext. Cov. \$ 5.00
Windstorm and Hail (when endorsement is attached)	\$ Nil	\$ Nil	\$ Nil
Additional Coverages (when endorsements attached)	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ 15.00
			Total Premium \$ 20.00

INSURANCE IS PROVIDED ONLY AGAINST SUCH PERILS AND FOR COVERAGES INDICATED ABOVE BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES WHEN ENDORSED HEREON OR ADDED HERETO.

In Consideration of the Provisions and Stipulations Herein or Added Hereto

and of Nineteen and No/100 ----- Dollars Premium
 this Company, for the term of Three Years
 from the 17th day of March, 19 51 } at noon, Standard Time, at
 to the 17th day of March, 19 54 } location of property involved,
 to an amount not exceeding Two Thousand and No/100 ----- Dollars,
 does insure Pauline Amann

and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all DIRECT LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED, to the property described hereinafter while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of this Company.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

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 this Company at

EAGLE, WIS. 700-34-256

W. Peyer
Secretary

Harold C. Smith
President
H.M. Leibl Ins Agency

Countersigned this 17th day of March 19 51

Sherel Engedelen
Agent.

1 **Concealment,** This entire policy shall be void if, whether
2 **fraud.** before or after a loss, the insured has wil-
3 fully concealed or misrepresented any ma-
4 terial fact or circumstance concerning this insurance or the
5 subject thereof, or the interest of the insured therein, or in case
6 of any fraud or false swearing by the insured relating thereto.
7 **Uninsurable** This policy shall not cover accounts, bills,
8 **and** currency, deeds, evidences of debt, money or
9 **excepted property.** securities; nor, unless specifically named
10 hereon in writing, bullion or manuscripts.
11 **Perils not** This Company shall not be liable for loss by
12 **included.** fire or other perils insured against in this
13 policy caused, directly or indirectly, by: (a)
14 enemy attack by armed forces, including action taken by mili-
15 tary, naval or air forces in resisting an actual or an immediately
16 impending enemy attack; (b) invasion; (c) insurrection; (d)
17 rebellion; (e) revolution; (f) civil war; (g) usurped power; (h)
18 order of any civil authority except acts of destruction at the time
19 of and for the purpose of preventing the spread of fire, provided
20 that such fire did not originate from any of the perils excluded
21 by this policy; (i) neglect of the insured to use all reasonable
22 means to save and preserve the property at and after a loss, or
23 when the property is endangered by fire in neighboring prem-
24 ises; (j) nor shall this Company be liable for loss by theft.
25 **Other Insurance.** Other insurance may be prohibited or the
26 amount of insurance may be limited by en-
27 dorsement attached hereto.
28 **Conditions suspending or restricting insurance. Unless other-**
29 **wise provided in writing added hereto this Company shall not**
30 **be liable for loss occurring**
31 (a) while the hazard is increased by any means within the con-
32 trol or knowledge of the insured; or
33 (b) while a described building, whether intended for occupancy
34 by owner or tenant, is vacant or unoccupied beyond a period of
35 sixty consecutive days; or
36 (c) as a result of explosion or riot, unless fire ensue, and in
37 that event for loss by fire only.
38 **Other perils** Any other peril to be insured against or sub-
39 **or subjects.** ject of insurance to be covered in this policy
40 shall be by endorsement in writing hereon or
41 added hereto.
42 **Added provisions.** The extent of the application of insurance
43 under this policy and of the contribution to
44 be made by this Company in case of loss, and any other pro-
45 vision or agreement not inconsistent with the provisions of this
46 policy, may be provided for in writing added hereto, but no pro-
47 vision may be waived except such as by the terms of this policy
48 is subject to change.
49 **Waiver** No permission affecting this insurance shall
50 **provisions.** exist, or waiver of any provision be valid,
51 unless granted herein or expressed in writing
52 added hereto. No provision, stipulation or forfeiture shall be
53 held to be waived by any requirement or proceeding on the part
54 of this Company relating to appraisal or to any examination
55 provided for herein.
56 **Cancellation** This policy shall be cancelled at any time
57 **of policy.** at the request of the insured, in which case
58 this Company shall, upon demand and sur-
59 render of this policy, refund the excess of paid premium above
60 the customary short rates for the expired time. This pol-
61 icy may be cancelled at any time by this Company by giving
62 to the insured a five days' written notice of cancellation with
63 or without tender of the excess of paid premium above the pro-
64 rata premium for the expired time, which excess, if not ten-
65 dered, shall be refunded on demand. Notice of cancellation shall
66 state that said excess premium (if not tendered) will be re-
67 funded on demand.
68 **Mortgagee** If loss hereunder is made payable, in whole
69 **interests and** or in part, to a designated mortgagee not
70 **obligations.** named herein as the insured, such interest in
71 this policy may be cancelled by giving to such
72 mortgagee a ten days' written notice of can-
73 cellation.
74 If the insured fails to render proof of loss such mortgagee, upon
75 notice, shall render proof of loss in the form herein specified
76 within sixty (60) days thereafter and shall be subject to the pro-
77 visions hereof relating to appraisal and time of payment and of
78 bringing suit. If this Company shall claim that no liability ex-
79 isted as to the mortgagor or owner, it shall, to the extent of pay-
80 ment of loss to the mortgagee, be subrogated to all the mort-
81 gagee's rights of recovery, but without impairing mortgagee's
82 right to sue; or it may pay off the mortgage debt and require
83 an assignment thereof and of the mortgage. Other provisions

