

DIRECTORS.

- LUCIUS HOPKINS.
 THOMAS MESSENGER.
 WILLIAM H. MELLEN.
 HOMER MORGAN.
 LEVI P. STONE.
 ISAAC H. FROTHINGHAM.
 CHAS. A. BULKLEY.
 GEORGE D. MORGAN.
 OLIVER E. WOOD.
 ALFRED S. BARNES.
 LEVI P. MORTON.
 CURTIS NOBLE.
 JOHN B. HUTCHINSON.
 CHARLES P. BALDWIN.
 AMOS T. DWIGHT.
 HENRY A. HURLBUT.
 JESSE HOYT.
 WILLIAM STURGIS.
 CHARLES J. MARTIN.
 JOHN R. FORD.
 GEORGE T. STEDMAN.
 A. F. WILLMARTH.
 F. H. COSSITT.
 WM. R. FOSDICK.
 WM. H. TOWNSEND.
 P. C. VAN SCHAICK.
 THOS. T. BUCKLEY.
 OLIVER S. CARTER.
 HENRY M. TABER.
 GEORGE W. PARSONS.
 WM. C. FOWLER.
 D. A. HEALD.
 REUNE MARTIN.
 HENRY R. PIERSON.
 JOHN BIGELOW.
 OLIVER HOYT.
 JOSEPH SELIGMAN.
 A. C. RICHARDS.
 D. H. McALPIN.
 ANDREW C. ARMSTRONG.
 CORNELIUS N. BLISS.
 EDMUND F. HOLBROOK.
 ORSON D. MUNN.
 THOMPSON NEWBURY.

1,441. A.M.C.
185 BROADWAY, NEW-YORK.
Office:
185 BROADWAY, NEW-YORK.
Capital, \$3,000,000.
Signature of J. Washburn
Premium, \$ 50
Policy and Surrender, \$
 THIS POLICY EXPIRES
July 6 1878
 Please read this Policy carefully to prevent misunderstanding in case of loss.
Ed. May, 1869.—Revised August, 1876.

THE
Home Insurance Company,

OF THE CITY OF NEW-YORK.

CASH CAPITAL, \$3,000,000.

J. H. WASHBURN, SECRETARY.
 T. B. GREENE, }
 C. K. FRANCIS, } ASSIS'T SECRETARIES.

CHARLES J. MARTIN, PRESIDENT.
 A. F. WILLMARTH, VICE-PRESIDENT.
 D. A. HEALD, 2d VICE-PRESIDENT.

If this Policy is cancelled the following receipt is to be filled up and signed by the assured.

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In consideration of _____ Dollars,
 Return Premium, the Receipt of which is hereby acknowledged, this Policy
 is cancelled and surrendered to the HOME INSURANCE COMPANY.

Assured.

No. 1,411.

STOCK COMPANY.—CASH CAPITAL, \$3,000,000.

\$ 5000

BY THIS POLICY OF INSURANCE,

THE

HOME INSURANCE COMPANY,

OF THE CITY OF NEW YORK,

In Consideration of Forty Dollars,

To them paid by the Insured hereinafter named, the receipt wherof is hereby acknowledged, Do Insure

Baratona Brothers & Company

AGAINST LOSS OR DAMAGE BY FIRE, TO THE AMOUNT OF

Five thousand Dollars.

On the 1st day of July 1917 at Richmond Building occupied for
storing primarily agricultural implements situate at Esplanade,
Suburb city of Richmond Co.

Sum Insured,
\$ 5000
Time,
12 mo
Rate,
10
Premium,
\$ 50

And the said HOME INSURANCE COMPANY hereby agree to make good unto the said assured, its executors, administrators and assigns, all such immediate loss or damage, not exceeding in amount the sum or sums insured as above specified, the interest thereon in the property, except as herein provided, shall happen by fire to the property so specified, from the 1st day of July 1917 at one thousand and no hundred and no cents, to wit: at twelve o'clock at noon, to the 1st day of July 1917 at one thousand and eight hundred and no cents, to wit: at twelve o'clock at noon; the amount of loss or damage to be estimated according to the actual cash value of the property at the time of the loss, and to be paid sixty days after due notice and proofs of the same shall have been made by the assured and received at the office of the Company in New York, in accordance with the terms and provisions of this Policy, unless the property be replaced, or the Company shall have given notice of their intention to rebuild or repair the damaged premises.

