

**DOUGLAS FAMILY**

Ashlie U. DOUGLAS  
SUBJECT FILES

Insurance - Ashkirk Lodge  
1935 - 1972

2303.24  
Box 6  
File 26

Further  
news: Nothing serious.  
Back in action in  
2 months.  
Shell fragment  
by.

THE MONTREAL DAILY STAR



### WOUNDED IN FRANCE:

*Capt. A. M. Fyfe - Cdn.*  
~~Canadian Regiment~~ who has  
been reported wounded in action  
in France, according to word re-  
ceived here by his wife, who lives  
at 103 Northview avenue, Mont-  
real West. He landed in France  
on D-Day and up to the time of  
his injuries was active in the  
Caen sector. His mother, Mrs.  
Andrew Fyfe, lives at 312 Bal-  
lantyne avenue, Montreal West.



ROYAL EXCHANGE GROUP  
P. O. BOX 2760 — PLACE D'ARMES  
MONTREAL, I

ANDREW FYFE

Insurance Broker

434 St. Francois Xavier St.  
MONTREAL, P.Q.



Miss A. V. Douglas,  
Ban Righ, Queens University,  
KINGSTON, Ont.

*Insurance*  
*Wohlschlag*  
*1953-4*



**SMOKE OR SMUDGE DAMAGE**

Do you realise that your Fire Insurance policies do not cover loss by Smoke or Smudge if your oil-burner causes such damage by unusual or faulty operation without actually setting fire to the premises?

Your policy can be endorsed to cover this hazard on payment of a small extra premium. Write or telephone us for particulars.

ESTABLISHED 1836

MONTREAL

The

# Liverpool & London & Globe

INCORPORATED 1904

## INSURANCE COMPANY LIMITED

REGISTERED UNDER THE COMPANIES (CONSOLIDATION) ACT, 1906 WITH LIMITED LIABILITY 1910

HEAD OFFICE, 1 DALE STREET, LIVERPOOL.

AGENCY MONTREAL.

POLICY NUMBER

15286402

W. KENNEDY.

Sum Insured \$ 2,000.00 Premium \$ 30.00 Rate 1.50% Term 36 months

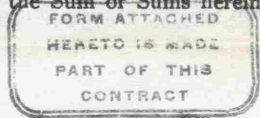
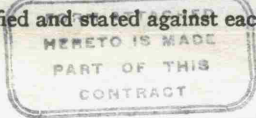
From twelve o'clock noon (Standard Time), of the SIXTEENTH day of JULY 19 35

Until twelve o'clock noon (Standard Time), of the SIXTEENTH day of JULY 19 38

**This Policy of Insurance Witnesseth,**

That MISS A.V. DOUGLAS.

(hereinafter called the Insured), having undertaken to pay to THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY LIMITED, (hereinafter called the Company) the above stated premium, for Insurance against Loss or Damage by Fire (subject to the Conditions and Stipulations endorsed hereon, which constitute the basis of the Insurance) on the property hereinafter described, to the Amount of the Sum Insured above mentioned not exceeding upon any one Article the Sum specified on such Article, the Company do hereby agree that for the term above stated and for so long afterward as the said Insured, his or her or their Heirs, Executors or Administrators, shall from time to time pay, or cause to be paid, the said premium to the said Company, or to the known Agents thereof, on or before the commencement of each and every succeeding term, and the Board of Directors shall agree thereto by accepting the same; the Funds and Property of the said Company shall (subject to the Conditions and Stipulations endorsed hereon, which constitute the basis of this Insurance) be subject and liable to pay, reinstate, or make good to the said Insured, his or her or their Heirs, Executors or Administrators, such Loss or Damage as shall be occasioned by Fire to the Property hereinafter mentioned and hereby insured, not exceeding in each case respectively the Sum or Sums hereinafter severally specified and stated against each Property, namely:—



SUMMER DWELLING

1. \$ 1,500. On the building only of the - storey building built of stone roofed with metal and its additions communicating and in contact therewith, as they now are or may hereafter be erected, foundations, landlord's permanent fittings and fixtures attached thereto and forming part thereof, including fences, frescoes and plate glass, occupied as a Private Dwelling during the Summer Season, situate and being ~~known as "Ashkirk Lodge"~~ known as "Little White Calf Island" concession in the of on the St. Lawrence near Gananoque Province of Ontario

Storm doors and windows, door and window screens, and shutters belonging thereto are also held covered while contained in the above described building or on the premises.