84 relating to the interests and obligations of such mortgagee may
85 be added hereto by agreement in writing.
86 **Pro rata liability.** This Company shall not be liable for a greater
87 proportion of any loss than the amount
88 hereby insured shall bear to the whole insurance covering the
89 property against the peril involved, whether collectible or not.
90 **Requirements in** The insured shall give immediate written
91 **case loss occurs.** notice to this Company of any loss, protect
92 the property from further damage, forthwith
93 separate the damaged and undamaged personal property, put
94 it in the best possible order, furnish a complete inventory of
95 the destroyed, damaged and undamaged property, showing in
96 detail quantities, costs, actual cash value and amount of loss
97 claimed; and within sixty days after the loss, unless such time
98 is extended in writing by this Company, the insured shall render
99 to this Company a proof of loss, signed and sworn to by the
100 insured, stating the knowledge and belief of the insured as to
101 the following: the time and origin of the loss, the interest of the
102 insured and of all others in the property, the actual cash value of
103 each item thereof and the amount of loss thereto, all encum-
104 brances thereon, all other contracts of insurance, whether valid
105 or not, covering any of said property, any changes in the title,
106 use, occupation, location, possession or exposures of said prop-
107 erty since the issuing of this policy, by whom and for what
108 purpose any building herein described and the several parts
109 thereof were occupied at the time of loss and whether or not it
110 then stood on leased ground, and shall furnish a copy of all the
111 descriptions and schedules in all policies and, if required, verified
112 plans and specifications of any building, fixtures or machinery
113 destroyed or damaged. The insured, as often as may be reason-
114 ably required, shall exhibit to any person designated by this
115 Company all that remains of any property herein described, and
116 submit to examinations under oath by any person named by this
117 Company, and subscribe the same; and, as often as may be
118 reasonably required, shall produce for examination all books of
119 account, bills, invoices and other vouchers, or certified copies
120 thereof if originals be lost, at such reasonable time and place as
121 may be designated by this Company or its representative, and
122 shall permit extracts and copies thereof to be made.
123 **Appraisal.** In case the insured and this Company shall
124 fail to agree as to the actual cash value or
125 the amount of loss, then, on the written demand of either, each
126 shall select a competent and disinterested appraiser and notify
127 the other of the appraiser selected within twenty days of such
128 demand. The appraisers shall first select a competent and dis-
129 interested umpire; and failing for fifteen days to agree upon
130 such umpire, then, on request of the insured or this Company,
131 such umpire shall be selected by a judge of a court of record in
132 the state in which the property covered is located. The ap-
133 praisers shall then appraise the loss, stating separately actual
134 cash value and loss to each item; and, failing to agree, shall
135 submit their differences, only, to the umpire. An award in writ-
136 ing, so itemized, of any two when filed with this Company shall
137 determine the amount of actual cash value and loss. Each
138 appraiser shall be paid by the party selecting him and the ex-
139 penses of appraisal and umpire shall be paid by the parties
140 equally.
141 **Company's** It shall be optional with this Company to
142 **options.** take all, or any part, of the property at the
143 agreed or appraised value, and also to re-
144 pair, rebuild or replace the property destroyed or damaged with
145 other of like kind and quality within a reasonable time, on giv-
146 ing notice of its intention so to do within thirty days after the
147 receipt of the proof of loss herein required.
148 **Abandonment.** There can be no abandonment to this Com-
149 pany of any property.
150 **When loss** The amount of loss for which this Company
151 **payable.** may be liable shall be payable sixty days
152 after proof of loss, as herein provided, is
153 received by this Company and ascertainment of the loss is made
154 either by agreement between the insured and this Company ex-
155 pressed in writing or by the filing with this Company of an
156 award as herein provided.
157 **Suit.** No suit or action on this policy for the recov-
158 ery of any claim shall be sustainable in any
159 court of law or equity unless all the requirements of this policy
160 shall have been complied with, and unless commenced within
161 twelve months next after inception of the loss.
162 **Subrogation.** This Company may require from the insured
163 an assignment of all right of recovery against
164 any party for loss to the extent that payment therefor is made
165 by this Company.

