

STATEMENT

ELKIN, N. C., December 1, 1952 19__M Wolf Brother's Furniture Co.
State Road, N. C.

IN ACCOUNT WITH

GWYN INSURANCE AGENCY, INC.
INSURANCE—ALL LINES

SECURITY

PHONE 258

SERVICE

DATE	COMPANY	COVERING	AMOUNT	PREMIUM
11-8-52/53	Continental	Stock	\$1,500.00	\$35.10
	<i>Devi</i>	10 O. K. ACCT. <u>532</u> PAID <u>12/10/52</u> CHECK <u>2223</u>		

STANDARD FIRE INSURANCE POLICY FOR ALABAMA,
ARKANSAS, GEORGIA, LOUISIANA, MISSISSIPPI AND NORTH CAROLINA

See Inside of Policy for Amount(s) of Insurance and Peril(s) Insured Against

No. S **410**

EXPIRES November 8, 1953

BASIC AMOUNT \$ 1,500.00 PREMIUM \$35.10

PROPERTY Contents

INSURED'S NAME AND MAILING ADDRESS

Wolf Brothers Furniture Co.
State Road, N. C.



The **CONTINENTAL**
INSURANCE COMPANY
ORGANIZED 1852
SOUTHERN DEPARTMENT
ATLANTA, GEORGIA

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.

GWYN INSURANCE AGENCY INC.
FOR ALL YOUR INSURANCE NEEDS
PHONE 258
231 W. MAIN ST.
ELKIN, N. C.

THE
CONTINENTAL
INSURANCE COMPANY
NEW YORK, N. Y.
ORGANIZED 1852
SOUTHERN DEPARTMENT - ATLANTA, GEORGIA



STANDARD FIRE INSURANCE POLICY FOR
ALABAMA, ARKANSAS, GEORGIA, LOUISIANA,
MISSISSIPPI AND NORTH CAROLINA

PLEASE READ YOUR POLICY

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J. VICTOR HERD, Executive Vice-President
WM. F. DOOLEY, Vice-President
ERNEST A. HENNE, Vice-President
VERNON HALL, Vice-President
H. CLYDE EDMUNDSON, Vice-President
LOUIS P. JERVEY, Vice-President
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LOUIS MOECKEL, Secretary
CHAS. E. SWAN, Treasurer
BERT W. JONES, Assistant Comptroller
HARPER J. BURNS, Assistant Comptroller

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LOUIS S. CATES
FRANK A. CHRISTENSEN
GEORGE W. DAVISON
WADE FETZER
DUNCAN G. HARRIS

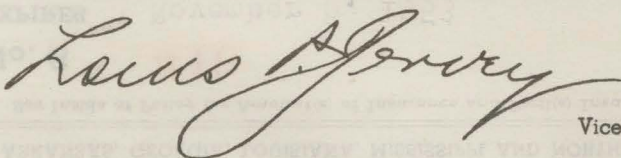
J. VICTOR HERD
HERBERT D. LOUNSBURY
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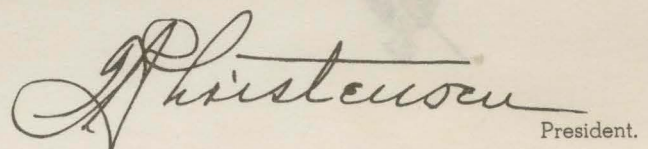
BUFORD SCOTT
FREDERICK P. SMALL
W. PAUL STILLMAN
HENRY C. TAYLOR
WM. WOODWARD

