☞ *BE SURE TO READ THE CONDITIONS ON THE INSIDE HEREOF,*

As any Deviation therefrom will render the Insurance Void.

THE MUTUAL FIRE INSURANCE COMPANY, OF CLINTON.

Incorporated under the Act of the Provincial Legislature, 20th Victoria, Chap. 75.

SUM INSURED.	PREMIUM NOTE.
$ 500.	$ 25.

SURVEY AND POLICY,		CASH PREMIUM,
$ 1.01	**POLICY** No. 2075	$ 1.00

This Policy Witnesseth: That whereas, John Smith of Burford in the County of Brant Province of Canada, has become a Member of the Mutual Fire Insurance Company of Clinton, and bound and obliged himself his Heirs, Executors and Administrators, to pay all such sum or sums of money as may be assessed by the Directors thereof, agreeably to the provisions of the several Acts authorizing the establishment of Mutual Fire Insurance Companies, in that part of the Province formerly constituting Upper Canada, and the By-Laws, Regulations, Ordinances and Requirements, made or to be made in pursuance thereof, and also secured to said Company the sum of twenty five Dollars, being the amount of the deposit or premium for insuring the sum of five hundred Dollars unto him his Heirs, Executors, Administrators and Assigns, on the following property, to wit:

On Dwelling House $ 100.
" Barn and Sheds " 150.
" Hay and Grain in Ditto " 200.
On Reaping Mowing and Thrashing Machine in do. " 25.
" Waggons Sleighs and Harness in Ditto " 25.

reference being had to his Application, bearing date herewith, filed with the Secretary of said Company, for a more particular description, and as forming a part of this Policy, during the term of Five Years, commencing at noon on the thirteenth day of May, one thousand eight hundred and sixty-two and ending at noon on the thirteenth day of May, in the year one thousand eight hundred and Sixty Seven

Now be it Known: That we, the said The Mutual Fire Insurance Company of Clinton, for and in consideration of the premises above set forth, do hereby certify, that the said John Smith has become and by these presents is Insured in and by said Company upon the property described as aforesaid, in the sum of five hundred Dollars. And the said Company do therefore promise, according to the provisions of the above mentioned Acts, to settle and pay unto said Insured, his Heirs, Executors, Administrators or Assigns, all loss or damage not exceeding in the whole the said sum last above named, which shall or may happen to the aforesaid property by means of Fire, during the time this Policy shall remain in force. The said losses and damage to be estimated according to the true and actual value of the property, at the time the same shall happen, and to be paid within three months after notice is duly given by the Insured, according to the conditions on the inside hereof.

Provided Always, And it is hereby declared, that this Company shall not be liable to make good any loss or damage by Fire, which may happen or take place by means of any invasion, insurrection, or of any military or usurped power, or by design of the Insured. *And Provided also,* that if it should so happen that the whole stock and contributions of said Company should ever be insufficient to pay and satisfy all the losses sustained by the members of said Company, in such case a just average shall be made; and the payment to be demanded in virtue of this Policy, shall be a dividend of the said stock and contributions in proportion to the sum Insured, agreeably to the tenor and true intent of the several Acts aforesaid.

And Provided Further, That the interest of the Assured in this Policy is not assignable without the consent of said Company in writing; and in case of any transfer or termination of the interest of the Assured, either by sale or otherwise, without such consent, this Policy shall thenceforth be void and of no effect. And further, that this Insurance shall at all times, and under all circumstances, be subject to the provisions, limitations and conditions contained and set forth on the back of this Policy. Also, that the Buildings hereby Insured, together with the Lands on which the same shall stand, which, by virtue of the several Acts aforesaid, stand pledged to said Company for the purpose of meeting the liabilities of the said party Assured, shall and may be sold, demised or mortgaged, for such purpose, by said Company, under their corporate seal, after one calendar month's previous notice in writing to the said party Assured, of such intention.

