

2010.63.34

Michigan Standard Policy.
(DWELLING)

Expires JUNE 8th, 1932

Property DWELLING & HOUSEHOLD

Amount, - - - \$ 1,000.00

Premium, - - - \$ 6.50

GOTTLIEB GLASER

No.W.D. 374898



WESTERN DEPARTMENT, 76 WEST MONROE ST. CHICAGO

W.A. CHAPMAN, Manager

HARVEY A. BUSH, Assistant Manager

J. GEO. STAUFFER, 2nd. Ass't. Mgr. Wm. H. GARTSIDE, 2nd. Ass't. Mgr.

J. J. Benik, Agent
Ontonagon, Mich.

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.

FIREMAN'S FUND

INSURANCE COMPANY

SAN FRANCISCO, CAL.

Amount \$ 1,000.00 Rate 65¢ Premium \$ 6.50

In Consideration of the Stipulations herein named
 and of SIX and 50/100 Dollars Premium,
 Does Insure GOTTLIEB GLASER

and legal representatives, to the extent of the actual cash value (ascertained with proper deductions for depreciation) of the property at the time of loss or damage, but not exceeding the amount which it would cost to repair or replace the same with material of like kind and quality within a reasonable time after such loss or damage, 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, for the term of THREE YEARS

from the 8th day of JUNE 1929, at noon,
 to the 8th day of JUNE 1932, at noon,

against all DIRECT LOSS AND DAMAGE BY FIRE, and by removal from premises endangered by fire, except as herein provided, to an amount not exceeding ONE THOUSAND Dollars,
 to the following described property while located and contained as described herein, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from fire, but not elsewhere, to wit:

- All situated on Lots 6 and 7 Block 54, Village of Ontonagon
#214 Spar St. City of Ontonagon State of Michigan.
- *1 \$ 500:- On DWELLING HOUSE, consisting of a two Story shingle Building with frame Roof, occupied and to be occupied only for dwelling purposes.
 - *2 \$ 500:- On HOUSEHOLD AND PERSONAL EFFECTS as hereinafter described, all only while contained in the above described dwelling.
 - *3 \$ On the roof BUILDING, OCCUPIED AS A PRIVATE GARAGE.
 - *4 \$ On the roof BUILDING, OCCUPIED AS A PRIVATE BARN.
 - *5 \$ On HORSES AND COWS, subject to limitations on inside pages of policy, and
 - *6 \$ On VEHICLES (excepting automobiles and motorcycles), Robes, Horse and Carriage Equipment, all only while contained in above described barn and/or garage
 - *7 \$ On SHEDS, OUTBUILDINGS AND FENCES on above described premises.
 - *8 \$ On
 - *9 \$ On

\$ 1,000.00 Total Insurance.
 All items as described, defined and limited hereon and on the following pages hereof are hereby referred to and made a part of this policy of insurance.
 *No insurance attaches under any of the above items unless a certain amount is specified and inserted in blank immediately preceding the item.
 This insurance shall also cover under Item No. _____ the fuel oil tank, including connections, located _____
 Loss, if any, to be adjusted only with the insured named herein and payable to the insured and _____

as their respective interests may appear, subject, nevertheless, to all the terms and conditions of the policy.
 NOTE—For information only.—The above described dwelling is occupied, or to be occupied, by one families. Not exceeding ten (10) per cent of the amount of any item of this policy on personal property shall cover also, as per above form, property of guests and servants, loss, if any, to be adjusted with and payable to the insured named in this policy.
 AUTOMOBILE AND GASOLINE STOVE PERMIT—(Permit to keep automobiles is void unless number of machines and location is given). Subject to the conditions on inside page of this policy permission is granted to use gasoline stoves in the premises described in this policy; and to keep not more than three automobiles using gasoline, in the building described under Item No. 3 of this policy.
 Permission granted for the within described premises to be and remain vacant for a period not exceeding sixty (60) days at any one time, the term "vacant" being construed to mean an empty building devoid of personal habitation; or to be and remain unoccupied for a period not exceeding six (6) months at any one time, the term "unoccupied" being construed to mean a building that is entirely furnished, but with personal habitants temporarily absent.
 This policy is made and accepted subject to the foregoing stipulations and conditions, and to the stipulations and conditions printed on the back hereof, which are hereby made a part of this policy, together with such other provisions, stipulations and conditions as may be endorsed hereon or added hereto as herein provided.