DWELLING AND CONTENTS FORM

Attached to and forming part of Policy No. 2276 of the Home Insurance Co of New York issued at its Eagle Wis Wisconsin Agency. Dated March 17th 1953

This policy covers the following described property, all situated Dwelling & Household Furniture Lot 11 Block A Pittmans Addition

City of Eagle State of Wisconsin

* 1. \$ 1400.00 ON the Composition roof Asbestos Shingle in One family dwelling, occupied as a Permanent residence, including building equipment and fixtures and outdoor equipment pertaining to the service of the premises (if the property of the owner of the dwelling), while located on the above described premises, but not trees, shrubs, plants or lawns.

The Insured may apply up to ten per cent (10%) of the amount specified for Item 1 to cover private structures appertaining to the above described premises and located thereon but not structures used for mercantile, manufacturing or farming purposes.†

The Insured may apply up to ten per cent (10%) of the amount specified for Item 1 to cover rental value as defined in Item 6, but not exceeding one-twelfth (1/12) of said ten per cent (10%) for each month the above described dwelling or appurtenant private structures (except those used for mercantile, manufacturing or farming purposes) or parts thereof are untenable.†

* 2. \$ 800.00 ON household and personal property usual or incidental to the occupancy of the premises as a dwelling (except aircraft, motor vehicles and boats other than rowboats and canoes), including household and personal property purchased under an installment plan and usual or incidental to a dwelling, belonging to the Insured or for which the Insured may be liable or, at the option of the Insured, belonging to a member of the family of the Insured or to a servant thereof, while contained in the above described dwelling or appurtenant private structures or while on the above described premises.

