

No. 2280437 STOCK POLICY \$3000.00

# Scottish Union & National Insurance Company

SIR WALTER SCOTT BART FIRST PRESIDENT OF THIS COMPANY

UNITATE FORTIOR

35 St Andrew Square  
EDINBURGH  
3 King William Street  
LONDON.

UNITED STATES BRANCH,  
Hartford, Conn.

Martin Bennett, Manager  
James H. Brewster, Asst Manager  
Established 1824

In Consideration of the Stipulations herein named and of Thirty Six Thousand Dollars Premium  
Does Insure A. G. M. Dowell  
from the 19th day of August 1898, at noon, to the 19th day of August 1899, at noon,  
against all direct loss or damage by fire, except as hereinafter provided,  
To an amount not exceeding Five Thousand Dollars,  
to the following described property while located and contained as described herein, and not elsewhere, to wit:

-- H. C. McDowell --

On his three story metal roof brick building, including plate glass, situate No. 454 West Main Street, occupied for office purposes, printing house and for sign painting purposes. Privilege to use electric motor and to use kerosene for lights, and to make ordinary alterations and repairs.  
Additional Concurrent Insurance Allowed.

**EIGHTY PER CENT. CO-INSURANCE CLAUSE.**  
Adopted by the Louisville Board of Fire Underwriters.

It is a part of the consideration of this Policy, and the basis upon which the rate of premium is fixed, that the assured shall maintain insurance on the property described by this Policy, to the extent of at least eighty (80) per cent. of the actual cash value thereof, and that failing so to do, the assured shall be a co-insurer to the extent of such deficit, and to that extent shall bear his, her, or their proportion of any loss, and it is expressly agreed that in case there shall be more than one item or division in the form of this Policy, this clause shall apply to each and every item.

**ELECTRIC LIGHT ENDORSEMENT.**  
Adopted by the Louisville Board of Fire Underwriters

Permission is hereby granted assured under the policy hereto attached to use Electric Lights or Motor, a certificate having been procured by the assured from the Inspector of Electric Lights and wires of the Louisville Board of Fire Underwriters, in force at the time the equipment was inspected and a certificate issued.  
It being expressly understood and agreed between the assured and this Insurance Company that all Arc currents of electricity will be cut out from lamps whenever the assured or his employe or employes are not on duty in the room where the electric light or lights are used, and also cut out on the outside of the building where this policy attaches when no one is on duty therein; except on incandescent light loops, where approved cut-outs are placed inside the building.  
It being also understood and agreed that no alterations shall be made in the equipment except in accordance with the rules of the Louisville Board of Fire Underwriters and notice of proposed change given the said Board, and that this policy does not cover any portion of the electric light equipment, plant, or appliance, except it be hereinafter specifically insured, and in that event this Company shall not be liable for loss or damage to dynamo caused by electric currents in them.

This slip being attached to and forming a part of Policy No. 2280437 of the  
Scottish Union & National Insurance Company of Edinburgh  
Avery, Prind, Young Agents

Loss, if any, payable to  
North-Western Mutual Life Ins. Co. of Milwaukee  
Mortgagee or Trustee, as hereinafter provided, under and subject to the provisions and conditions of the within policy.