1 **Concealment,** This entire policy shall be void if, whether
2 **fraud.** before or after a loss, the insured has wil-
3 fully concealed or misrepresented any ma-
4 terial fact or circumstance concerning this insurance or the
5 subject thereof, or the interest of the insured therein, or in case
6 of any fraud or false swearing by the insured relating thereto.
7 **Uninsurable** This policy shall not cover accounts, bills,
8 **and** currency, deeds, evidences of debt, money or
9 **excepted property.** securities; nor, unless specifically named
10 hereon in writing, bullion or manuscripts.
11 **Perils not** This Company shall not be liable for loss by
12 **included.** fire or other perils insured against in this
13 policy caused, directly or indirectly, by: (a)
14 enemy attack by armed forces, including action taken by mili-
15 tary, naval or air forces in resisting an actual or an immediately
16 impending enemy attack; (b) invasion; (c) insurrection; (d)
17 rebellion; (e) revolution; (f) civil war; (g) usurped power; (h)
18 order of any civil authority except acts of destruction at the time
19 of and for the purpose of preventing the spread of fire, provided
20 that such fire did not originate from any of the perils excluded
21 by this policy; (i) neglect of the insured to use all reasonable
22 means to save and preserve the property at and after a loss, or
23 when the property is endangered by fire in neighboring prem-
24 ises; (j) nor shall this Company be liable for loss by theft.
25 **Other Insurance.** Other insurance may be prohibited or the
26 amount of insurance may be limited by en-
27 dorsement attached hereto.
28 **Conditions suspending or restricting insurance.** Unless other-
29 wise provided in writing added hereto this Company shall not
30 be liable for loss occurring
31 (a) while the hazard is increased by any means within the con-
32 trol or knowledge of the insured; or
33 (b) while a described building, whether intended for occupancy
34 by owner or tenant, is vacant or unoccupied beyond a period of
35 sixty consecutive days; or
36 (c) as a result of explosion or riot, unless fire ensue, and in
37 that event for loss by fire only.
38 **Other perils** Any other peril to be insured against or sub-
39 **or subjects.** ject of insurance to be covered in this policy
40 shall be by endorsement in writing hereon or
41 added hereto.
42 **Added provisions.** The extent of the application of insurance
43 under this policy and of the contribution to
44 be made by this Company in case of loss, and any other pro-
45 vision or agreement not inconsistent with the provisions of this
46 policy, may be provided for in writing added hereto, but no pro-
47 vision may be waived except such as by the terms of this policy
48 is subject to change.
49 **Waiver** No permission affecting this insurance shall
50 **provisions.** exist, or waiver of any provision be valid,
51 unless granted herein or expressed in writing
52 added hereto. No provision, stipulation or forfeiture shall be
53 held to be waived by any requirement or proceeding on the part
54 of this Company relating to appraisal or to any examination
55 provided for herein.
56 **Cancellation** This policy shall be cancelled at any time
57 **of policy.** at the request of the insured, in which case
58 this Company shall, upon demand and sur-
59 render of this policy, refund the excess of paid premium above
60 the customary short rates for the expired time. This pol-
61 icy may be cancelled at any time by this Company by giving
62 to the insured a five days' written notice of cancellation with
63 or without tender of the excess of paid premium above the pro-
64 rata premium for the expired time, which excess, if not ten-
65 dered, shall be refunded on demand. Notice of cancellation shall
66 state that said excess premium (if not tendered) will be re-
67 funded on demand.
68 **Mortgagee** If loss hereunder is made payable, in whole
69 **interest and** or in part, to a designated mortgagee not
70 **obligations.** named herein as the insured, such interest in
71 this policy may be cancelled by giving to such
72 mortgagee a ten days' written notice of can-
73 cellation.
74 If the insured fails to render proof of loss such mortgagee, upon
75 notice, shall render proof of loss in the form herein specified
76 within sixty (60) days thereafter and shall be subject to the pro-
77 visions hereof relating to appraisal and time of payment and of
78 bringing suit. If this Company shall claim that no liability ex-
79 isted as to the mortgagor or owner, it shall, to the extent of pay-
80 ment of loss to the mortgagee, be subrogated to all the mort-
81 gagee's rights of recovery, but without impairing mortgagee's
82 right to sue; or it may pay off the mortgage debt and require
83 an assignment thereof and of the mortgage. Other provisions