The Insured may apply up to ten per cent (10%) of the amount specified for Item 2 to cover property described therein and insured thereby (except rowboats, canoes, animals and pets) belonging to the Insured or any member of the family of, and residing with the Insured, while elsewhere than on the described premises but within the limits of that part of Continental North America included within the United States of America, Alaska, the Dominion of Canada and Newfoundland; however, it is warranted by the Insured that such extension of this insurance shall in no wise inure directly or indirectly to the benefit of any carrier or other bailee.†

The Insured (if not the owner of the described premises) may apply up to ten per cent (10%) of the amount specified for Item 2 to cover improvements, alterations or additions to the above described dwelling and private structures appertaining thereto (except those used for mercantile, manufacturing or farming purposes).†

Loss, if any, under Item 2 shall be adjusted with the Insured specifically named and shall be payable to him unless other payee is specifically named hereunder.

* 3. \$ Nil ON DESCRIBE

* 4. \$ Nil ON DESCRIBE

* 5. \$ Nil ON trees, shrubs or plants, except those grown for commercial purposes, on the above described premises, but this Company shall not be liable for more than One Hundred Dollars (\$100) on any one tree, Ten Dollars (\$10) on any one shrub, nor One Dollar (\$1) on any one plant.

* 6. \$ Nil ON the rental value (as hereinafter defined) of dwelling and appurtenant private structures (except those used for mercantile, manufacturing or farming purposes) or parts thereof described in Item 1, but not exceeding one-twelfth (1/12) of the amount specified for Item 6 for any one month of untenability nor a proportionate part thereof for any period less than one month.

The term "rental value" shall mean the fair rental value of the dwelling or appurtenant private structures (except those used for mercantile, manufacturing or farming purposes) whether rented or not for the period of time required with the exercise of due diligence and dispatch to restore the same to a tenable condition, less such charges and expenses as do not continue.

* 7. \$ Nil ON unearned premiums of this policy. (Applies only in consideration of additional premium therefor). In consideration of \$ additional premium the Unearned Premium Endorsement printed on the reverse side of this form is made effective, subject, however, to all of its provisions.

*Insurance attaches hereunder only to those items for which an amount is shown in the space provided therefor and not exceeding said amount under such item.

†It is a condition of this insurance that in the event the Insured elects to apply the 10% optional provisions of Items 1 or 2, this Company shall not be liable for a greater proportion of any loss than would have been the case if similar election were made under optional provisions of all policies covering the same property.

Extended Coverage (Perils of Windstorm, Hail, Explosion, Riot, Riot Attending a Strike, Civil Commotion, Aircraft, Vehicles, Smoke, Except as Hereinafter Provided): Coverage against the perils indicated in the above caption in accordance with and subject to all the terms and conditions of the Extended Coverage appearing on the reverse side of this form will become effective only in consideration of an additional premium next specifically inserted herein.

Rate for Extended Coverage .25 Additional Premium, \$ 5.00

Standard Mortgage Clause (Uniform Form No. 127B) (Applies to Building Items only, but this entire clause is void unless name of mortgagee or trustee is inserted in this clause):

Loss or damage, if any, under this policy, shall be payable to

INSERT ADDRESS OF MORTGAGEE OR TRUSTEE

mortgagee [or trustee] as interest may appear, and this insurance, as to the interest of the mortgagee [or trustee] only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy; provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee [or trustee] shall, on demand, pay the same.

Provided also, that the mortgagee [or trustee] shall notify this Company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee [or trustee] and, unless permitted by this policy, it shall be noted thereon and the mortgagee [or trustee] shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

This Company reserves the right to cancel this policy at any time as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee [or trustee] for ten days after notice to the mortgagee [or trustee] of such cancellation and shall then cease, and this Company shall have the right, on like notice, to cancel this agreement.

Whenever this Company shall pay the mortgagee [or trustee] any sum for loss or damage under this policy, and shall claim that, as to the mortgagor or owner, no liability therefor existed, this Company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may at its option, pay to the mortgagee [or trustee] the whole principal due or to grow due on the mortgage, with interest accrued thereon to the date of such payment, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee [or trustee] to recover the full amount of his, her or their claim.

THE PROVISIONS PRINTED ON THE BACK OF THIS FORM ARE HEREBY REFERRED TO AND MADE A PART HEREOF.