1. If an application, survey, plan or description of the property herein insured is referred to in this Policy, such application, survey, plan or description shall be considered a part of this contract, and a warranty by the assured; and any false representation by the assured of the condition, situation or occupancy of the property or any omission to make known every fact material to the risk, or an over-valuation, or any misrepresentation whatever, either in a written application or otherwise; or if the assured shall have given or shall hereafter make any other insurance on the property hereby insured, or any part thereof, without the consent of the Company written hereon; or if the above-mentioned premises shall be occupied or used so as to increase the risk, or become vacant or unoccupied, without notice to, and consent of, this Company, in writing, or if the risk be increased by the erection or occupation of neighboring buildings, or by any means whatever within the control of the assured, without the assent of this Company, in writing, or if the assured shall be a manufacturer, establishment running in whole or in part over, or extra time, or running at night, or if it shall cease to be operated, without special agreement endorsed on this Policy; or if the property be sold or transferred, or any change takes place in title or possession (except by succession by reason of the death of the insured), whether by legal process, or judicial decree, or voluntary transfer or conveyance; or if this Policy shall be assigned before a loss, without the consent of the Company, in writing; or if the assured shall keep or use gunpowder, fireworks, nitro-glycerine, phosphorus, saltpetre, nitrate of soda, petroleum, naphtha, gasoline, benzine, kerosene, or benzene varnish; or keep or use kerosene, spirit gas, or any burning fluid or chemical oils, without written permission in this Policy thereon, and in every such case, this Policy shall be void. Kerosene oil, however, may be used for light in dwellings, stores, churches and school-houses, and kept for sale in stores in quantities not exceeding five barrels—to be drawn by daylight only.

2. This insurance does not apply to or cover jewelry, plate, watches, musical or scientific instruments (piano-fortes in dwellings excepted), ornaments, medals, patterns, printed music, printed books, engravings, paintings, picture frames, sculpture, casts, models or curiosities, unless particularly specified in this Policy. This Company shall not be liable by virtue of this Policy, or any renewal thereof, unless the premises thereon be actually paid; nor for loss by theft at or after a fire; nor for money or bullion, bills, notes, accounts, deeds, evidences of debt, or securities of property of any kind; nor for any loss or damage by fire caused by means of an invasion, insurrection, riot, civil commotion, or any military or nautical power; nor for any loss in buildings unprovided with good and substantial stone or brick chimneys, the absence of which has been the cause of the fire; or any loss or damage by lightning, or explosion of any kind, unless fire ensues, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property when the casualty by lightning or lightning.

3. If a building shall fall, except as the result of a fire, all insurance by this Company on it or its contents shall immediately cease and determine.

4. If the interest of the assured in the property be any other than the entire, unconditional and sole ownership of the property, or the use and benefit of the assured, or if the building insured stands on leased ground, it must be so represented to the Company and so expressed in the written part of this Policy, otherwise the Policy shall be void. When property has been sold or delivered, or otherwise disposed of, so that all interest or liability on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods held on storage must be separately and specially insured.

5. In case the use or occupation of the above mentioned premises, at any time during the period for which this Policy would otherwise continue in force, shall be so changed as to increase the risk thereon, except as may be hereafter agreed to by this Corporation, in writing upon this Policy, from time to time, so long as the same shall be so used, this Policy shall be of no force or effect.

6. The best endeavors of the assured shall be used in saving and protecting the property from damage as and after the fire; and in case of failure to do so, this Company will not be liable for damage caused by such failure; and there can be no abandonment to the Company of the property insured.

7. The use of general terms, or anything less than a distinct, specific agreement, clearly expressed, and indorsed on this Policy, shall not be construed as a waiver of any printed or written condition or restriction thereon.

8. In case of any other insurance upon the property hereby insured, whether made prior or subsequent to the date of this Policy, the assured shall be entitled to recover of this Company no greater proportion of the loss sustained than he can have lawfully recovered from the whole amount insured thereon; and it is hereby declared and agreed that in case of the assured holding any other Policy in this or any other Company on the property insured, subject to the conditions of average, this Policy shall be subject to average in like manner. Any Floating Policy attaching in whole or in part, to the property covered by this Policy, shall be subject to the conditions of average in like manner. Any Floating Policy attaching for the full amount of such Policy, and liable as such in any one rate any loss, total or partial, on the property hereby insured. Re-insurance, in case of loss, to be settled in proportion to the sum re-insured shall bear to the whole sum covered by the re-insured Company.

9. This insurance may be terminated at any time at the request of the assured, in which case the Company shall retain only the ordinary short rate for the time the Policy has been in force. This insurance may also be terminated at any time at the option of the Company, on giving notice to that effect, and refunding a fair proportion of the premium for the unexpired term of the Policy.