84 relating to the interests and obligations of such mortgagee may
85 be added hereto by agreement in writing.
86 **Pro rata liability.** This Company shall not be liable for a greater
87 proportion of any loss than the amount
88 hereby insured shall bear to the whole insurance covering the
89 property against the peril involved, whether collectible or not.
90 **Requirements in** The insured shall give immediate written
91 **case loss occurs.** notice to this Company of any loss, protect
92 the property from further damage, forthwith
93 separate the damaged and undamaged personal property, put
94 it in the best possible order, furnish a complete inventory of
95 the destroyed, damaged and undamaged property, showing in
96 detail quantities, costs, actual cash value and amount of loss
97 claimed; and within sixty days after the loss, unless such time
98 is extended in writing by this Company, the insured shall render
99 to this Company a proof of loss, signed and sworn to by the
100 insured, stating the knowledge and belief of the insured as to
101 the following: the time and origin of the loss, the interest of the
102 insured and of all others in the property, the actual cash value of
103 each item thereof and the amount of loss thereto, all encum-
104 brances thereon, all other contracts of insurance, whether valid
105 or not, covering any of said property, any changes in the title,
106 use, occupation, location, possession or exposures of said prop-
107 erty since the issuing of this policy, by whom and for what
108 purpose any building herein described and the several parts
109 thereof were occupied at the time of loss and whether or not it
110 then stood on leased ground, and shall furnish a copy of all the
111 descriptions and schedules in all policies and, if required, verified
112 plans and specifications of any building, fixtures or machinery
113 destroyed or damaged. The insured, as often as may be reason-
114 ably required, shall exhibit to any person designated by this
115 Company all that remains of any property herein described, and
116 submit to examinations under oath by any person named by this
117 Company, and subscribe the same; and, as often as may be
118 reasonably required, shall produce for examination all books of
119 account, bills, invoices and other vouchers, or certified copies
120 thereof if originals be lost, at such reasonable time and place as
121 may be designated by this Company or its representative, and
122 shall permit extracts and copies thereof to be made.
123 **Appraisal.** In case the insured and this Company shall
124 fail to agree as to the actual cash value or
125 the amount of loss, then, on the written demand of either, each
126 shall select a competent and disinterested appraiser and notify
127 the other of the appraiser selected within twenty days of such
128 demand. The appraisers shall first select a competent and dis-
129 interested umpire; and failing for fifteen days to agree upon
130 such umpire, then, on request of the insured or this Company,
131 such umpire shall be selected by a judge of a court of record in
132 the state in which the property covered is located. The ap-
133 praisers shall then appraise the loss, stating separately actual
134 cash value and loss to each item; and, failing to agree, shall
135 submit their differences, only, to the umpire. An award in writ-
136 ing, so itemized, of any two when filed with this Company shall
137 determine the amount of actual cash value and loss. Each
138 appraiser shall be paid by the party selecting him and the ex-
139 penses of appraisal and umpire shall be paid by the parties
140 equally.
141 **Company's** It shall be optional with this Company to
142 **options.** take all, or any part, of the property at the
143 agreed or appraised value, and also to re-
144 pair, rebuild or replace the property destroyed or damaged with
145 other of like kind and quality within a reasonable time, on giv-
146 ing notice of its intention so to do within thirty days after the
147 receipt of the proof of loss herein required.
148 **Abandonment.** There can be no abandonment to this Com-
149 pany of any property.
150 **When loss** The amount of loss for which this Company
151 **payable.** may be liable shall be payable sixty days
152 after proof of loss, as herein provided, is
153 received by this Company and ascertainment of the loss is made
154 either by agreement between the insured and this Company ex-
155 pressed in writing or by the filing with this Company of an
156 award as herein provided.
157 **Suit.** No suit or action on this policy for the recov-
158 ery of any claim shall be sustainable in any
159 court of law or equity unless all the requirements of this policy
160 shall have been complied with, and unless commenced within
161 twelve months next after inception of the loss.
162 **Subrogation.** This Company may require from the insured
163 an assignment of all right of recovery against
164 any party for loss to the extent that payment therefor is made
165 by this Company.

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized Agent of the Company at the agency hereinbefore mentioned.


Vice-President.


President.



MERCANTILE FORM

No. 600-NCL
May, 1951

Optional Co-Insurance Contract

Insurance attaches only to those items described on the first page of this policy for which an amount is shown in the space provided therefor and not exceeding said amount.