Form No. 49 (1-46) IND., IA., MICH., NEBR., NO. DAK., OHIO, SO. DAK., WIS., COLO., WYO., N. MEX.

Agent signature

NOTE TO AGENTS: This form may be used on either, a Fire, or a Windstorm, or a Combined Fire and Windstorm, Policy. This form to be used only for covering buildings or contents of the following classes: Dwellings containing two families or less; Private Boarding and Rooming Houses with not more than twenty rooms for lodging and/or with not more than twenty boarders; Private Outbuildings in connection therewith; but excluding Farm Property.

Automatic Reinstatement Clause: The amount of insurance hereunder involved in a loss payment of not more than Two Hundred Fifty Dollars (\$250) for this policy shall be automatically reinstated.

Awning Clause: It is a condition of this policy that cloth awnings attached to the building are not covered against loss by windstorm or hail except when the Extended Coverage is made a part of this policy and premium charged for such Extended Coverage.

Electrical Apparatus Clause (This Clause Void as to Windstorm Insurance): If electrical appliances or devices (including wiring) are covered under this policy, this Company shall not be liable for any electrical injury or disturbance to the said electrical appliances or devices (including wiring) caused by electrical currents artificially generated unless fire ensues, and if fire does ensue this Company shall be liable only for its proportion of loss caused by such ensuing fire.

Inherent Explosion Clause (This Clause Void as to Windstorm Insurance): This policy shall cover direct loss to the property covered caused by explosion occurring in the herein described dwelling or appurtenant private structures or in any structure containing property covered hereunder from hazards inherent therein, but this Company shall not be liable for loss by explosion originating within steam boilers, steam pipes, steam turbines, steam engines, fly-wheels.

Permission Granted: (a) For such use of premises as is usual or incidental to the described occupancy; (b) For the described premises to be vacant or unoccupied without limit of time; and (c) To make alterations, additions and repairs and to complete structures in course of construction, and this policy (so far as it applies to building) covers all lumber and materials on the premises or adjacent thereto.

UNEARNED PREMIUM ENDORSEMENT

In consideration of the premium indicated under Item 7, this policy covers not to exceed the amount specified and inserted in dollar blank provided therefor in Item 7 on premiums charged for this policy (but not this Endorsement) which, by virtue of a loss under this policy, become earned for the unexpired term.

The Limit of liability under this Endorsement shall be computed on a pro rata basis, being such proportion of the premiums charged under this policy (from date of attachment of this Endorsement to expiration) as the number of days from date of loss to expiration bears to the number of days from date of attachment of this Endorsement to expiration, and the amount recoverable hereunder shall not exceed the Limit of liability nor a pro rata proportion thereof for partial loss.

If this policy be divided into two or more items, (not including this Endorsement), the foregoing provisions of this Endorsement shall apply to each item separately.

EXTENDED COVERAGE

(Perils of Windstorm, Hail, Explosion, Riot, Riot Attending a Strike, Civil Commotion, Aircraft, Vehicles, Smoke, Except as Hereinafter Provided)

1 In consideration of the premium for this coverage shown on reverse side hereof, and subject to provisions and stipulations
2 (hereinafter referred to as "provisions") herein and in the policy to which this Extended Coverage is attached, including
3 riders and endorsements thereon, the coverage of this policy is extended to include direct loss by WINDSTORM, HAIL,
4 EXPLOSION, RIOT, RIOT ATTENDING A STRIKE, CIVIL COMMOTION, AIRCRAFT, VEHICLES AND SMOKE.
5 This Extended Coverage does not increase the amount or amounts of insurance provided in the policy to which it is
6 attached.

7 If this policy covers on two or more items, the provisions of this Extended Coverage shall apply to each item separately.

8 **Substitution of Terms:** In the application of the provisions of this policy, including riders and endorsements (but not
9 this Extended Coverage), to the perils covered by this Extended Coverage, wherever the word "fire" appears there shall be
10 substituted therefor the peril involved or the loss caused thereby, as the case requires.