2. \$ 500. On Household Furniture, supplies and personal effects (including paintings, sculpture, curiosities, works of art, articles of vertu, all at not exceeding cost), printed books, plate, plated ware, jewellery, scientific and musical instruments, clocks, watches, trinkets and mirrors, the property of the Insured or of any members of the Insured's family, all in private use and only while contained in the above described building. Not exceeding ten per cent. of the amount of this item may at the option of the Insured be extended to cover ordinary household contents while contained in outbuildings on the same premises, it being understood that the total liability shall not exceed the amount insured under this item. The amount of this item may at the option of the Insured be held to cover the personal effects of guests and servants; loss, if any, to be adjusted with and payable to the Insured named in this policy.

This insurance does not cover motor vehicles unless specifically mentioned.



# The Liverpool & London & Globe

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HERE TO IS MADE PART OF THIS CONTRACT

FORM ATTACHED HERE TO IS MADE PART OF THIS CONTRACT



### SUMMER DWELLING

1. \$ 1,500. On the building only of the - storey building built of stone roofed with metal and its additions communicating and in contact therewith, as they now are or may hereafter be erected, foundations, landlord's permanent fittings and fixtures attached thereto and forming part thereof, including fences, frescoes and plate glass, occupied as a Private Dwelling ~~known as "Ashkirk Lodge"~~ ~~on No. Little White Calf Island~~ concession in the of on the St. Lawrence near Gananoque Province of Ontario

Storm doors and windows, door and window screens, and shutters belonging thereto are also held covered while contained in the above described building or on the premises.

2. \$ 500. On Household Furniture, supplies and personal effects (including paintings, sculpture, curiosities, works of art, articles of vertu, all at not exceeding cost), printed books, plate, plated ware, jewellery, scientific and musical instruments, clocks, watches, trinkets and mirrors, the property of the Insured or of any members of the Insured's family, all in private use and only while contained in the above described building.

Not exceeding ten per cent. of the amount of this item may at the option of the Insured be extended to cover ordinary household contents while contained in outbuildings on the same premises, it being understood that the total liability shall not exceed the amount insured under this item.

The amount of this item may at the option of the Insured be held to cover the personal effects of guests and servants; loss, if any, to be adjusted with and payable to the Insured named in this policy.

This insurance does not cover motor vehicles unless specifically mentioned.



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### SUMMER DWELLING

1. \$ 1,500. On the building only of the - storey building built of stone roofed with metal and its additions communicating and in contact therewith, as they now are or may hereafter be erected, foundations, landlord's permanent fittings and fixtures attached thereto and forming part thereof, including fences, frescoes and plate glass, occupied as a Private Dwelling known as "Ashkirk Lodge" during the Summer Season, situate and being ~~lot No.~~ Little White Calf Island concession in the of on the St. Lawrence near Gananoque Province of Ontario
- Storm doors and windows, door and window screens, and shutters belonging thereto are also held covered while contained in the above described building or on the premises.

2. \$ 500. On Household Furniture, supplies and personal effects (including paintings, sculpture, curiosities, works of art, articles of vertu, all at not exceeding cost), printed books, plate, plated ware, jewelry, instruments, clocks, watches, trinkets and mirrors, family, all in private use, additions and repairs.

Permission granted to make alterations, additions and repairs.

ORDINARY ELECTRICAL APPARATUS CLAUSE:—This policy also covers direct loss or damage by lightning to the property insured (meaning thereby the commonly accepted use of the term "lightning", and in no case to include loss or damage by cyclone, tornado or wind storm) whether fire ensues or not; but if dynamos, excitors, lamps, switches, motors or other electrical appliances or devices are insured, it is made a condition of this contract that any loss or damage to them 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 from resultant fire or fire originating outside of the machines themselves. It is also understood and agreed and made 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 is with a similar clause or not.

Attached to and forming part of Policy No. 15286402  
GLOBE INSURANCE COMPANY LIMITED.

of THE LIVERPOOL & LONDON &



**SMOKE OR SMUDGE DAMAGE**  
Do you realise that your Fire Insurance policies do not cover loss by Smoke or Smudge if your oil-burner causes such damage by unusual or faulty operation without actually setting fire to the premises? Your policy can be endorsed to cover this hazard on payment of a small extra premium. Write or telephone us for particulars.