1. **Building Coverage**—When the insurance under this policy covers a BUILDING occupied as described on the first page of this policy, such insurance shall include stationary building service equipment and detachable parts thereof; also, up to 1% of the amount applicable to that building on personal property and materials belonging to the Insured (and not otherwise covered) pertaining solely to the service of the building, all while contained therein or while contained in buildings located on the described premises, except as otherwise excluded.

2. **All Contents**—When this policy covers on FURNITURE, FIXTURES, EQUIPMENT, SUPPLIES AND STOCK OF MERCHANDISE it shall include all such items usual or incidental to the business of the occupancy described on the first page of this policy (except motor vehicles, boats and aircraft); the property of the Insured or for which the Insured is liable while contained in the described building or while within 100-feet thereof if in the open or in vehicles in the open, including building improvements, (if the Insured is not the owner of the building and the improvements are not insured jointly with others), except as otherwise excluded.

3. **Furniture, Fixtures, Equipment and Supplies Coverage**—When this policy covers on FURNITURE, FIXTURES, EQUIPMENT and SUPPLIES it shall include all such items usual or incidental to the business of the occupancy described on the first page of this policy (except motor vehicles, boats and aircraft), while contained in the described building or while within 100 feet thereof if in the open or in vehicles in the open, including building improvements (if the Insured is not the owner of the building and the improvements are not insured jointly with others), except as otherwise excluded.

4. **Stock Coverage**—When this policy covers on STOCK of merchandise it shall include all such items usual or incidental to the business of the occupancy described on the first page of this policy (except motor vehicles, boats and aircraft); the property of the Insured or for which the Insured is liable while contained in the described building or while located within 100 feet thereof if in the open or in vehicles in the open, except as otherwise excluded.

5. **Foundation Exclusion Clause**—It is stipulated that brick, stone or concrete foundations, piers or other supports, which are below the under surface of the lowest floor of basement (or basements), or where there is no basement, which are below the surface of the ground for the within described buildings and machinery, and also cost of all excavations of whatever nature, are not included in this insurance, and in no event will be taken as a part of the valuation of the buildings for the purpose of arriving at the Insured's contributory proportion in the application of the Co-Insurance Clause.

The foundations and cost of excavations above described being exempted from the application of the Co-Insurance Clause of this policy, and not being covered by this insurance, it is expressly stipulated that in the event of loss, if the insurance company should elect to rebuild, and it should be found necessary on account of statutory or other cause to replace said foundations or restore said excavations, in whole or in part, the cost of doing so shall be at the expense of the Insured.

The above Foundation Exclusion Clause is applicable only when the policy is written subject to the conditions of the Co-Insurance Clause.

6. **Extended Coverage (Perils of Windstorm, Hail, Explosion, Riot, Riot Attending a Strike, Civil Commotion, Aircraft, Smoke, Vehicles, Except as Hereinafter Provided)**: Coverage against the perils indicated in the above caption in accordance with and subject to all the terms and conditions of the Extended Coverage appearing on the reverse side of this form will become effective only in consideration of an additional premium specifically inserted in the space provided therefor on the first page of this policy. (Extended Coverage conditions are printed on the reverse side of this form.)

Automatic Reinstatement—Premium Waiver—

7. **Automatic Reinstatement**—The reduction(s) in the amount of this policy resulting from loss hereunder shall be automatically reinstated, to the extent of, and concurrently with, the repair or replacement of the property damaged or destroyed.

Premium Waiver—Any premium earned by loss hereunder is waived to the end that any return premium hereunder shall be computed as if no loss had occurred.

8. **Co-Insurance Clause**—It is a part of the conditions of this policy, and the basis upon which the rate of premium is fixed, that the Insured shall at all times maintain insurance on each item of property covered by this policy of not less than the percentage specified in the second section of Column 2 on the first page of this policy, of the actual cash value thereof, and that, failing so to do, the Insured shall be an insurer to the extent of such deficit, and in that event shall bear his, her or their proportion of any loss.