In Witness Whereof, *the President of said Company has signed this Policy, and affixed thereto its Corporate Seal; and the Secretary thereof has countersigned the same, at the Office of said Company in Clinton, this* twenty first *day of* June *in the year of our Lord one thousand eight hundred and sixty-* two

James T. Dill, *President.*

Solomon Hill *Secretary.*

MUTUAL FIRE INSURANCE COMPANY,

OF CLINTON.

Incorporated under the Act of the Provincial Legislature, 20th Victoria, Cap. 74.

CONDITIONS OF INSURANCE CONTAINED IN THE POLICY.

SECTION I.

This Company will effect Insurance for the term of Five years, or such shorter period as may be agreed upon.

SECTION II.

Not more than two-thirds of the estimated value of any building or other property will be Insured by this Company.

SECTION III.

Buildings Insured by this Company shall consist of the following, viz:—Farmers' Dwelling-Houses, Barns and Outhouses, and such other Buildings as are isolated and comparatively safe from fire; and the amount of Premium Note required for their Insurance shall be at the rate of Five per cent. of the insured value. Furniture and Produce will be insured at the same rate as the buildings in which they are contained

SECTION IV.

No Assessment shall be made by this Company until a loss occurs, at which time an Assessment shall be levied upon the Premium Notes of the Insured, to meet such loss or losses, and defray all necessary expenses.

SECTION V.

This Company will in no case take over One Thousand Dollars on one risk. And all buildings situated at a less distance than sixty-five feet from each other shall be considered one risk.

SECTION VI.

This Company will be responsible for the correctness of all surveys taken by or under the personal directions of their Agents.

SECTION VII.

Every person wishing to become a member of this Company shall, previous to being Insured, deposit with the Secretary his Application and Survey, and his Premium Note, dated the day of making out his Application, or at some future day when he wishes his Policy to take effect; and if approved, the Policy will take effect from the noon of the day of date of the Premium Note. And the Directors may, if they think fit so to do, require the applicant to give a good and responsible person as surety in said Premium Note.

SECTION VIII.

A sum equal to *four* per cent. on his, her or their Premium Note, shall be paid at the time of making the Application, as a Cash Premium; but no Cash Premium shall be less than One Dollar; and in all cases One Dollar in addition to the Cash Premium shall be paid for Survey and Policy.

SECTION IX.

Application for Insurance, or for any change in the Policy of Insurance, in all cases shall be passed upon, and approved or rejected by a majority of the Directors present at any meeting, five of whom shall constitute a quorum.

SECTION X.

If Insurance be wanted on more than one building in the same Policy, the amount on each must be named; the amount of furniture and produce must also be separately named.

SECTION XI.

In all cases of application for Insurance in this Company, the applicant shall state the value of the property, and the amount of incumbrance thereon, if any, in the Application.

SECTION XII.

In all cases where the Insured is desirous of assigning the Policy, the assignee must sign the Premium Note already given, or sign a new Premium Note, and the assignment shall be made out on the back of the Policy and sent to the Secretary, or a true copy thereof, with Fifty Cents recording fee, and said assignment shall first be approved by the Directors, and entered in the record of the Policy assigned, and such approval shall be endorsed on the back of the Policy.

SECTION XIII.

Whenever any alteration shall be made in any building Insured, or when any personal property shall have been Insured by this Company, and such property shall be removed to a place different from the one mentioned in the Application, the person so Insured may procure a survey by an Agent of this Company, and if by such removal or alteration the risk is not increased, the fact of such removal or alteration having been made shall be endorsed on his, her or their Policy, or noted in writing by the Secretary and approved of by the Directors; and such Policy shall remain in force in like manner as if no removal or alteration had taken place; and in default of procuring such approval, the Policy shall be void.

SECTION XIV.

The Ashes must be kept in either a brick or stone Ash house, or deposited fifty feet from the risk, or from any wood connected with the risk, or in such manner as the Directors shall herein determine.

