

STANDARD FIRE INSURANCE POLICY for Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming. 1

No.

NONASSESSABLE

**RESERVED FOR COMPANY NAME, ADDRESS AND/OR LOGOTYPE.**

Insured's Name and Mailing Address

Policy Term

INCEPTION (Mo. Day Year)      EXPIRATION (Mo. Day Year)      YEARS

\$      \$

Div. on Exp. Pol.      Renewal of

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. INSURANCE IS PROVIDED AGAINST ONLY THOSE PERILS AND FOR ONLY THOSE COVERAGES INDICATED BELOW BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES ONLY WHEN ENDORSED HEREON OR ADDED HERETO.

Item No.	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show address (No., Street, City, County, State, Zip Code), construction, type of roof and occupancy of building(s) covered or containing property covered. If occupied as a dwelling state if building is a seasonal or farm dwelling. If commercial state exact nature of product (and whether manufacturer, wholesaler or retailer) or the service or activity involved.	Pro-tection Class	Dwelling Business Only				
			No. of Families	Feet From Hydrant	Miles From Fire Dept.	Zone	
1.							
Item No.	PERIL(S) INSURED AGAINST AND COVERAGE(S) PROVIDED (INSERT NAME OF EACH)	PerCent of Co-Insurance Applicable	Deductible Amount	Amount of Insurance	Rate	Prepaid or Installment Premium Due At Inception	Installment Premium Due At Each Anniversary
1.	FIRE AND LIGHTNING EXTENDED COVERAGE			\$ x x x x x x x		\$	\$
Special provision applicable only in State of Mississippi—Total Insurance—See form attached— Item 1, \$                    ; Item 2, \$                    ; Item 3, \$						<b>TOTAL(S)</b>	\$
Special provision applicable only in State of So. Carolina—Valuation Clause—See form attached— Item , \$                    ; Item , \$                    ; Item , \$						<b>TOTAL PREMIUM FOR POLICY TERM PAID IN INSTALLMENTS</b>	\$

Subject to Form No(s). attached hereto.

INSERT FORM NUMBER(S) AND EDITION DATE(S)

**Mortgage Clause:** Subject to the provisions of the mortgage clause attached hereto, loss, if any, on building items, shall be payable to:

INSERT NAME(S) OR MORTGAGEE(S) AND MAILING ADDRESS(ES)

COUNTERSIGNATURE DATE	AGENCY AT	AGENT
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**IN CONSIDERATION OF THE PROVISIONS AND STIPULATIONS HEREIN OR ADDED HERETO** AND OF the premium above specified, this Company, for the term of *years specified above* from *inception date shown above* At Noon (Standard Time) to *expiration date shown above* At Noon (Standard Time) at location of property involved, to an amount not exceeding the amount(s) above specified, does insure *the insured named above* and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all **DIRECT LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED**, to the property described herein while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of this Company.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

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 1 **Concealment,** This entire policy shall be void if, whether  
 2 **fraud.** before or after a loss, the insured has will-  
 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 provi-  
 45 sion or agreement not inconsistent with the provisions of this  
 46 policy, may be provided for in writing added hereto, but no provi-  
 47 sion 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 **interests 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 written 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 this Company at the agency hereinbefore mentioned.