In the event that an aggregate claim for any loss is less than Ten Thousand Dollars (\$10,000) (provided, however, such amount does not exceed five per cent (5%) of the total amount of insurance upon the property described herein and in force at the time such loss occurs) no special inventory or appraisalment of the undamaged property shall be required. If this policy be divided into two or more items, the foregoing conditions shall apply to each item separately.

Note—The conditions of the above Co-Insurance Clause are NOT applicable unless a percentage amount (80 or higher) is inserted in the second section of Column 2 on the first page of this policy. When the Co-Insurance conditions of paragraph 8 do NOT apply, the Total Insurance conditions of paragraph 9 ARE effective.

9. **Total Insurance** (Does NOT apply to any of the Perils named in the Extended Coverage)—If this policy is written NOT subject to the conditions of the Co-Insurance Clause of paragraph 8, other insurance is prohibited unless the total amount of insurance, including the amount of this policy, is inserted in the blanks provided on the first page of this policy under the caption Total Insurance. If no amounts are shown, the total fire insurance is limited to the amount of this policy.

10. **Electrical Apparatus Clause**—If electrical appliances or devices (including wiring) are covered under this policy, this Company shall not be liable for any electrical injury or disturbance to the said electrical appliances or devices (including wiring) caused by electrical currents artificially generated unless fire ensues, and if fire does ensue this Company shall be liable only for its proportion of loss caused by such ensuing fire.

11. **Work and Materials Clause**—Permission granted for such use of the premises as is usual and incidental to the occupancy as herein described.

12. **Fire Protection Clause**—In consideration of the rate at which this policy is written it is stipulated that the Insured shall exercise due diligence in maintaining in complete working order all equipment and services, installed for the detection, prevention and extinguishment of fire in the property covered by this policy and under the control of the Insured. It is further stipulated that no change shall be made in any sprinkler system, its water or chemical supplies, or any watchman service unless immediate notification is given to the Rating Bureau having jurisdiction.

THE PROVISIONS PRINTED ON THE REVERSE SIDE OF THIS FORM ARE HEREBY REFERRED TO AND MADE A PART HEREOF UNLESS INDICATED TO THE CONTRARY.

13. **Alterations and Repairs Clause**—Permission granted to make alterations, additions and repairs to the above described building(s) and this policy, in accordance with its conditions, shall include (so far as it covers on the building) such additions, alterations and repairs, also materials and supplies for same in the building or on open premises adjacent thereto, and (so far as it covers on the contents) shall include said contents contained in such new additions. This permit does not waive or modify any of the terms or conditions of the Fire Protection Clause, if any, attached to this policy. However, should any of the property covered by this policy be protected by an automatic sprinkler system, no reconstruction or enlargement of that property is permitted unless notice of change and proper charge, if any, for same is endorsed hereon; endorsement shall clearly specify changes contemplated and shall be limited to sixty days from a specified date.

14. **Debris Removal**—It is a condition of this policy that this insurance covers expenses incurred in the removal of all debris of the property covered hereunder which may be occasioned by loss caused by any of the perils insured against in this policy. However, the total liability under this policy shall not exceed the amount named therein, nor such proportion of such expense as the amount of insurance hereunder bears to the total amount of all insurance, whether such insurance includes this clause or not. In no event shall this policy cover against loss occasioned by the enforcement of any state or municipal law or ordinance which necessitates the demolition of any portion of the building covered which has not suffered damage by any of the perils insured against in this policy unless such liability is specifically assumed elsewhere in this policy. Cost of removal of debris shall not be considered in the determination of actual cash value when applying any Co-Insurance Clause attached to this policy.

15. **Mortgagee Clause** (This entire clause is void unless name of mortgagee or trustee is inserted on the first page of this policy in space provided under this caption)—Loss, if any on building items under this policy, shall be payable to the mortgagee (or trustee) as provided herein, as interest may appear, and this insurance, as to the interest of the mortgagee (or trustee) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy: Provided, That in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee (or trustee) shall, on demand, pay the same.