In Witness Whereof, this Company has executed and attested these presents; but this policy shall not be valid until countersigned by the duly authorized Agent of the Company at Ontonagon, Mich.

A. I. Blanchard Secretary. *[Signature]* President.

Countersigned at Ontonagon, Mich.
 this 8th day of June 1929 *J. J. Benis* Agent.

1 **Fraud, mis-** This entire policy shall be void if the insured
2 **representation,** has concealed or misrepresented any ma-
3 **etc.** terial fact or circumstance concerning this
4 **insurance or the subject thereof;** or in case of any fraud or false
5 **swearing by the insured touching any matter relating to this**
6 **insurance or the subject thereof, whether before or after a loss.**
7 **Uninsurable** This policy shall not cover accounts, bills,
8 **and Excepted** currency, deeds, evidence of debt, money,
9 **Property** notes or securities; nor, unless specifically
10 **scripts, mechanical drawings, dies or patterns.** named herein in writing, bullion, manu-
11 **Hazards not** This Company shall not be liable for loss
12 **covered.** or damage caused directly or indirectly by
13 **13** invasion, insurrection, riot, civil war or
14 **14** commotion, or military or maraud power, or by order of any
15 **15** civil authority; or by theft; or by neglect of the insured to use
16 **16** all reasonable means to save and preserve the property at and
17 **17** after a fire or when the property is endangered by fire in
18 **18** neighboring premises.
19 **20** This entire policy shall be void, unless otherwise provided
20 **21** by agreement in writing added hereto
21 **22** **Ownership, etc.** (a) If the interest of the insured be other than
22 **23** unconditional and sole ownership; or (b) if
23 **24** the subject of insurance be a building on ground not owned by
24 **25** the insured in fee simple; or (c) if, with the knowledge of the
25 **26** insured, foreclosure proceedings be commenced or notice given
26 **27** of sale of any property insured hereunder by reason of any mort-
27 **28** gage or trust deed; or (d) if any change, other than by the death
28 **29** of an insured, take place in the interest, title or possession of
29 **30** the subject of insurance (except change of occupants without
30 **31** increase of hazard); or (e) if this policy be assigned before a loss.
31 **32** Unless otherwise provided by agreement in writing added
32 **33** hereto this Company shall not be liable for loss or damage
33 **34** occurring
34 **35** **Other insurance,** (a) while the insured shall have any other
35 **36** contract of insurance, unknown to this
36 **37** Company or its agent, on property covered by this policy or
37 **38** (b) while the hazard is increased by any
38 **39** means within the control or knowledge of
39 **40** the insured; or
40 **41** **Repairs, etc.** (c) while mechanics are employed in building,
41 **42** altering or repairing the described premises
42 **43** beyond a period of fifteen days; or
43 **44** **Explosives,** (d) while illuminating gas or vapor is gener-
44 **45** ated of the described premises or while
45 **46** (any usage or custom to the contrary not-
46 **47** withstanding there is kept, used or allowed on the described
47 **48** premises fire-works, Greek fire, phosphorus, explosives, benzene,
48 **49** gasoline, naphtha or any other petroleum product of greater
49 **50** inflammability than kerosene oil, gunpowder, exceeding twenty
50 **51** five pounds, or kerosene oil exceeding five barrels; or
51 **52** **Factories,** (e) if the subject of insurance be a manufac-
52 **53** turing establishment while operated in
53 **54** whole or in part between the hours of ten P. M. and five A. M.,
54 **55** or while it ceases to be operated beyond a period of ten days; or
55 **56** **Unoccupancy,** (f) while a described building, whether in-
56 **57** tended for occupancy by owner or tenant, is
57 **58** vacant or unoccupied beyond a period of ten days; or
58 **59** **Explosion,** (g) by explosion or lightning unless fire
59 **60** ensues, and that event, for loss of damage
60 **61** by fire only.
61 **62** **Chattel** Unless otherwise provided by agreement in
62 **63** writing added hereto this Company shall
63 **64** not be liable for loss or damage to any property insured here-
64 **65** under while incumbered by a chattel mortgage, and during the
65 **66** term of such incumbrance this Company shall be liable only
66 **67** for loss or damage to any other property insured hereunder.
67 **68** **Fall of building,** If a building, or any material part thereof,
68 **69** fall or except as the result of fire, all insurance
69 **70** by this policy on such building or its contents shall immediately
70 **71** cease.
71 **72** The extent of the application of insurance
72 **73** under this policy and of the contribution to
73 **74** be made by this Company in case of loss or damage, and any
74 **75** other agreement inconsistent with a waiver of any of
75 **76** the conditions or provisions of this policy, may be provided for
76 **77** by agreement in writing added hereto.
77 **78** No one shall have power to waive any pro-
78 **79** vision or condition of this policy except such
79 **80** as by the terms of this policy may be the subject of agreement
80 **81** added hereto, nor shall any such provision or condition be held
81 **82** to be waived unless such waiver shall be in writing added hereto,
82 **83** nor shall any provision or condition of this policy or any here-
83 **84** tofore be held to be waived by any treatment, act or proceed-
84 **85** ing on the part of this Company relating to appraisal or to any
85 **86** examination herein provided for; nor shall any privilege or per-
86 **87** mission affecting the insurance hereunder exist or be claimed by
87 **88** the insured unless granted herein or by rider added hereto.
88 **89** **Cancellation** This policy shall be cancelled at any time
89 **90** at the request of the insured, in which case
90 **91** of policy. the Company shall, upon demand and
91 **92** tender of this policy, refund the excess of paid premium above
92 **93** the customary short rate for the expired time. This policy
93 **94** may be cancelled at any time by the Company by giving to the
94 **95** insured a five days' written notice of cancellation with or with-
95 **96** out tender of the excess of paid premium above the pro rata
96 **97** premium for the expired time, which excess, if not tendered,
97 **98** shall be refunded on demand. Notice of cancellation shall state
98 **99** that said excess premium (if not tendered) will be refunded on
99 **100** demand.

