

COMBINATION AUTOMOBILE POLICY

No. **232-63720**

532-27890
Former Policy No.

SAINT PAUL MERCURY
Indemnity Company
SAINT PAUL, MINNESOTA
(Each a Capital Stock Insurance Company, herein called the Company)



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

DECLARATIONS

Item 1. Name of Insured - - James Kenneth Wright

Address Route # 1 STREET

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

Westfield TOWN OR CITY Surry COUNTY North Carolina STATE No Exc.

Occupation Farmer IF MARRIED WOMAN, GIVE HUSBAND'S OCCUPATION OR BUSINESS Self 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 September 7, 1955 To September 7, 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		
			\$ 10,000.00	each accident	\$ 12.00	
	B	Property Damage Liability	\$ 5,000.00	each accident	\$ 9.00	
	C-1	Basic Medical Payments	\$ 500.00	each person	\$ 5.00	
	C-2	Extended Medical Payments	\$	each insured	\$ Incl.	
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
1950	Chevrolet	2 Door			HAD-925339	1AF	

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 NO EXC. NAME AND ADDRESS

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. NO EXC.

Item 8. Use: The purposes for which the automobile is to be used are pleasure and business unless otherwise stated herein: NO EXC.
(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: NO EXC.

Countersignature Date September 2, 1955 At Mount Airy, N. C.

L. W. Ashby & Co.
Edward C. Ashby Agent.

90290.006

COMBINATION AUTOMOBILE POLICY

SAINT PAUL-MERCURY
Indemnity Company

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

ST. PAUL
 FIRE and MARINE
Insurance Company

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

L. W. Ashby & Company, Agents
 30 South Main Street
 Mount Airy, North Carolina

Premium of \$26.00 paid here 3/19/54



JAMES KENNETH WROGHT
 RT # 1
 WESTFIELD, N. C.

SHORT RATE TABLE
 (For One Year Policies)

Days Policy In Force	Per Cent of One Year Premium
1	5%
2	7
3	7
4	7
5	7
6	7
7	7
8	7
9	7
10	7
11	7
12	7
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President.

Al Johnson

Secretary.

W. J. Smith