Provided also, That the mortgagee (or trustee) shall notify this Company of any change of ownership or occupancy or increase of hazard, which shall come to the knowledge of said mortgagee (or trustee) and, unless permitted by this policy, it shall be noted thereon, and the mortgagee (or trustee) shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise, this policy shall be null and void.

This Company reserves the right to cancel this policy at any time as provided by its terms, but, in such case this policy shall continue in force for the benefit only of the mortgagee (or trustee) for ten days after notice to the mortgagee (or trustee) of such cancellation, and shall then cease, and this Company shall have the right, on like notice, to cancel this agreement.

Whenever this Company shall pay the mortgagee (or trustee) any sum for loss under this policy and shall claim that, as to the mortgagor or owners, no liability therefor existed, this Company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payments shall be made, under all securities held as collateral to the mortgage debt, or may at its option pay to the mortgagee (or trustee) the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of his, her or their claim.

The above Mortgagee Clause DOES NOT apply to personal property.

EXTENDED COVERAGE (Applies only in consideration of Additional Premium shown on the first page of this policy)—

1 In consideration of the premium for this coverage shown on the first page of this policy, and subject to provisions and stipulations (hereinafter referred to as "provisions") herein and in the policy to which this Extended Coverage is attached, including riders and endorsements thereon, the coverage of this policy is extended to include direct loss by WINDSTORM, HAIL, EXPLOSION, RIOT, RIOT ATTENDING A STRIKE, CIVIL COMMOOTION, AIRCRAFT, VEHICLES AND SMOKE.

2 This Extended Coverage does not increase the amount or amounts of Insurance provided in the policy to which it is attached.

3 If this policy covers on two or more items, the provisions of this Extended Coverage shall apply to each item separately.

4 **Substitution of Terms:** In the application of the provisions of this policy, including riders and endorsements (but not this Extended Coverage), to the perils covered by this Extended Coverage wherever the word "fire" appears there shall be substituted therefor the peril involved or the loss caused thereby, as the case requires.

5 **Apportionment Clause:** This Company shall not be liable for a greater proportion of any loss from any peril or perils included in this Extended Coverage than (1) the amount of insurance under this policy bears to the whole amount of fire insurance covering the property, whether collectible or not, and whether or not such other fire insurance covers against the additional peril or perils insured hereunder; (2) nor for a greater proportion than the amount hereby insured bears to all insurance, whether collectible or not, covering in any manner such loss; except if any type of insurance other than fire with extended coverage or windstorm insurance applies to any loss to which this insurance also applies, the limit of liability of each type of insurance for such loss, hereby designated as "joint loss," shall first be determined as if it were the only insurance, and each type of insurance shall be liable for no greater proportion of joint loss than the limit of its liability for such loss bears to the sum of all such limits. The liability of this Company (under this Extended Coverage) for such joint loss shall be limited to its proportionate part of the aggregate limit of this and all other insurance of the same type. The words "joint loss," as used in the foregoing, mean that portion of the loss in excess of the highest deductible, if any, to which this Extended Coverage and other types of insurance above referred to both apply.

6 **War Risk Exclusion Clause:** This Company shall not be liable for loss caused directly or indirectly by (a) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, (1) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or (2) by military, naval or air forces; or (3) by an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing atomic fission or radioactive force shall be conclusively presumed to be such a hostile or warlike action by such a government, power, authority or forces; (b) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence.

7 **Waiver of Policy Provisions:** A claim for loss from perils included in this Extended Coverage shall not be barred because of change of occupancy, nor because of vacancy or unoccupancy.

8 **Provisions Applicable Only to Windstorm and Hail:** This Company shall not be liable for loss caused directly or indirectly by (a) frost or cold weather or (b) snow storm, tidal wave, high water, overflow or ice, whether driven by wind or not.

9 This Company shall not be liable for loss to the interior of the building or the property covered therein caused, (a) by rain, snow, sand or dust, whether driven by wind or not, unless the building covered or containing the property covered shall first sustain an actual damage to roof or walls by the direct force of wind or hail and then shall be liable for loss to the interior of the building or the property covered therein as may be caused by rain, snow, sand or dust entering the building through openings in the roof or walls made by direct action of wind or hail or (b) by water from sprinkler equipment or other piping, unless such equipment or piping be damaged as a direct result of wind or hail.