SECTION XV.

All persons Insured by this Company, and sustaining loss or damage by fire, shall forthwith give notice thereof to the Secretary, and within thirty days after said loss deliver a particular account of such loss or damage to the Secretary, verified on oath or affirmation, and also, if required, by their books of account and other proper vouchers. They shall also declare on oath whether any and what other Insurance has been made on the same property.

SECTION XVI.

Every person who applies for Insurance in this Company, and at the time of such application is Insured on the same property in any other Company, shall state the fact of such Insurance in such Application; and in default thereof, or if he shall make a false statement therein, the Policy issued thereon shall be void. And if the Insured shall afterwards, during the existence of such Policy issued by this Company, procure Insurance on the same property from any other Company, he shall give notice thereof to the Secretary within ten days after such additional Insurance has been effected, and the same shall be endorsed on the Policy of Insurance, or approved in writing by the Secretary; and in default thereof the said Policy shall be forfeited; and in all cases of double Insurance, this Company shall be liable for such rateable proportion only of the loss or damage happening to the property Insured, as the amount Insured by this Company shall bear to the whole amount Insured thereon, without reference to the dates of the different Policies; that nothing herein contained shall be construed so as to prevent the Directors of the Company from refusing to sanction any such additional Insurance.

SECTION XVII.

Whenever, in case of sale of real estate Insured by this Company and a mortgage given to the Insured, the mortgagee may continue his interest in the Policy by giving notice of the same to the Secretary and obtaining his assent thereto, within thirty days after said sale, and upon the purchaser signing the Premium Note; or whenever any one hereafter Insured shall alienate conditionally by mortgage, his Policy shall be void unless he shall make a representation thereof in writing to the Board of Directors, stating the amount, and to whom mortgaged, who shall have power to give their assent to said mortgage or to cancel said Policy, as they shall judge proper on examination of the same.

SECTION XVIII.

Whenever an assessment shall have been made upon the Premium Notes, and the sum determined which each person shall pay on his or her Premium Note, if such sum shall not be paid within thirty days after the same shall have been demanded by the Company or their Agent, by notice in writing, to be sent through the Post Office to each party by whom the assessment is to be paid, the Directors may, at their option, annul the Policy of Insurance issued to such person so in default, or may retain such Note and collect the same as the law directs.

SECTION XIX..

All proxies for the purpose of authorizing any person at an election of Directors to vote in the name of another, may in substance be as follows:—I hereby appoint A. B. as my proxy, to vote for me and in my name, at any election of Directors of the "Mutual Fire Insurance Company of Clinton"—and the same shall be signed by the person making such appointment. The proxy shall bear the number of the Policy.

Office of the Mutual Fire Insurance Company of Clinton.

For and in Consideration *of One Dollar, to me in hand paid, (the receipt whereof is hereby acknowledged,)* .... *do Assign to*..
....*Executors, Administrators and Assigns, all my Right, Title and Interest, in and to the within Policy of Insurance.*

In Witness Whereof, ... *have hereunto set* .... *Hand and Seal, this* .... *day of* 186

Office of the Mutual Fire Insurance Company of Clinton.

Clinton, ... *186*

The Assignee, ... *having given a Note corresponding in form and amount to the original Premium Note, and having paid Fifty Cents Recording fee, the consent of the Company, in consideration thereof, is hereby given to the above Assignment.*

APPROVED AND RECORDED

this .... *day of* .... 186 .... *Secretary.*

PAID 3

MUTUAL

Fire Insurance Company

OF CLINTON.

No. 2075

To John Smith
Scotland S.O.

INSURANCE FOR FIVE YEARS, ENDING

13th ~~June~~ May 1867

Registered, 21st June 1862

SOLOMON HILL, Secretary.

"Herald" Power Press, St. Catharines.

SCOTLAND
July 1/2

OAKLAND
JY 5
1862
U.C.

PARIS D.P.O.
JY 5
62
C.W.