"PROVISIONS REQUIRED BY LAW TO BE STATED IN THIS POLICY."

This Policy is in a stock corporation and is issued under and in pursuance of the act of the Legislature of the State of California, entitled "An Act to provide for the establishment and maintenance by fire insurance corporations of guaranty surplus funds and special reserve funds and thereby limiting liability and to provide for the vote by policyholders of recourse against stockholders of such corporations." Approved May 31, 1917.

The insured, by accepting this policy waives any recourse to the stockholders of this corporation, and agrees, in case of making any claim hereunder to look solely to the assets and property of the corporation as and to the extent provided in said act.

DESCRIPTIONS, DEFINITIONS, LIMITATIONS AND PERMITS

The terms "DWELLING HOUSE," "PRIVATE BARN" AND/OR "GARAGE" shall mean the building, including foundations, plumbing, electric wiring and stationary heating, lighting and ventilating apparatus and fixtures therein; awnings, door and window screens, and storm doors and windows; also all permanent fixtures belonging to and constituting a part of said buildings occupied, and to be occupied only for the respective purpose named.

If the building hereby insured is occupied by tenants, this insurance shall also cover under this item, if the property of owner of building, and not otherwise insured, floor coverings, mirrors, stoves, refrigerators, cleaning apparatus, hose and other fire extinguishing appliances, bed, linens, tools and implements, if constituting a part of the equipment used in the building and only while contained in, or attached to, the within described building.

This insurance shall also cover under this item, if the property of owner of building, awnings, door and window screens and storm doors and windows, belonging to within described building, while stored in outbuildings on the within described premises.

The term "HOUSEHOLD AND PERSONAL EFFECTS" shall mean household and personal effects of every description belonging to insured and all members of the insured's family, usual or incidental to the occupancy of the premises by the insured as a dwelling, excluding accounts, bills, currency, deeds, evidence of debt, money, notes or securities; while contained in the building described as item No. 1, and if not otherwise specifically insured, while stored in outbuildings on the within described premises.