IT BEING HEREBY UNDERSTOOD AND AGREED, that 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 property insured, nor by the occupation of the premises or refusal to pay any premium due under this Policy, then, on demand, the Mortgagee or Trustee shall pay the same. PROVIDED, ALSO, That the Mortgagee or Trustee shall notify this Company of any change of ownership or increase of hazard which shall come to his, or their knowledge, and shall have permission for such change of ownership or increase of hazard duly endorsed on this policy. AND PROVIDED FURTHER, That every increase of hazard not permitted by this Company upon, and a refusal by the Mortgagor or owner to pay, according to the printed conditions in said Policy; and also, to cancel this agreement on giving five days' notice of their intention to the Trustee or Mortgagee named therein; and from and after the expiration of the said five days this agreement shall be null and void. IT IS FURTHER AGREED, That in case of any other insurance upon the property hereby insured, then this Company shall not be liable under this policy for a greater portion of any loss sustained than the sum hereby insured bears to the whole amount of insurance on said property, issued to Mortgagee or Trustee any sum for loss under this Policy, and shall claim that, as to the Mortgagor or owner, no liability therefor existed, this Company shall at once and to the extent of such payment, be legally subrogated to all the rights of the party to whom such payments shall be made, under any and all securities held by such party for the payment of said debt. But such subrogation shall be in subordination to the claim of said party for the balance of the debt so secured. Or said Company may, at its option, pay the said Mortgagee or Trustee, the whole debt so secured, with all the interest, which may have accrued thereon to the date of such payment, and shall thereon receive from the party to whom such payment shall be made, an assignment and transfer of said debt, with all securities held by said parties for the payment thereof.

Attached to Policy No. 2280437 of the Scottish Union & National  
and to form a portion thereof.  
Aug. 19, 1898 Avery, Prind, Young Agent.

**LIGHTNING CLAUSE.**  
Adopted by the Louisville Board of Fire Underwriters August 12, 1896.

This policy shall cover any direct loss or damage caused by Lightning (meaning thereby the commonly accepted use of the term Lightning, and in no case to include loss or damage by cyclone, tornado or wind-storm), not exceeding the sum insured, nor the interest of the insured in the property, and subject in all other respects to the terms and conditions of this policy. Provided, however, if there shall be any other insurance on said property this Company shall be liable only pro rata with such other insurance for any direct loss by Lightning, whether such other insurance be against direct loss by Lightning or not.

1 This company shall not be liable beyond the actual cash value of  
2 depreciation however caused, and shall in no event exceed what it would the  
3 subject thereof, whether before or after a loss.  
4 estimate, and satisfactory proof of the loss have been received by this company  
5 and also to repair, rebuild, or replace the property lost or damaged with other  
6 no abandonment to this company of the property described.  
7 This entire policy shall be void if the insured has concealed or misrep  
8 fact or circumstance concerning this insurance or the subject thereof; or if the  
9 truly stated herein; or in case of any fraud or false swearing by the insured to  
10 the subject thereof, whether before or after a loss.  
11 This entire policy, unless otherwise provided by agreement indorsed h  
12 sured now has or shall hereafter make or procure any other contract of insuranc  
13 in whole or in part by this policy; or if the subject of insurance be a manufac  
14 or in part at night later than ten o'clock, or if it cease to be operated for more t  
15 increased by any means within the control or knowledge of the insured; or if  
16 repairing the within described premises for more than fifteen days at any or  
17 than unconditional and sole ownership; or if the subject of insurance be a  
18 fee-simple; or if the subject of insurance be personal property and be or becom  
19 the knowledge of the insured, foreclosure proceedings be commenced or notice  
20 policy by virtue of any mortgage or trust deed; or if any change, other than  
21 interest, title, or possession of the subject of insurance (except change of occupan  
22 process or judgment or by voluntary act of the insured, or otherwise; or if this  
23 gas or vapor be generated in the described building (or adjacent thereto) for use  
24 manufacture to the contrary notwithstanding) there be kept, used, or allowed o  
25 dynamite, ether, fireworks, gasoline, greek fire, gunpowder exceeding twenty-fi  
26 or other explosives, phosphorus, or petroleum or any of its products of greate  
27 States standard, (which last may be used for lights and kept for sale according  
28 provided it be drawn and lamps filled by daylight or at a distance not less th  
29 herein described, whether intended for occupancy by owner or tenant, be or  
30 ten days.  
31 This company shall not be liable for loss caused directly or indirectly b  
32 tion, or military or usurped power, or by order of any civil authority; or by th  
33 sonable means to save and preserve the property at and after a fire or when th  
34 premises; or (unless fire ensues, and, in that event, for the damage by fire on  
35 liability for direct damage by lightning may be assumed by specific agreement.)  
36 If a building or any part thereof fall, except as the result of fire, all insur  
37 shall immediately cease.  
38 This company shall not be liable for loss to accounts, bills, currency, de  
39 nor, unless liability is specifically assumed hereon, for loss to awnings, bulli  
40 jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, si  
41 tools, or property held on storage or for repairs; nor, beyond the actual value d  
42 or law regulating construction or repair of buildings, or by interruption of busi  
43 for any greater proportion of the value of plate glass, frescoes, and decorations  
44 insurance on the building described.  
45 If an application, survey, plan, or description of property be referred to i  
46 a warranty by the insured.  
47 In any matter relating to this insurance no person, unless duly authori  
48 company.  
49 This policy may be renewed by the insured under the original stipulation  
50 term, provided that any increase of hazard must be made known to this company;  
51 This policy shall be canceled at any time at the request of the insured; o  
52 such cancellation. If this policy shall be canceled as hereinbefore provided, o  
53 actually paid, the unearned portion shall be returned, on surrender of this poli  
54 tuary short rate; except that when this policy is canceled by this company b  
55 premium.  
56 If, with the consent of this company, an interest under this policy sha  
57 corporation having an interest in the subject of insurance other than the inte  
58 tions hereinbefore contained shall apply in the manner expressed in such provi  
59 interest as shall be written upon, attached, or appended hereto.