10. Persons sustaining loss or damage by fire shall forthwith give notice of said loss in writing, to the Company, and, as soon thereafter as possible, render a particular account of such loss, signed and sworn to by them, stating whether any and what other insurance has been made on the same property, giving copies of the written portion of all Policies thereon, also the actual cash value of the property and their interest therein, for what purposes and by whom the building insured, or the contents, the property insured, and the loss, were insured.

AND IT IS HEREBY UNDERSTOOD AND AGREED, by and between this Company and the assured, that this Policy is made and accepted in reference to the foregoing terms and conditions, and to the classes of hazards and memoranda printed on the back of this Policy, which are hereby declared to be a part of this contract, and are to be used and resorted to, in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in writing.

In Witness Whereof, The Home Insurance Company have caused these PRESENTS to be signed by their PRESIDENT, and attested by their SECRETARY, in the City of NEW YORK. But this Policy shall not be valid unless countersigned by the duly authorized Agent of said HOME INSURANCE COMPANY at LEXINGTON, KY.

W. Washburn SECRETARY.

Chas. J. Martin PRESIDENT.

Countersigned at LEXINGTON, this 1st day of July 1917.

W. King AGENT.

CLASSES OF HAZARDS.

HAZARDOUS.

Bristles and Hair Cloth (wholesale),
Boots and Shoes (wholesale) including
India rubber Boots and Shoes,
Carpets (retail stocks of),
Card Printing (by hand power),
Carriage Trimmings,
Carriages and Sleighs,
Clothing (wholesale stocks of), ready
made,
Coffee,
Cordage,
Cotton Batts and Wadding,
Cotton Yarn,
Dry Goods, foreign and domestic, ex-
clusively in unbroken and unopened
packages.

Dry Goods, (wholesale stocks of),
Drugs, dry, in packages (importers' stocks
only),
Flax, in bales,
Fire Crackers, in packages,
Flour,
Fruits (wholesale stocks of),
Furs and Peltries, in unbroken packages,
Furs, unpacked,
Grocers' Stocks,
Grocers' Stocks (retail),
Glass, window or box,
Gun or traps,
Gun Shellac,
Gunny Cloth and Gunny Bags,

Gutta Percha, unmanufactured,
Hardware, staple, in packages,
Hatters' Furs (stocks of),
Hats and Caps (wholesale stocks of), with-
out manufacturing,
Hemp, in bales,
Hops, in bales,
India Rubber, unmanufactured,
Indigo,
Iron ware, wholesale, (also, stoves, tin-
ware and hollow ware),
Iron Goods, ornamental, japanned and
bronzed, (stocks of),
Leather, Morocco and Findings,
Machinery, (stocks of), on sale,

Manilla grass, in bales,
Men's Straw Hats and Caps (stocks of),
Nails, (stocks of),
Oakum, in bales,
Oil (fish and vegetable),
Oil Cloths (stocks of),
Paints ground in oil,
Paper, in reams, and straw boards,
Paper Hangings (wholesale),
Pins, (stocks of),
Pot, Pearl and Soda Ashes,
Provisions,
Rice,
Saddlery and Harness (stocks of),
Sail-making,
Salt,

Sewing Machines (stocks of),
Sisal grass in bales,
Spices,
Sugars,
Sulphur,
Tallow,
Teas,
Threshed Grain
Tobacco, plug and twist, in boxes or kegs
(wholesale). [See Extra Hazardous.]
Trunks (stocks of),
Whalebone,
Whiskey, in barrels (stocks of),
Wool,
Wines and Liquors, in packages, (import-
ers' stocks of),

EXTRA HAZARDOUS.

Artificial flowers,
Artists' materials,
Auction stores,
Agricultural implements, including Seed-
men's stocks,
Alcohol,
Apothecaries' stocks,
Asphaltum,
Band Boxes (stocks of),
Bookbinders' stocks,
Boots and d Shoes (retail),
Brushes, (stocks of),
Rag making (cloth) by hand power,
and using coal only,
Basket making,
Billiard saloons and contents,
Blacksmith shops,
Boot and Shoe manufacturing, (by hand-
power only),
Bottling Cellars,
Brush makers' stocks,
Cabinet ware, without manufacturing,
repairing, upholstering or varnishing,
Carving, by hand power,
Chairs, un packed,
Clothing, ready-made (retail stocks of),
also merchant tailors',
Confectioners' stocks,
Corks (stocks of),
Car-springs (gutta percha or India rubber),