11 **Apportionment Clause:** This Company shall not be liable for a greater proportion of any loss from any peril or perils
12 included in this Extended Coverage than (1) the amount of insurance under this policy bears to the whole amount of fire
13 insurance covering the property, whether valid or not and whether collectible or not, and whether or not such other fire in-
14 surance covers against the additional peril or perils insured hereunder; (2) nor for a greater proportion than the amount of
15 insurance under this policy bears to the amount of all insurance, whether valid or not and whether collectible or not, cover-
16 ing in any manner such loss; furthermore, if there be insurance other than fire insurance covering any one or more of the
17 perils causing loss hereunder, covering specifically any individual unit of property involved in the loss, only such proportion
18 of the insurance under this policy shall apply to such unit specifically insured, as the value of such unit shall bear to the
19 total value of all the property covered under this policy, whether such other insurance contains a similar clause or not.

20 **Glass Clause:** It is expressly stipulated as applicable to all perils included in this Extended Coverage that only such
21 proportion of the insurance under this policy on any building covers on plate, stained, leaded or cathedral glass therein as
22 the value of such glass which is damaged bears to the total value of said building.

23 **Waiver of Policy Provisions:** A claim for loss from perils included in this Extended Coverage shall not be barred be-
24 cause of vacancy or unoccupancy.

25 **Provisions Applicable Only to Windstorm and Hail:** This Company shall not be liable for loss caused directly or in-
26 directly by (a) frost or cold weather or (b) snow storm, tidal wave, high water or overflow, whether driven by wind or not.
27 This Company shall not be liable for loss to the interior of the building or the insured property therein caused, (a) by
28 rain, snow, sand or dust, whether driven by wind or not, unless the building insured or containing the property insured shall
29 first sustain an actual damage to roof or walls by the direct force of wind or hail and then shall be liable for loss to the
30 interior of the building or the insured property therein as may be caused by rain, snow, sand or dust entering the building
31 through openings in the roof or walls made by direct action of wind or hail or (b) by water from sprinkler equipment or
32 other piping, unless such equipment or piping be damaged as a direct result of wind or hail.

33 **Provisions Applicable Only to Explosion:** This Company shall not be liable for loss by explosion, rupture or bursting
34 of steam boilers, steam pipes, steam turbines, steam engines, fly-wheels owned, operated or controlled by the Insured or lo-
35 cated in the building(s) described in this policy.

36 Any other explosion clause made a part of this policy is superseded by this Extended Coverage.

37 **Provisions Applicable Only to Riot, Riot Attending a Strike and Civil Commotion:** Loss by riot, riot attending a strike
38 or civil commotion shall include direct loss by acts of striking employees of the owner or tenant(s) of the described build-
39 ing(s) while occupied by said striking employees and shall also include direct loss from pillage and looting occurring during
40 and at the immediate place of a riot, riot attending a strike or civil commotion. This Company shall not be liable, how-
41 ever, for loss resulting from damage to or destruction of the described property owing to change in temperature or inter-
42 ruption of operations resulting from riot or strike or occupancy by striking employees or civil commotion, whether or not
43 such loss, due to change in temperature or interruption of operations, is covered by this policy as to other perils.

44 **Provisions Applicable Only to Loss by Aircraft and Vehicles:** Loss by "aircraft" includes direct loss by objects falling
45 therefrom. The term "vehicles," as used in this Extended Coverage, means vehicles running on land or tracks but not air-
46 craft. This Company shall not be liable, however, for loss (a) by any vehicles owned or operated by the Insured or by any
47 tenant of the described premises; (b) by vehicles to fences, driveways, walks or lawns; (c) to aircraft or vehicles including
48 their contents other than stocks of aircraft or vehicles in process of manufacture or for sale.

