

COMBINATION AUTOMOBILE POLICY

No. **232-70624**

532-27920

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 H. F. 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 and Merchant
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	\$ 10,000.00	each person	\$ 18.00	
			\$ 20,000.00	each accident		
	B	Property Damage Liability	\$ 5,000.00	each accident	\$ 11.00	
	C-1	Basic Medical Payments, Including	\$ 500.00		\$ 5.00	
C-2	Extended Medical Payments	Inc.				
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 \$					34.00	

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
1947	Ford	Club Coupe			799A-16411421A	1A	
Actual Cost When Purchased Including Equipment	Purchased Month Year New or Used			Encumbrance Amount	Installment Payments Number Amount of Each		Due Date and Amount of Final Installment

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.

Edward L. Ashby & Co.

 Agent.

COMBINATION AUTOMOBILE POLICY

ST. PAUL
FIRE and MARINE
Insurance Company

SAINT PAUL-MERCURY
Indemnity Company

L. W. Ashby & Company, Agents
196 N. Main St.

Mount Airy, North Carolina

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

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



Mr. H. F. Wright
Rt. 1
Westfield, N. C.

Handwritten notes:
\$34.00
8/17/16
L. W. Ashby & Co.

SHORT RATE TABLE
(For One Year Policies)

Days Policy In Force	Per Cent of One Year Premium
1	5%
2	6
3-4	7
5	8
6	9
7-8	10
9-10	11
11-12	12
13-14	13
15-16	14
17-18	15
19-20	16
21-22	17
23-25	18
26-29	19
30-32 (1 mo.)	20
33-36	21
37-40	22
41-43	23
44-47	24
48-51	25
52-54	26
55-58	27
59-62 (2 mos.)	28
63-65	29
66-69	30
70-73	31
74-76	32
77-80	33
81-83	34
84-87	35
88-91 (3 mos.)	36
92-94	37
95-98	38
99-102	39
103-105	40
106-109	41
110-113	42
114-116	43
117-120	44
121-124 (4 mos.)	45
125-127	46
128-131	47
132-135	48
136-138	49
139-142	50
143-146	51
147-149	52
150-153 (5 mos.)	53
154-156	54
157-160	55
161-164	56
165-167	57
168-171	58
172-175	59
176-178	60
179-182 (6 mos.)	61
183-187	62
188-191	63
192-196	64
197-200	65
201-205	66
206-209	67
210-214 (7 mos.)	68
215-218	69
219-223	70
224-228	71
229-232	72
233-237	73
238-241	74
242-246 (8 mos.)	75
247-250	76
251-255	77
256-260	78
261-264	79
265-269	80
270-273 (9 mos.)	81
274-278	82
279-282	83
283-287	84
288-291	85
292-296	86
297-301	87
302-305 (10 mos.)	88
306-310	89
311-314	90
315-319	91
320-323	92
324-328	93
329-332	94
333-337 (11 mos.)	95
338-342	96
343-346	97
347-351	98
352-355	99
356-360	100
361-365 (12 mos.)	100

Handwritten signature: L. W. Ashby
Secretary.

Handwritten signature: H. F. Wright
President.

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