

\$.....On Horse kind, Cows, Live Stock and Poultry, not to exceed \$.....on any Horse kind,  
or \$.....on any Cow, and

\$.....On Vehicles of all kinds (excluding Automobiles and Motorcycles,) Implements, Utensils, Machines  
Harness, Blankets and Robes, in said Barns, Sheds, and Out Buildings, Yards or on Farm.

All situate on Poplar Grove farm of assured, in District No. 3, Queen Anne's  
County, Maryland,

and occupied by Albert C. Dulin.

Loss, if any, on buildings, payable to William H. Carter

Mortgagee.

The use of Refined Kerosene Oil for light is permitted in dwellings—and in barns and outhouses, in enclosed glass lanterns, provided the oil is drawn and the lamps be filled and trimmed by daylight only. Saltpetre and gunpowder sufficient for domestic purposes may be kept.

The storage or use of Automobiles or Motorcycles using gasoline in any of the above described buildings, or buildings containing property above described, is prohibited unless standard form of permit therefor is attached to and made a part of this policy.

The use of fire heat in any barn, hop house, fruit house, evaporator or other outbuilding insured or containing property insured by this policy, or exposing property insured hereby, without written permission hereon, is prohibited.

The use of any incubator or brooder in any building described in this policy without permission endorsed hereon is prohibited.

If harness and (or) robes are insured hereunder, this policy shall extend to cover same while contained in the dwelling, under item of policy covering such property.

#### PERMIT FOR ORDINARY ALTERATIONS AND REPAIRS.

In addition to the privilege contained in the printed conditions of this policy permission is hereby given to make ordinary alterations and repairs in the within described premises, but this shall not be held to include the reconstruction or the enlargement of same.

Live Stock covered by this policy is insured against death only directly caused by lightning, meaning thereby the use of the term lightning as herein stated, in said barns, or while at large on owner's premises or elsewhere.

Permission is hereby granted to use steam as a motive power for threshing grain and for other purposes, subject to the following conditions:

#### Warranties

FIRST.—When there is a fire in the furnace of a boiler, it shall not be located nearer than twenty-five feet from any building or stack of hay or straw, nor shall any litter or straw be allowed to collect or remain within fifteen feet of said furnace and mineral coal, or wood for kindling, only shall be used for fuel.

SECOND.—A cap or screen, in perfect order, shall cover the smokestack during all the time a fire is in the furnace and all modern means used for safety and protection shall be attached to the boiler and engine, and shall be in good condition.

THIRD.—At least three pails of water shall be kept within ten feet of the furnace, while there is any fire in the furnace.

FOURTH.—During the absence of the persons engaged in threshing, a competent watchman shall be left in attendance until all the fire is extinguished.

Machines of all kinds, other than horse or hand power, wool, tobacco, hops, poultry, and dressed animals must be insured specifically, not being covered under any general term.

#### LIGHTNING CLAUSE AND ELECTRICAL APPARATUS CLAUSE. (Excluding Damage to Dynamos and Other Electrical Apparatus.)

This policy also covers direct loss or damage to the property insured by lightning (meaning thereby the commonly accepted use of the term "lightning", and in no case to include loss or damage by cyclone, tornado or windstorm) whether fire ensues or not; it being made a condition of this contract that any loss or damage to dynamos, exciters, lamps, switches, motors or other electrical appliances or devices, such as may be caused by lightning or other electrical currents, artificial or natural, is expressly excluded, and that this Company is liable only for such loss or damage to them as may occur in consequence of fire originating outside of the appliance or device itself. It is also a condition of this contract that if there is other insurance upon the property damaged this Company shall be liable only for such proportion of any direct loss or damage by lightning (except as above stated) as the amount hereby insured bears to the whole amount insured thereon whether such other insurance contains a similar clause or not.

#### THREE-FOURTHS VALUE CLAUSE.

In consideration of the rate of premium at which this policy is written, it is expressly stipulated and made a condition of this contract that, in the event of loss or damage by fire to the buildings insured under this policy, this Company shall not be liable for an amount greater than three-fourths ( $\frac{3}{4}$ ) of the actual cash value of the property insured by this policy at the time immediately preceding such loss or damage; and in the event of additional insurance (if any is permitted hereon in writing) then this Company shall be liable for its proportion only of three-fourths ( $\frac{3}{4}$ ) of such cash value at the time of the fire.

It is provided, however, that this policy shall be void while the insured shall have any other contract of insurance whether valid or not, upon such property, not permitted in writing hereon.

If the insurance under this policy shall be divided into two or more items this three-fourths value clause shall apply to each item separately.

If by reason of this clause the liability of the Company shall be less on such property than the amount of insurance thereon for which premium has been paid, this Company, will on demand, refund to the insured for the full term of the policy the premium received by it on the difference between the amount insured and the amount paid for total loss on such property.

Attached to and made part of policy No. 1176425 of the Royal Insurance Co., Ltd.

*L. H. Meredith*

Agent.