



AUTOMOBILE COMBINATION POLICY

NOTE: This page is valid only when attached to PART I, FORM 21198, and when countersigned by a duly authorized representative of the company.

A NEW YORK CORPORATION

PART II—DECLARATIONS

Item 1. Name and Address of Insured James Kenneth Wright Route #1 Westfield, N. C.	GLOBE INDEMNITY COMPANY GDD 17 61 03
Item 2. Policy Period From <u>Sept. 7, 1956</u> to <u>Sept. 7, 1957</u>	12:01 A.M., standard time at the address of the named insured as stated herein. POLICY NO.
Item 3. Occupation (If housewife give husband's occupation) Farmer	The automobile will be principally garaged in the above town and state unless otherwise stated herein.**
Item 4. Designation of insured for purposes of division 2 of coverage C, if required by Insuring Agreement III:	

Item 5. The insurance afforded is only with respect to such and so many of the following coverages as are indicated by specific premium charge or charges. (* "INCL" means the premium is included with the Bodily Injury premium.) The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Line	Form	State	Terr.	CLASS	LIMITS		EXPOSURE	PREMIUMS Including End. Prem. \$	LIMITS OF LIABILITY \$	COVERAGES
					B.I.	P.D.				
01	00	32	96	01159	0		12	16.00	5,000 each person 10,000 each accident	A Bodily Injury Liability
								8.00	5,000 each accident	B Property Damage Liability
									500 each person	C Automobile Medical Payments
									Actual Cash Value less deductible	E Collision or Upset
									Actual Cash Value subject to any limit stated herein: \$	D Comprehensive Loss of or Damage to the Automobile, Except by Collision but including Fire, Theft & Windstorm
										F Fire, Lightning and Transportation
										G Theft (Broad Form)
										H Windstorm, Hail, Earthquake or Explosion
										I Combined Additional Coverage
									\$10 for each disablement	J Towing and Labor Costs
									Form numbers of endorsements attached to policy at its issuance:	
									21918	

Private Passenger Rating Classification				Physical Damage Total Premium \$	
B.I. & P.D. Class	Collision Class	F.T.C. Symbol			
1 F					Total Premium \$ 24.00

Item 6. Description of the automobile and facts respecting its purchase by the named insured and terms of any encumbrance:

YEAR	TRADE NAME	BODY TYPE*	MODEL	NUMBER OF CYLINDERS	IDENTIFICATION NUMBER OR SERIAL NUMBER OR MOTOR NUMBER
1953	Ford	2 Door Custom		8	M# B3FG-147236

Purchased		LIST PRICE \$	ACTUAL TOTAL COST \$	The automobile is unencumbered unless otherwise stated herein:			
N=New U=Used	DATE Month, Year			ENCUMBRANCE \$	INSTALLMENT PAYMENTS Number Amount of each—\$	FINAL INSTALLMENT Due Date Amount \$	

Any loss except under coverages A, B, C and J is payable as interest may appear to the named insured and (Name and Address of Lienholder)

Item 7. The purposes for which the automobile is to be used are: Pleasure and business. Exceptions, if any: ☐ Commercial. Other purposes:

(a) The term "pleasure and business" is defined as personal, pleasure, family and business use. (b) The term "commercial" is defined as use principally in the business occupation of the named insured as stated in Item 3, including occasional use for personal, pleasure, family and other business purposes. (c) Use of the automobile for the purposes stated includes the loading and unloading thereof.

Item 8. (a) Except with respect to bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance, the named insured is the sole owner of the automobile. (b) During the past three years no insurer has canceled insurance, issued to the named insured, similar to that afforded hereunder. Exceptions, if any, to (a) or (b):**

**Absence of an entry means "No Exceptions."

Countersigned by Da Donic Authorized Representative
 G21198F-1 95M 10-55
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PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION PLAN — CASUALTY (Rating Information Form)

The classification rate assigned to the automobile is evidenced by the classification symbol which appears in the declarations, on the basis of the company's information when the policy is written.

Class 1A or 1AF means—the automobile is not customarily used in the course of driving to or from work, and

there is no male operator of the automobile under 25 years of age resident in the same household as the named insured or employed as a chauffeur of the automobile, and

the use of the automobile is not required by or customarily involved in the occupational duties of any person and, if the insured is a farmer,

the automobile is owned by a person residing on a farm and the owner or anyone who customarily operates such automobile is not engaged in any occupation other than farming.

Class 1B means—the automobile is customarily used in the course of driving to or from work and the distance driven is less than ten road miles one-way, and

there is no male operator of the automobile under 25 years of age resident in the same household as the named insured or employed as a chauffeur of the automobile, and

the use of the automobile is not required by or customarily involved in the occupational duties of any person.

Class 1C means—the automobile is customarily used in the course of driving to or from work and the distance driven is ten or more road miles one-way, and

there is no male operator of the automobile under 25 years of age resident in the same household as the named insured or employed as a chauffeur of the automobile, and

the use of the automobile is not required by or customarily involved in the occupational duties of any person.

In the course of going to or from work, the term "customarily" shall include the use of the automobile in car-pools or other share-the-ride arrangements.

Automobiles driven part of the way to or from work, such as to a railroad or bus depot, shall be considered "in the course of driving to or from work" whether or not the automobile is parked at the depot during the day.

Class 2A or 2AF means—the operators of the automobile under 25 years of age are male and are not owners or principal operators of the automobile, or

the owners or operators of the automobile under 25 years of age are male and are married; and, if insured is a farmer,

the automobile is owned by a person residing on a farm and the owner and anyone who customarily operates the automobile is not engaged in any occupation other than farming.

Class 2C or 2CF means—the operators of the automobile under 25 years of age are male and are owners or principal operators of the automobile and are not married and, if the insured is a farmer,

the automobile is owned by a person residing on a farm and the owner and anyone who customarily operates the automobile is not engaged in any occupation other than farming.

Class 3 (individual owners only) means—there is no male operator of the automobile under 25 years of age resident in the same household as the named insured or employed as a chauffeur of the automobile, and

the use of the automobile is customarily involved in the occupational duties of a person customarily operating the automobile.

Automobiles Owned by Farmers or Clergymen—Provisions with respect to the use of the automobile in occupational duties and in driving to or from work do not apply to automobiles owned by farmers or clergymen.