China or earthen or glass ware (wholesale
and retail stocks of), with privilege of
packing or unpacking,
Copperplate printing,
Cooper's shops, (strapping boxes only),
Corsair making,
Daguerreotypes and Photographic estab-
lishments,
Dress Trimmings, (stocks of),
Dry Goods, retail (stocks of),
Earthen ware, unpacked,
Eating houses,
Essential oils,
Fancy Goods (wholesale & retail stocks of),
Feathers, (stocks of),
Fishing Tackle,
Fringes, (stocks of),
Fringe making, by hand power,
Fruits, (retail stocks of),
Furriers' and Hatters' stocks, unpacked,
Furs, cutting and sewing, without fire
heat,
Gas fitting,
Gas Fixtures,
Gentlemen's furnishing goods, (wholesale
and retail stocks of),
Gimps, (stocks of),
Glass, window or plate, unpacked,
Gilding,

Glass ware, unpacked; Looking-glasses
unpackd,
Gun repairing,
Gutta percha goods, except boots & shoes,
Hardware and Cutlery,
Hats and Caps (retail), without manu-
facturing,
Hat (straw, grass or chip) bleaching,
Hay and straw, pressed in bundles,
Hoop skirts and hoop skirt materials,
(stocks of),
Hoop skirt manufacturing, by hand, with-
out fire heat,
House furnishing goods (retail stocks of),
India rubber goods (stocks of), except
boots and shoes,
Iron (hoop, sheet and rod),
Jewellers' and Watchmakers' stocks,
Kid Gloves (stocks of),
Ladies and children's furnishing goods,
(stocks of),
Laces and embroideries, (wholesale),
Lampellers' stocks without camphene,
burning fluid, spirit gas, or kerosene,
Lager beer stoves,
Lime, unslacked (stocks of),
Liquors in glass, unpacked,
Lithographers,
Looking-glasses (stocks of), with privilege
of packing or unpacking,

Map mounting and varnishing,
Matches on sale (stocks of),
Metals, in bars, pig and tin plates,
Military goods (stocks of),
Millinery goods (wholesale and retail
stocks of),
Needles, (stocks of),
Optical and mathematical instrument
makers' stocks,
Painters' stocks,
Paper Hangings (retail stocks),
Paper Caps,
Paper boxes (stocks of),
Pawbrokers' stocks,
Perfumers' stocks,
Perfume stoves,
Perfume stoves, in warerooms,
Picture frame joining,
Pitch,
Planishing and pewtering,
Pocket-book makers' stock,
Pocket-book making (without use of fire
heat),
Porter-houses, bar-rooms, sample-rooms,
and retail liquor stores,
Rags, in bales,
Rectifying liquors by cold process only,
Refractories,
Resin,

Restaurants,
Saddlery and harness manufacturing,
Sheet Iron and Copper ware (retail),
Shirt Manufacturers (without ironing),
Ship chandlery,
Silversmiths' stocks,
Silver and plated ware,
Spirits of Turpentine,
Stallions' stocks,
Stoves (retail stocks of),
Straw Goods (wholesale and retail, stocks
of),
Tape,
Tailors' trimmings, (stocks of),
Tin and hollow ware (retail),
Tin or sheet iron or copper working,
Tobacco, leaf and cut, cigars and snuff
(wholesale and retail),
Tow in bales,
Turpentine,
Umbrellas and parasols (wholesale and
retail), with privilege to put together
and finish by hand only,
Upholsterers' stocks,
Watchmakers' tools,
Watches, in packages as imported,
Wire in glass, unpacked,
Worsted and fancy wools, (importers'
stocks of),
Yankee Notions.

SPECIALLY HAZARDOUS.

Acids (nitric, sulphuric, muriatic, and
other acids causing ignition),
Band box and Paper-box making,
Bakeries, ovens within the building, or
using wood or shavings,
Bark Mills,
Bellows making,
Bleaching works,
Blind makers' shops,
Blacksmithing,
Block and Pump making,
Boat Builders' shops,
Book binderies,
Boot and Shoe manufacturing, with fire
heat,
Box repairing,
Brass Foundries,
Breweries,
Brick Yards, with kilns,
Brimstone works,
Brush manufacturers,
Burning fluid,
Cabinet-makers' shops,
Cabinet ware (stocks of), with privilege
to varnish and upholster,
Candle man factories,
Camphene, on sale,
Cap manufacturers,
Carpenters' shops,
Chair-makers' shops,
Chemical Laboratories,
Coach makers' shops,
Coffee and Spice mills,
Comb manufacturers,
Confectionery manufacturers,