ESTABLISHED 1836

The

# Lloyd's & Co

INCORPORATED 1904

**INSURANCE COMPANY LIMITED**

REGISTERED UNDER THE COMPANIES CONSOLIDATION ACT 1906 WITH LIMITED LIABILITY

HEAD OFFICE, 1 DALE STREET, LIVERPOOL.

AGENCY MONTREAL.

POLICY NUMBER

**15286402**

W. KENNEDY.

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**This Policy of Insurance Witnesseth,**

MISS A. V. DOUGLAS.

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HERE TO IS MADE PART OF THIS CONTRACT

**SUMMER DWELLING**

HERE TO IS MADE PART OF THIS CONTRACT



1. \$ 1,500. On the building only of the

storey building built of stone

and in contact therewith, as they now are or may hereafter be erected, foundations, landlord's permanent fittings and fixtures attached thereto and forming part thereof, including fences, frescoes and plate glass, occupied as a Private Dwelling/during the Summer Season, situate and being ~~at~~ **Little White Calf Island** concession in the ~~of~~ **Province of Ontario**

on the St. Lawrence near Gananoque Storm doors and windows, door and window screens, and shutters belonging thereto are also held covered while contained in the above described building or on the premises.

2. \$ 500.

On Household Furniture, supplies and personal effects (including paintings, sculpture, curiosities, works of art, articles of vertu, all at not exceeding cost), printed books, plate, plated ware, jewellery, scientific and musical instruments, clocks, watches, trinkets and mirrors, the property of the Insured or of any members of the Insured's family, all in private use and only while contained in the above described building.

Not exceeding ten per cent. of the amount of this item may at the option of the Insured be extended to cover ordinary household contents while contained in outbuildings on the same premises, it being understood that the total liability shall not exceed the amount insured under this item.

The amount of this item may at the option of the Insured be held to cover the personal effects of guests and servants; loss, if any, to be adjusted with and payable to the Insured named in this policy.

3. \$ -

On the building of the

storey building built of

roofed with

and in contact therewith, as they now are or may hereafter be erected, occupied as

and its additions, communicating

and situate

4. \$ - On contents of last above described building consisting of

5. \$ - On

**\$ 2,000.** No insurance attaches under any of the above items unless an amount is specified and inserted in the blank immediately preceding the wording of the item.

*Insurance map reference:* Vol. - Sheet - Block - No. -

subject nevertheless to all the terms and conditions of this policy.

Further insurance, concurrent herewith, ~~is~~ **permitted** without notice until required.

This insurance does not cover motor vehicles unless specifically mentioned.

Permission granted to make alterations, additions and repairs.

**ORDINARY ELECTRICAL APPARATUS CLAUSE:**—This policy also covers direct loss or damage by lightning to the property insured (meaning thereby the commonly accepted use of the term "lightning", and in no case to include loss or damage by cyclone, tornado or wind storm) whether fire ensues or not; but if dynamos, exciters, lamps, switches, motors or other electrical appliances or devices are insured, it is made a condition of this contract that any loss or damage to them 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 from resultant fire or fire originating outside of the machines themselves. It is also understood and agreed and made 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 is with a similar clause or not.

Attached to and forming part of Policy No. 15286402  
**GLOBE INSURANCE COMPANY LIMITED.**

of THE LIVERPOOL & LONDON &



In case of fire, please notify your Agent or Company immediately. Arrangements will then be made to appraise your loss, without cost of any kind to you. Protect your property from further damage.

TWO THOUSAND DOLLARS

An **Witness** whereof, I, one of the said Directors of the said Company at Montreal, have hereunto set my Hand this SIXTEENTH day of JULY in the year of our Lord One Thousand Nine Hundred and THIRTY-FIVE.

This Policy shall not be valid until countersigned by a duly authorized Agent of the Company,

Examined  
Countersigned *[Signature]*  
Agent.

*[Signature]*

**Explosion and lightning.**

6. The insurer will make good loss or damage caused by lightning or by the explosion of coal or natural gas in a building not forming part of any other fire ensues therefrom or not, and loss or damage by fire caused by any other fire, if electrical appliances or devices are insured, any loss or damage to them shall be liable only for such loss or damage to them as may occur from fire originating outside the article itself.