This insurance shall also include the interest or liability under contract of the insured in articles, covered under this item, purchased on the installment plan.

"HORSES AND COWS"—In case of loss this company will not be liable for more than \$250 on any one horse, or more than \$100 on any one cow, and only for its pro rata proportion thereof in case of other insurance, only while contained in within described barn, and against loss by lightning while on or off the premises.

The term "VEHICLES" shall also include (excepting automobiles and motorcycles, storage and use of which is prohibited unless permission is specifically endorsed hereon) rollers, horse and carriage equipment, bicycles in use, hay, grain, feed, coal and wood; mechanical, carpenter, barn and garden tools and implements; all only while contained in within described barn and/or garage.

It is made a condition of this insurance that the premises shall be kept properly closed and secured to prevent trespassing or the entrance of unauthorized persons during the term of vacancy or unoccupancy.

If the premises are vacant for a period exceeding sixty (60) days, or unoccupied for a period exceeding six (6) months, at any one time, this policy is void unless a special form of permission therefor is attached hereto.

Other insurance permitted.
Permission granted to make alterations, improvements and repairs to any building herein described, and to complete same if under construction, and the insurance, if any hereunder, on such building is hereby extended and made to cover, such alterations, improvements and repairs, and the building materials and supplies therefor or entering into the construction of such building, while contained thereon or on the premises immediately adjacent thereto.

Permission granted to use electricity for light, heat and power in the premises described in this policy.
Caution—See that the entire electrical equipment is installed and maintained in full compliance with the standard requirements of the National Electrical Code, copy of which may be obtained of your insurance agent.

Permission granted to use artificial or natural gas for fuel or light only when supplied through public service gas pipes, but this company will not be liable for damage by explosion of artificial or natural gas unless fire ensues, and then for damage by fire only.

Note—The granting of the above permits does not waive any schedule charge therefor.
FUEL OIL AND KEROSENE OIL PERMIT
Subject to the following conditions, permission is granted to keep and use fuel oil and/or kerosene oil for light, heat and power, in the premises described in this policy.

The conditions of this permit, in so far as they are within control of the insured, are as follows:
1—That not to exceed a total of five (5) barrels of fuel oil and/or kerosene oil shall be kept in the premises described in this policy. (If a greater quantity than five (5) barrels is kept, permission may be granted therefor by separate endorsement and upon payment of additional premium.)

2—That the handling of fuel oil and/or kerosene oil shall be done by daylight or incandescent electric light only.
3—That the term "premises," as used in this permit, means only the building (or buildings) described in this policy, or such portions of same as are occupied by the insured.

AUTOMOBILE AND GASOLINE STOVE PERMIT
The conditions of this permit, in so far as they are within control of the insured, are as follows:
1—That no claim shall be made for loss or damage to an automobile, any of its parts or equipment, unless such automobile, its parts or equipment, is specifically mentioned as insured under this policy.

2—That the filling, emptying or opening of any gasoline reservoir of an automobile or a gasoline stove, while same is contained in said building, shall be done by daylight or incandescent electric light only, and that there shall be no other artificial light, and no fire or blaze in the room where and when such reservoir is being filled or emptied, or open.

3—That, unless otherwise permitted by endorsement hereon, no gasoline in excess of ten (10) gallons (which shall be kept in a tight and entirely closed metal can, free from leaks), except that contained in the reservoir of an automobile or a gasoline stove, shall be kept or used in the premises described in this policy.

4—That the supply tank shall be at least five (5) feet from said building, unless it is buried at least two (2) feet below the level of the basement floor. All pipes for filling or ventilating the supply tank to be outside said building, and piping to pump to be laid so as to drain toward the tank.

5—The term "gasoline" shall be held to include naphtha, benzine, or any other self-propelled products of petroleum, coal or tar, by whatever name known.

6—The term "automobile" shall be held to include motorcycles, or any other self-propelled vehicle using gasoline or steam.
Note—The term "premises," as used in this permit, means only the building (or buildings) described in this policy, or such portions of same as are occupied by the insured.

