

STANDARD FIRE INSURANCE POLICY OF THE STATE
OF NORTH CAROLINA.

Expires April 15th, 1917

Property Bldg. & Fur.

Amount, \$ 3100.00

Premium, \$ 13.35
Female Dining Hall State Hos-
pital for The Insane, Columbia,
S.C.

No. 137473

*The Southern
Underwriters*

Greensboro, N.C.

Agency at Columbia, S.C.

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.

34337

No. 137473



INCORPORATED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA

Stock Policy

The Southern Underwriters

Greensboro, N.C.

Amount \$ 3100.00

Rate 1.00

Premium, \$ 13.35

In Consideration of the Stipulations herein named and of

Does Insure The Commissioners of The Sinking Fund of The State of South Carolina *Dollars Premium*

for the term of 156 Days

from the 10th day of November 19 16 at noon

to the 15th day of April 19 17 at noon

against all direct loss or damage by fire except as hereinafter provided,

To an amount not exceeding Thirty-One Hundred and NO/100 Dollars,

to the following described property while located and contained as described herein and not elsewhere, to wit:

Female Dining Hall- State Hospital For The Insane
Columbia, S.C.

This policy covers for \$3100.00 being part of the liability of The Commissioners of The Sinking Fund of The State of South Carolina under their policy #579 issued to the State Hospital for the Insane (Female Dining Hall), Columbia, S.C. on the property described in this Policy, and covers pro-rata of each item thereof.

It is understood and agreed that the Commissioners of The Sinking Fund of The State of South Carolina carry net 40% of the amount on each item of the following schedule and shall bear 40% of any loss that may occur on each item.

- \$15,000.00 On one story, brick, slate roof building, including additions, foundations and all permanent fixtures for heating, lighting, and plumbing occupied as a dining hall situated on the premises of the State Hospital for the Insane in Columbia, S.C. about forty feet East of Female Ward and known as Female Dining Hall.
- 500.00 On furniture, consisting of tables, chairs, linen, china, glass and crockery ware and such other articles as are generally used in dining halls, while contained in the above described building.

No. 227.
(South Carolina.)

VALUATION CLAUSE.

For Policy Covering One Building Only.



The insured and the insurer hereby agree that the value of building described herein is \$ 20,000.00

and hereby fix the amount of insurance to be carried thereon (including this policy) at \$ 15,000.00

Mechanics' Permit. Privileged for mechanics to make ordinary alterations and repairs, but it is understood and agreed that extraordinary alterations or additions are prohibited without notice to and consent of this company in writing.

Electric Light Permit. Privilege is hereby granted to use electricity on the premises herein mentioned, provided the electrical equipment is in full compliance with the requirements of the National Electrical Code.

Lightning and Expense Clause. This policy shall cover any direct loss or damage caused 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), not exceeding the sum insured, nor the interest of the insured in the property, and subject in all other respects to the terms and conditions of this policy. Provided, however, if there shall be any other fire insurance on said property, this Company shall be liable only pro rata with such other insurance for any direct loss by lightning, whether such other insurance be against direct loss by lightning or not. However, this insurance shall not cover any loss or damage to any dynamo, exciter, lamp, motor, switch or any other apparatus generating, utilizing, testing, regulating or distributing electricity, such as may be caused by lightning or other electrical current, whether artificial or natural, in so far as the loss or damage is confined exclusively to said dynamo, exciter, lamp, motor, switch or other apparatus as above referred to, unless fire ensues and said apparatus is damaged or destroyed by fire, in which event such fire damage shall be paid (as though said preceding loss or damage by lightning or artificial current had not occurred).

Standard Time Clause. It is understood and agreed that the word "noon" as used herein, in designating the beginning and ending of the term of insurance, refers to Standard Time at the place where the property is located. Other insurance, warranted concurrent herewith, permitted without notice until required.

Attached to and forming part of Policy No. 137473 of the Southern Underwriters

Insurance Company of Greensboro, N.C.

WALTER VAUGHN & SONS

General Agent S

Note—Agents will sign and paste one on Policy, one on Daily Report, and one on Register.

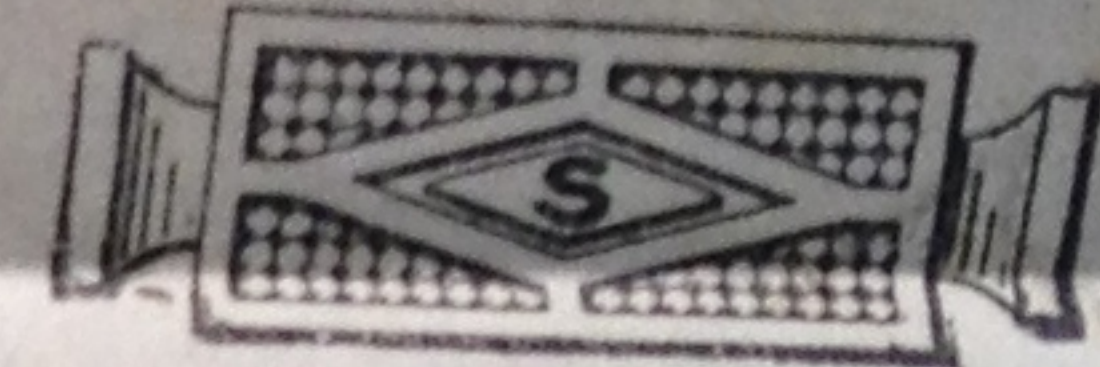
additions, foundations and all permanent fixtures for heating, lighting, and plumbing occupied as a dining hall situated on the premises of the State Hospital of Female Ward and known as Female Dining Hall.

500.00 On furniture, consisting of tables, chairs, linen, china, glass and crockery ware and such other articles as are generally used in dining halls, while contained in the above described building.

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