

O. A. DAVIS INSURANCE AGENCY

General Insurance

329 TAYLOR STREET

MT. AIRY, N. C.

January 3, 1958

Globe Indemnity Co.
1437 P. O. Box
Richmond, Virginia

Gentlemen:

H. F. Wright, policy # GDF 36 33 50, has a two wheel trailer which he sometime hitches to his automobile in connection with his farm work, and he wishes a FS-1 certificate to secure license plates for this trailer. The license plate fee is \$3.00. Does the insurance he has cover a trailer of the kind referred to and use.

Please let me hear at once.

Yours very truly,

O A Davis

Mr. Davis,

Your client does not need an FS-1 on the utility trailer. As long as he uses the trailer with the insured automobile, coverage is provided without additional charge.

RECEIVED
JAN 7 - 1958
FILE DEPT.



Regards
H. Reckman Salt

EXTENDED COVERAGE ENDORSEMENT
FORSYTH—STOKES BRANCH
FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF NORTH CAROLINA

(PERILS OF WINDSTORM, HAIL, EXPLOSION, RIOT, RIOT ATTENDING A STRIKE, CIVIL COMMOTION,
AIRCRAFT, VEHICLES, SMOKE, EXCEPT AS HEREINAFTER PROVIDED).

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

4 This endorsement does not increase the amounts of insurance provided in the policy to which it is attached.

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

6 **SUBSTITUTION OF TERMS:** In the application of the provisions of this policy, including riders and endorsements (but not this endorsement), to the perils covered by this Ex-
7 tended Coverage Endorsement, wherever the word "fire" appears there shall be substituted therefor the peril involved of the loss caused thereby, as the case requires.

8 **APPORTIONMENT CLAUSE:** This Company shall not be liable for a greater proportion of any loss from any peril or perils included in this endorsement than (1) the amount of
9 insurance under this policy bears to the whole amount of fire insurance covering the property, whether collectible by one or more policies, and whether or not such other fire insurance covers against the
10 additional peril or perils insured hereunder; (2) nor for a greater proportion than the amount hereby insured by the liability of this Company, whether or not, covering in any manner
11 such loss, event, if any type of insurance other than fire with extended coverage or windstorm insurance applies. The words "joint loss", as used in the foregoing, mean that
12 loss shall be limited to its proportionate share of the total loss. The words "joint loss", as used in the foregoing, mean that
13 the loss in excess of the highest deductible, if any, to which this endorsement shall be determined as it were referred to both apply.

14 **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
15 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
16 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
17 that any discharge, explosion or use of any weapon of war employing atomic fission or radio active force shall be conclusively presumed to be such a hostile or warlike action by such a
18 government, power, authority or forces; (b) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending
19 against such an occurrence.

20 **THE GLASS CLAUSE:** It is expressly stipulated as applicable to all perils included in this extended coverage that only such portion of the insurance under this policy on any
21 building covers on plate, stain, leaded or cathedral glass therein as the value of such glass which is damaged bears to the total value of said buildings.

22 **WAIVER OF POLICY PROVISIONS:** A claim for loss from perils included in this endorsement shall not be barred because of change of occupancy, nor because of vacancy or
23 unoccupancy.

24 **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)
25 snow storm, tidal wave, high water, overflow or ice, whether driven by wind or not.

26 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,
27 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
28 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
29 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.

30 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
31 the following property: (a) grain, hay, straw or other crops outside of buildings, or (b) radio or television aerials, or (c) crop silos (or their contents), or (d) cloth awnings, signs,
32 metal smokestacks, temporary or board roof additions, or (3) buildings (or their contents) in process of construction or reconstruction unless entirely enclosed and under roof with all
33 outside doors and windows permanently in place.

34 **PROVISIONS APPLICABLE ONLY TO EXPLOSION:** Loss by explosion shall include direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the fire-
35 box (or the combustion chamber) of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom but this Company shall not be liable for loss by
36 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) de-
37 scribed in this policy.

38 Any other explosion clause made a part of this policy is superseded by this endorsement.

39 **PROVISIONS APPLICABLE ONLY TO RIOT, RIOT ATTENDING A STRIKE AND CIVIL COMMOTION:** Loss by riot, riot attending a strike or civil commotion shall include
40 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
41 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 dam-
42 age 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
43 commotion, whether or not such loss, due to change in temperature or interruption of operations, is covered by this policy as to other perils.

44 **PROVISIONS APPLICABLE ONLY TO LOSS BY AIRCRAFT AND VEHICLES:** The term "vehicles", as used in this endorsement, means vehicles running on land or tracks but
45 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
46 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
47 (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 vehi-
48 cle including contents thereof other than stocks of aircraft or vehicles in process of manufacture or for sale.

49 **PROVISIONS APPLICABLE ONLY TO SMOKE:** The term "smoke" as used in this endorsement means only smoke due to a sudden, unusual and faulty operation of any heat-
50 ing 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 fire-
51 places or industrial apparatus.

52 **PROVISIONS APPLICABLE ONLY WHEN THIS ENDORSEMENT IS ATTACHED TO A POLICY COVERING BUSINESS INTERRUPTION (Use and Occupancy), EXTRA**
53 **EXPENSE, ADDITIONAL LIVING EXPENSE, RENTS, LEASEHOLD INTEREST, PROFITS AND COMMISSIONS OR CONSEQUENTIAL LOSS:** When this endorsement is attached
54 to a policy covering Business Interruption (Use and Occupancy), Extra Expense, Additional Living Expense, Rents, Leasehold Interest, Profits and Commission, or Consequential Loss,
55 the term "direct", as applied to loss, means loss, as limited and conditioned in such policy, resulting from direct loss to describe property from perils insured against; and, while the
56 business if 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 interference
57 by any person(s) with rebuilding, repairing or replacing the property damaged or destroyed or with the resumption or continuation of business. In no event shall this Company be liable
58 for the first \$25.00 loss under this extended coverage.

59 Attached to and forming a part of policy No. 1181 of the Farmers Mutual Fire Insurance Association, Forsyth-Stokes Branch, issued at its offices in Winston-
60 Salem, North Carolina. Policy of:

H. F. Wright
Route #1
Westfield, N.C.

Dated 1st day of January, 1953.

1788

Acct. No. _____

Catherine H. Crater

Sec.-Agent.

CAUTION

WHEN THIS ENDORSEMENT IS ATTACHED TO ONE FIRE POLICY THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.