Note—The granting of the above permit does not waive any schedule charge therefor.
LIGHTNING AND ELECTRICAL EXEMPTION OR DYNAMO CLAUSES

Lightning Clause: Except as provided in the Electrical Exemption or Dynamo Clause below, 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 windstorm), not exceeding the sum insured, nor the interest of the insured in the property, and not otherwise covered by other insurance, except as provided in 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.

Electrical Exemption or Dynamo Clause: If dynamos, excitors, lamps, motors, switches or other electrical appliances or devices are covered under this policy, this company shall not be liable for any electrical injury or disturbance, whether from artificial or natural causes, unless fire ensues, and then only for such loss or damage to them as may be caused by such causing fire; this limitation is operative notwithstanding any provision to the contrary in the lightning clause attached.

101 **Pro rata** This Company shall not be liable for a
102 **Liability** greater proportion of any loss or damage
103 **103** than the amount hereby insured shall bear of the whole
104 **104** insurance covering the property, whether valid or not
105 **105** whether collectible or not.
106 **106** **Noon.** The word "noon" herein means noon of
107 **107** standard time at the place of loss or damage.
108 **108** **Mortgage** If loss or damage is made payable, in whole
109 **109** or in part, to a mortgagee not named herein,
110 **110** as insured, this policy may be cancelled
111 **111** as to such interest by giving to such mortgagee a ten days'
112 **112** written notice of cancellation. Upon failure of the insured to
113 **113** render proof of loss such mortgagee shall, as if named as insured
114 **114** hereunder, but within sixty days after notice of such failure, ren-
115 **115** der proof of loss and shall be subject to the provisions hereof as
116 **116** to appraisal and times of payment and of bringing suit. On pay-
117 **117** ment to such mortgagee of any sum for loss or damage here-
118 **118** under, and if this Company shall claim that as to the mortgagee or
119 **119** owner, no liability existed, it shall, to the extent of such pay-
120 **120** ment be subrogated to the mortgagee's right of recovery and
121 **121** claim upon the collateral to the mortgage debt, but without
122 **122** impairing the mortgagee's right to sue; or it may pay the mort-
123 **123** gage debt and require an assignment thereof of the mortgage.
124 **124** Other provisions relating to the interests and obligations of such
125 **125** mortgagee may be added hereto by agreement in writing.
126 **126** The insured shall give immediate notice, in
127 **127** **Requirements** writing, to this Company, of any loss or
128 **128** in case of loss, damage, protect the property from further
129 **129** damage, forthwith separate the damaged and undamaged
130 **130** personal property, put it in the best possible order, make a
131 **131** complete inventory of the damaged and undamaged property,
132 **132** preparing the quantity and cost of each article, and the
133 **133** amount claimed thereon; and, the insured shall, within sixty
134 **134** days after the fire, unless such time is extended in writing by
135 **135** this Company, render to this Company a proof of loss, signed
136 **136** and sworn to by the insured, stating the knowledge and belief
137 **137** of the insured as to the following: the time and origin of the fire,
138 **138** the interest of the insured and of all others in the property,
139 **139** the cash value of the property insured under each item of the policy
140 **140** (and the amount of loss or damage
141 **141** thereon, all incumbrances thereon, all other contracts of in-
142 **142** surance, whether valid or not, covering any said property,
143 **143** any changes in the title, use, occupation, location, possession or
144 **144** exposure of said property since the issuing of this policy, by
145 **145** whom and for what purpose any building herein described and
146 **146** the several parts thereof were occupied at the time of fire; and
147 **147** shall furnish a copy of all the descriptions and schedules in all
148 **148** policies and if required, verified plans and specifications of any
149 **149** building, fixtures or machinery destroyed or damaged. If the
150 **150** insured, as often as may be reasonably required, shall exhibit
151 **151** to any person designated by this Company all that remain of
152 **152** any property herein described, and submit to this Company, and
153 **153** subscribe the same; and, as often as may be reasonably
154 **154** required, shall produce for examination all books of account,
155 **155** bills, invoices, and other vouchers, or certified copies thereof,
156 **156** if originals be lost, at such reasonable time and place as may
157 **157** be designated by this Company or its representative, and shall
158 **158** present extracts and copies thereof to be made.
159 **159** In case the insured and this Company shall
160 **160** **Appraisal** fail to agree as to the amount of loss or
161 **161** damage, each shall, on the written demand of either, select
162 **162** a competent and disinterested appraiser. The appraisers
163 **163** shall first select a competent and disinterested umpire; and
164 **164** failing for fifteen days to agree upon such umpire, either
165 **165** party may request the insured or this Company, such umpire shall
166 **166** be selected by a judge of a court of record in the state in which
167 **167** the property insured is located. The appraisers and the umpire
168 **168** shall appraise the loss and damage stating separately sound value
169 **169** and loss or damage to each item of the policy; and failing to
170 **170** agree, shall
171 **171** submit their differences only, to the umpire. An award in
172 **172** writing, so terminated, of any two when filed with this Company
173 **173** shall determine the amount of sound value and loss or
174 **174** damage. Each appraiser shall be paid by the party selecting
175 **175** him and the expenses of appraisal and umpire shall be paid
176 **176** by the parties equally.
177 **177** **Company's** It shall be optional with this Company to
178 **178** **options.** take all, or any part, of the articles at the
179 **179** agreed or appraised value, and also to
180 **180** repair, rebuild, or replace the property lost or damaged with
181 **181** other of the kind and quality within a reasonable time, on
182 **182** giving notice of its intention so to do within thirty days
183 **183** after the receipt of the proof of loss herein required; but
184 **184** there can be no abandonment to this Company
185 **185** **Abandonment.** of any property.
186 **186** **When loss** The amount of loss or damage for which
187 **187** **payable.** this Company may be liable shall be pay-
188 **188** able thirty days after proof of loss, as herein
189 **189** provided, is received by this Company and ascertainment of
190 **190** the loss or damage is made either by agreement between the
191 **191** insured and this Company expressed in writing, or by the
192 **192** filing with this Company of an award as herein provided.
193 **193** **Suit.** No suit or action on this policy, for the
194 **194** **recovery of any claim, shall be sustainable**
195 **195** in any court of law or equity unless all the requirements of
196 **196** this policy shall have been complied with, nor unless com-
197 **197** menced within twelve months next after the liability shall have
198 **198** accrued hereunder.
199 **199** **Subrogation.** This Company may require from the insured
200 **200** an assignment of all right of recovery
201 **201** against any party for loss or damage to the extent that pay-
202 **202** ment therefor is made by this Company.