Coopers' shops,
Coppersmiths' shops, with forges,
Corn kilns,
Cotton mills,
Cotton presses,
Cotton in bales,
Cotton unpacked,
Distilleries & Rectifying establishments,
Drug stores, with privilege of compound-
ing,
Druggists' stock (wholesale),
Drug and Spice mills,
Dyeing establishments,
Ebers,
Fire-works,
Fire-work manufacturers,
Flax mills,
Flax, unpacked,
Floor-cloth manufacturers,
Fringe manufacturers,
Fulling Mills,
Fur Dressing establishments,
Gas Fixtures manufacturers,
Gas manufacturers,
Glass manufacturers,
Gold pen making,
Grate man factories,
Grain or Flouring mills,
Gun manufacturers,
Gun powder,
Hat manufacturers,
Hay, un packed,
Hay Presses,
Hemp Manufacturers,
Hoop skirt manufacturers, by machinery
or fire heat,

Hamp, unpacked,
Hotels,
Homes building or repairing,
Ink manufacturers,
India Rubber and Gutta Percha manu-
factories,
Iron foundries,
Ivory-black & Lamp-black manufacturers,
Japanning,
Jewelry manufacturers,
Jewelry case making,
Junk shops,
Lamp manufacturers,
Lampellers' stocks (with privilege of
keeping camphene, or kerosene),
Laundries,
Lime yards and sheds,
Lime, unslacked,
Livery Stables,
Looking-glass and Picture Frame manu-
factories,
Lumber Yards,
Machine shops,
Manilla Grass, unpacked,
Mahogany Yards,
Malt houses,
Match manufacturers,
Metal mills,
Musical instrument manufacturers,
*Musical instruments (stocks of),
Mungo,
Nitrate of Soda,
Oiled clothing manufacturers,
Oiled clothing (stocks of),
Oil mills and manufacturers,

Oils, resin, and similar,
Oil refineries,
Omnibus stables,
Packing buildings and yards,
Paper Bag manufacturers,
Paper Hanging manufacturers,
Paper Mills,
Perfume Cap manufacturers,
Perfumery manufacturers,
Phosphorus,
Pictures and Prints,
Planing, or Grooving or Moulding mills,
Plating,
Plated-ware manufacturing,
Pocket-book making,
Pork houses,
Powder mills,
Printed Music,
Printing of books, and job printing,
Print works,
Provisions in process of being smoked,
Rag stores,
Rags and Paper stock,
Rolling mills,
Rope and Cordage manufacturers,
Safe (iron) manufacturers,
Saltpetre,
Sash-makers' shops,
Saw mills,
Sear manufacturers,
Ship building or repairing,
Shoddy,
Silversmiths' manufacturers,
Smoke houses,
Snuff mills,

Soap manufacturers,
Spirit Gas manufacturers and Spirit Gas
on sale,
Stave yards,
Steamboats,
Steam boilers in use,
Steam engines in use,
Stove manufacturers,
Sugar refineries,
Tallow Melting establishments,
Tanneries,
Tar boiling establishments,
Taverns,
Theatres and other places of public
timber yards, [exhibition,
Tobacco manufacturers,
Tow, unpacked,
*Toys (as operators' stocks of),
Trunk making,
Turpentine Distilleries,
Type and Stereotype foundries,
Umbrella manufacturers,
Upholstery manufacturers,
Varnish manufacturers,
Wholesale rights' shops,
Window shade painting,
Wood and willow ware (stocks of),
Woolen mills,
Wool waste,

And generally all workshops, mills and
manufacturing establishments, and all
trades and occupations, requiring the use
of fire heat, not above enumerated as
hazardous or extra hazardous.

The Home Insurance Company hereby consent that the interest of _____
in the within Policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to

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Agent.

For Value Received, _____ hereby transfer, assign and set over unto _____
and _____ assigns, all _____ title and interest in this Policy, and all advantage to be derived therefrom.

Witness _____ hand and seal, this _____ day of _____ 187
Sealed and delivered in presence of



The Home Insurance Company hereby consent that the interest of _____
in the within Policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to

187

Agent.

For Value Received, _____ hereby transfer, assign and set over unto _____
and _____ assigns, all _____ title and interest in this Policy, and all advantage to be derived therefrom.

Witness _____ hand and seal, this _____ day of _____ 187
Sealed and delivered in presence of

