

AUTOMOBILE LIABILITY POLICY

No. 532-27919

New
Former Policy No.



A CAPITAL STOCK COMPANY

SAINT PAUL-MERCURY

Indemnity Company

SAINT PAUL, MINNESOTA

DECLARATIONS

Item 1.—NAME OF INSURED C. H. Wright

ADDRESS Rt. 1 STREET

Westfield TOWN OR CITY Stokes COUNTY North Carolina STATE

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

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

Item 2.—POLICY PERIOD: From October 27, 1954 to October 27, 1955
12:01 A. M., Standard time at the address of the Named Insured as stated herein.

Item 3.—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.

Coverages	Limits of Liability		Premiums	
			Car 1	Car 2
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	\$ 10.00	
C Medical Payments	\$ 500.00	each person	\$ 4.00	
Endorsements	\$		\$	
			PREMIUM (Each Car) \$	
			TOTAL PREMIUM \$ 26.00	

Item 4.—DESCRIPTION OF THE AUTOMOBILE:

Year of Model	Trade Name	Model	Body Type; Truck Size; Tank Gallonage Capacity; or Bus Seating Capacity	Serial Number Motor Number	Rate Class BI-PD
1946	Ford	2 Dr.		S M 18-5752968	

Item 5.—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 6.—Except with respect to bailment lease, conditional sale, mortgage or other encumbrance the Named Insured is the sole owner of the automobile, except as herein stated:

Item 7.—During the past year no insurer has cancelled any automobile insurance issued to the Named Insured, except as herein stated:

Countersignature Date October 27, 1954

At Mount Airy, N. C.

Edward W. Ashby Agent.

AUTOMOBILE LIABILITY POLICY
SAINT PAUL-MERCURY INDEMNITY COMPANY
Organized under the Laws of the State of Delaware, Principal Office, Saint Paul, Minnesota

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



SHORT RATE TABLE

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

If Policy has been in force for 12 months or less, apply the standard short rate table for annual policies to the full annual premium determined as for a Policy written for a term of one year.

If Policy has been in force for more than 12 months:

1. Determine full annual premium as for a Policy written for a term of one year.
2. Deduct such premium from the full Policy premium, and on the remainder calculate the pro rata earned premium on the basis of the ratio of the length of time beyond one year the Policy has been in force to the length of time beyond one year for which the Policy was originally written.
3. Add premium produced in accordance with items (1) and (2) to obtain earned premium during full period Policy has been in force.

Dominion of St. Lawrence
 16, 1957
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