2010.63.34

Michigan Standard Policy.
(DWELLING)

Expires JUNE 8th, 1932

Property DWELLING & HOUSEHOLD

Amount \$ 1,000.00

Premium \$ 6.50

GOTTIEB GLASER

No. W. D. **374898**



WESTERN DEPARTMENT, 76 WEST MONROE ST. CHICAGO

W.A. CHAPMAN, Manager

HARVEY A. BUSH, Assistant Manager

J. GEO. STAUFFER, 2nd Asst. Mgr. Wm. H. GARTSIDE, 2nd Asst. Mgr.

J. J. Benik, Agent
Ontonagon, Mich.

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.

Receipt for Return Premium

To be Signed by the Insured

Agency _____ 19__

IN CONSIDERATION OF

_____ Dollars

return premium, receipt of which is hereby acknowledged, this Policy is hereby cancelled and surrendered to the Company.

Insured.

No. of Policy			
No. of Renewal			
Amount Insured			
Date of Cancel.,	YEAR	MO.	DAY
“ Policy,			
Time in force,			
Premium Paid, - - - \$			
“ earned at rate, \$			
“ returned, - - - \$			
If pro rata, state reason why:			

ASSIGNMENT OF INTEREST BY INSURED.

The interest of _____ as owner of the property covered by this Policy is hereby assigned to _____ subject to the consent of **FIREMAN'S FUND INSURANCE COMPANY, of San Francisco, Cal.**

(Signature of the Insured)

Dated _____ 19__

CONSENT BY COMPANY TO ASSIGNMENT OF INTEREST.

The **FIREMAN'S FUND INSURANCE COMPANY, of San Francisco, Cal.**, hereby consents that the interest of _____ as owner of the property

covered by this Policy be assigned to _____

Dated _____ 19__

Agent.