49 **Provisions Applicable Only to Smoke:** The term "smoke" as used in this Extended Coverage means only smoke due to a
50 sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by a
51 smoke pipe, and while in or on the premises described in this policy, excluding, however, smoke from fireplaces or industrial
52 apparatus.

53 **Provisions Applicable Only when this Extended Coverage is attached to a Policy Covering Additional Living Expense,
54 Rents or Leasehold Interest:** When this Extended Coverage is attached to a policy covering Additional Living Expense,
55 Rents or Leasehold Interest, the term "direct," as applied to loss, means loss, as limited and conditioned in such policy, re-
56 sulting from direct loss to described property from perils insured against; and, while the business of the owner or tenant(s)
57 of the described building(s) is interrupted by a strike at the described location, this Company shall not be liable for any
58 loss owing to interference by any person(s) with rebuilding, repairing or replacing the property damaged or destroyed or
59 with the resumption or continuation of business.



Form No. 49 (1-46)

CAUTION

WHEN THIS EXTENDED COVERAGE IS PURCHASED FOR ONE FIRE POLICY, THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.

UNIFORM STANDARD

ENDORSEMENT
(TO BE ATTACHED TO POLICY)

FORM NO. 60
(Edition Mar. '38)

Agency at Eagle Wisconsin

Policy No. 2276

Home Insurance Co Insurance Company

of New York

Name of Insured Pauline Anann

Location of property Lot 11 Block A Pittmane Addition

HERE GIVE STREET NUMBER, OR LOT OR BLOCK NUMBER OR TOWNSHIP, SECTION AND RANGE

City } Eagle Wis Tariff No. _____ Map No. _____
Town }

Property Insured Dwelling and Household Furniture

(State whether building, machinery or stock, and whether specific or blanket. If

specific, state amount on each item, if more than one.)

Clauses—Co-insurance _____ Average or Pro rata _____

(State what % and items to which the clause applies.)

(Answer "Yes" or "No.")

Date of policy March 17 1951 Expiration March 17 1954 Amount \$ 2000.00

Fire Old Rate .70 New Rate .55 Return Premium \$ 3.00 Addnl. Premium \$ _____

Windstorm Old Rate _____ New Rate _____ Return Premium \$ _____ Addnl. Premium \$ _____

Extended Coverage Old Rate _____ New Rate _____ Return Premium \$ _____ Addnl. Premium \$ _____

Five
Correct premium \$ 11.00 Return Premium \$ 3.00



Answer all questions on reverse side.

60 3-14-38

Date of endorsement April 2nd 1951 19 _____

Isabel Engelstein Agent.

FOR USE WHEN THE POLICY IS ASSIGNED

- 1. Is assignment based on actual sale?.....
(If not, define interest of assignee).....
- 2. How long have you known assignee?.....
- 3. What is his financial condition?.....
- 4. Is he reliable and trustworthy?.....
- 5. If a newcomer what is former residence?.....

FOR USE WHEN PROPERTY IS MORTGAGED

- 6. Amount of Mortgage \$.....
- 7. When Due?.....
- 8. Cash market value of property mortgaged, \$.....

FOR USE WHEN VACANCY PERMIT IS GRANTED

- 9. How near is building to good occupied dwelling?.....
- 10. Is it carefully looked after daily by some responsible person?.....

REMARKS BY AGENT

.....

For USE WHEN REMOVED to NEW LOCATION

FIRE MAP

Vol.....Page.....Block.....Street No.....

This Co. has other Insurance: (Give Policy Nos. and Amts.)
 On or in this risk.....
 On adjoining risks.....
 Within 100 feet.....

Is risk under adequate fire protection?.....
 Have you personally examined it?.....
 When?.....

OCCUPANCY

Basement.....
 1st story.....
 2nd ".....
 3rd ".....
 4th ".....

EXPOSURES

(To be used only when not shown on Fire Map)

North.....
 South.....
 East.....
 West.....