10 Unless liability therefor is assumed in the form attached to this policy by separate and specific item(s), or by endorsement hereon, this Company shall not be liable for damage to the following property: (a) grain, hay, straw or other crops outside of buildings, or (b) windmills, windpumps or their towers, or (c) crop silos (or their contents), or (d) cloth awnings, signs, metal smokestacks, temporary or board roof additions, or (e) buildings (or their contents) in process of construction or reconstruction unless entirely enclosed and under roof with all outside doors and windows permanently in place.

11 **Provisions Applicable Only to Explosion:** Loss by explosion shall include direct loss resulting from the explosion of accumulated gases or uncondensed fuel within the firebox (or the combustion chamber) of any fired vessel or within the flues or passages which conduct the gasses of combustion therefrom but this Company shall not be liable for loss by explosion, rupture or bursting of steam boilers, steam pipes, steam turbines, steam engines or fly-wheels, owned, operated or controlled by the insured or located in the building(s) described in this policy.

12 Any other explosion clause made a part of this policy is superseded by this Extended Coverage.

13 **Provisions Applicable Only to Riot, Riot Attending a Strike and Civil Commotion:** Loss by riot, riot attending a strike or civil commotion shall include direct loss by acts of striking employees of the owner or tenant(s) of the described building(s), while occupied by said striking employees and shall also include direct loss from pillage and looting occurring during and at the immediate place of a riot, riot attending a strike or civil commotion. This Company shall not be liable, however, for loss resulting from damage to or destruction of the described property owing to change in temperature or interruption of operations resulting from riot or strike or occupancy by striking employees or civil commotion, whether or not such loss, due to change in temperature or interruption of operations, is covered by this policy as to other perils.

14 **Provisions Applicable Only to Loss by Aircraft and Vehicles:** The term "vehicles," as used in this Extended Coverage, means vehicles running on land or tracks but not aircraft. Loss by aircraft or by vehicles shall include only direct loss resulting from actual physical contact of an aircraft or a vehicle with the property covered hereunder or with the building containing the property covered hereunder, except that loss by aircraft includes direct loss by objects falling therefrom. This Company shall not be liable, however, for loss (a) by any vehicle owned or operated by the insured or by any tenant of the described premises; (b) by any vehicle to fences, driveways, walks or lawns; (c) to any aircraft or vehicle including contents thereof other than stocks of aircraft or vehicles in process of manufacture or for sale.

15 **Provisions Applicable Only to Smoke:** The term "smoke" as used in this Extended Coverage means only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by a smoke pipe, and while in or on the premises described in this policy, excluding, however, smoke from fireplaces or industrial apparatus.

16 **Provisions Applicable Only when this Extended Coverage is attached to a Policy Covering Business Interruption (Use and Occupancy), Extra Expense, Additional Living Expense, Rents, Leasehold Interest, Profits and Commissions or Consequential Loss:** When this Extended Coverage is attached to a policy covering Business Interruption (Use and Occupancy), Extra Expense, Additional Living Expense, Rents, Leasehold Interest, Profits and Commissions, or Consequential Loss, the term "direct," as applied to loss, means loss, as limited and conditioned in such policy, resulting from direct loss to described property from perils insured against; and, while the business of the owner or tenant(s) of the described building(s) is interrupted by a strike at the described location, this Company shall not be liable for any loss owing to interruption of business by any person(s) with rebuilding, repairing or replacing the property damaged or destroyed or with the resumption or continuation of business.

CAUTION—WHEN THIS EXTENDED COVERAGE IS PURCHASED WITH ONE FIRE POLICY, THE IN COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.

Special North Carolina Endorsement—WARRANTIES: It is agreed that wherever the word "warranty" or "warrant" appears in this policy, it shall be deemed to read "representation" and the same is hereby changed and amended to read "representation" and the same is hereby changed and amended to read "representation".

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