Provisions required by law to be stated in this policy. It is hereby exp  
Kingdom), and the uncalled amount of the authorized Share Capital of t  
amount of his or her share of such uncalled Capital.  
This policy is made and accepted subject to the foregoing stipulations  
pany shall have power to waive any provision or condition of this policy  
tative shall have such power or be deemed or held to have waived such p  
be claimed by the insured unless so written or attached.  
In Witness Whereof, the undersigned being duly authorized  
when countersigned by the duly authorized Agent of the Company;  
Countersigned at LOUISVILLE, KY. this  
Avery, Prind, Young

actual cash value, with proper deduction for 1  
made by the insured and this company, or, if 2  
table sixty days after due notice, ascertainment, 3  
articles at such ascertained or appraised value, 4  
ired, of its intention so to do; but there can be 5  
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fire removal to a place of safety, and is so removed, 60  
of property remaining in the original location, shall 61  
tion; if removed to more than one location, such 62  
at the value in any one such new location bears 63  
use of removal, whether to one or more locations, be 64  
e total insurance on the whole property at the time 65  
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in writing to this company, protect the property 67  
sonal property, put it in the best possible order, 68  
ch article and the amount claimed thereon; and, 69  
is company, shall render a statement to this com 70  
of the insured as to the time and origin of the fire; 71  
f each item thereof and the amount of loss thereon; 72  
any, of said property; and a copy of all the descrip 73  
location, possession, or exposures of said property 74  
herein described and the several parts thereof we 75  
ans and specifications of any building, fixtures, or 76  
ticate of the magistrate or notary public (not inter 77  
ving nearest the place of fire, stating that he has 78  
loss to the amount that such magistrate or notary 79  
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ed by this company all that remains of any property 80  
ed by this company, and subscribe the same; and, 81  
is, invoices, and other vouchers, or certified copies 82  
d by this company or its representative, and shall 83  
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dition of this policy, or any forfeiture thereof by any 92  
any examination herein provided for; and the loss 93  
estimate, and satisfactory proof of the loss herein 94  
users when appraisal has been required. 95  
portion of any loss on the described property, or f 96  
the amount hereby insured shall bear to the whole 97  
g such property, and the extent of the application 98  
is company in case of loss, may be provided for by 99  
liability for re-insurance shall be as specifically agreed 100  
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he Life Assurance Companies' Acts of the United 106  
of the Company shall be liable for more than the 107  
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to officer, agent, or other representative of this com 106  
ns and conditions no officer, agent, or represen 107  
affecting the insurance under this policy exist or 108  
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resents, at HARTFORD; to be valid, however, only 106  
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Martin Bennett  
Manager at HARTFORD, CONN.