

COMBINATION AUTOMOBILE POLICY

No. **232-70634**  
 532-27919  
 Former Policy No.



**ST. PAUL**  
**FIRE and MARINE**  
 Insurance Company  
 SAINT PAUL, MINNESOTA

SAINT PAUL, MINNESOTA

(Each a Capital Stock Insurance Company, herein called the Company)

**DECLARATIONS**

Item 1. Name of Insured C. H. Wright

Address Rt. 1  
Westfield Stokes North Carolina  
TOWN OR CITY COUNTY STATE

The automobile will be principally garaged at this address, unless otherwise stated herein:

Occupation Farmer  
IF MARRIED WOMAN, GIVE HUSBAND'S OCCUPATION OR BUSINESS NAME AND ADDRESS OF EMPLOYER

Item 2. Designation of insured for purposes of Coverage C-2, if required by Insuring Agreement Section III:

Item 3. Policy Period: From October 27, 1955 To October 27, 1956  
 12:01 A. M., Standard time at the address of the Named Insured as stated herein:

Item 4. 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. 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.

CO.	COVERAGES		LIMITS OF LIABILITY		PREMIUMS	
					Car 1	Car 2
St. Paul-Mercury Indemnity Co.	A	Bodily Injury Liability	\$ 5,000.00	each person	\$ 12.00	
			\$10,000.00	each accident		
	B	Property Damage Liability	\$ 5,000.00	each accident	\$ 9.00	
	C-1	Basic Medical Payments, Including	500.00			
	C-2	Extended Medical Payments	\$ Inc.		\$ 5.00	
St. Paul Fire and Marine Insurance Company	D	Comprehensive-Loss of or Damage to the Automobile, including Fire, Theft and Windstorm—Excluding Collision or Upset	AMOUNT OR ACTUAL CASH VALUE	RATE		
	E	Collision or Upset	Actual Cash Value less \$	Deductible		
	F	Fire, Lightning and Transportation	\$			
	G	Theft (Broad Form)	\$			
	H	Windstorm, Hail, Earthquake or Explosion	\$			
	I	Combined Additional Coverage	\$			
	J	Towing and Labor Costs	\$10 for each disablement			
	K	Personal Effects	\$			
	Endorsements					

PREMIUM (Each Car) \$  
 TOTAL PREMIUM \$ 26.00

Item 5. DESCRIPTION OF THE AUTOMOBILE and facts respecting its purchase by the Named Insured and terms of any encumbrance:

Year Model	Trade Name	Model	Body Type; Truck Size or Capacity	Serial Number	Motor Number	Rate Class BI-PD Coll.	Symbol Fire
1951	Ford		4 Door Sedan		BIKC-156306	LAF	

Actual Cost When Purchased Including Equipment	Purchased			Encumbrance Amount	Installment Payments		Due Date and Amount of Final Installment
	Month	Year	New or Used		Number	Amount of Each	

Item 6. Loss Payee: Any loss under Coverages D, E, F, G, H and I is payable as interest may appear to the Named Insured and.....

Item 7. Except with respect to bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance, the Named Insured is the sole owner of the automobile, unless otherwise stated herein.....

Item 8. Use: The purposes for which the automobile is to be used are pleasure and business unless otherwise stated herein:  
 (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 1, 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 9. During the past three years no insurer has canceled insurance, issued to the Named Insured, similar to that afforded hereunder, unless otherwise stated herein:

Countersignature Date October 27, 1955

At Mount Airy, N. C.

L. W. Ashby & Co.

*[Signature]*  
 Agent.

96290.008

COMBINATION AUTOMOBILE POLICY

SAINT PAUL-MERCURY FIRE and MARINE Insurance Company  
ST. PAUL Indemnity Company

L. W. Ashby & Company, Agents  
196 N. Main St.  
Mount Airy, North Carolina

Organized under the Laws of the State of Delaware  
Principal Office, Saint Paul, Minnesota

Organized under the Laws of the State of Minnesota  
Principal Office, Saint Paul, Minnesota

Mr. C. E. Wright  
Rt. 1  
Westfield, N. C.



*Premium of \$250  
paid Sept. 15, 1935*

SHORT RATE TABLE  
(For One Year Policies)

Days Policy In Force	Per Cent of One Year Premium
1	5%
2	6
3	7
4	8
5	9
6	10
7	11
8	12
9	13
10	14
11	15
12	16
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93	97
94	98
95	99
96	100

*L. W. Ashby*  
Secretary.

*W. B. Johnson*  
President.