**Material Change.**

7. Any change material to the risk, and within the control and knowledge of the insured, shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the insurer and the insurer, when so notified may return the unearned portion, if any, of the premium. If the insured, at any time in force, he must within fifteen days of the receipt of the notice pay to the insurer an additional premium, and in default of such payment the policy shall no longer be in force and the insurer shall return the unearned portion, if any, of the premium paid.

**Other insurance.**

8. (a) If the insured has at the date of this policy any other insurance covering the property hereby insured, which is not disclosed to the insurer or hereafter, the insurer, if he so desires, may be entitled to recover more than sixty percent, of the loss in respect of such property; but if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(b)

(c)

**Mortgages and other Payees.**

9. Where the loss (if any), under a policy has, with the consent of the insurer, been made payable to some person other than the insured the policy shall not be cancelled or altered by the insurer to the prejudice of such person without reasonable notice to him.

**Termination of insurance.**

10. (a) The Insurance may be terminated—  
Subject to the provisions of condition 9, by the insurer giving to the insured at any time fifteen days' notice of cancellation by registered mail, or five days' notice of cancellation personally delivered, if the insured has not paid the cash plan, refunding the excess of premium actually paid by the insured beyond the *pro rata* premium for the expired time; or if on the cash plan, by the insured giving written notice of termination to the insurer, in which case the insurer shall, upon surrender of this policy, refund the excess of premium actually paid by the insured beyond the customary short rate for the expired time.

(d) If required and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other documents by statutory declaration, and furnish a copy of the written statement of the insured, and the evidence furnished under this clause shall not be considered as proof of loss within the meaning of conditions 18 and 19.

16. Any fraud or willfully false statement in a statutory declaration in relation to any of the above particulars, shall vitiate the claim of the person making the declaration.

17. If any difference arises as to the value of the property insured, the property saved, or the amount of the loss, such value and amount shall be determined by arbitration, and the award shall be final, and whether the right of arbitration is exercised or not, and independently of all other questions, be submitted to the arbitrator, and some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the insured and the other by the insurer, and a third to be appointed by the County or District Judge of the County or District in which the loss has happened; and such award shall be final and conclusive on the parties.

18. The award shall be made on the provisions of *The Arbitration Act*; and the award shall, if the insured is a party to the arbitration, be conclusive as to the amount of the loss and the proportion to be paid by the insurer; where the full amount of the claim is awarded the costs shall be in the discretion of the arbitrators.

19. The insurer, instead of making payment, may, at the option of the insured, replace the property damaged or lost, giving written notice of his intention so to do within fifteen days after receipt of the proofs of loss. In such event the insurer shall commence to so repair, rebuild, or replace the property within thirty days after receipt of the proofs of loss and shall thereafter proceed with all due diligence to the completion thereof.

20. The action of proceeding against the insurer for the recovery of any claim under this policy shall not be barred by the provisions of the *Statute in that behalf made*, unless commenced within one year next after the loss or damage occurs.

21. Any officer or agent of the insurer who assumes on behalf of the insurer to enter into a written agreement relating to any matter connected with the insurance shall be deemed *prima facie* to be the agent of the insurer for the purpose.

22. No condition of this policy shall be deemed to have been waived by the insurer, either in whole or in part, unless the waiver is clearly expressed in writing signed by an agent of the insurer.

23. Any written notice to the insurer may be delivered at or sent by registered post to the chief agency or head office of the insurer in the Province of Quebec, or to any authorized agent of the insurer in any other Province, and when delivered or sent to any such agent personally delivered, the date of delivery shall be the date of the notice, and the address is not known, addressed to him at the office of the agency, if any, from which the application was received.

24. The insurer may require from the insured an assignment of all Subrogation right of recovery against any other party for loss or damage to the extent that payment therefor is made by the insurer.

**A.—Transfer.**

To be used only in case of actual sale or change of ownership.  
N.B.—This Policy is not transferable for purposes of collateral security.

For Value Received..... hereby transfer, assign or set over unto..... right, title and interest in this Policy of  
of..... (the purchaser) all..... day of..... 19  
Witness..... hand at..... Signed and Delivered  
in the presence of.....

The Liverpool & London & Globe Insurance Company, Limited, hereby consents to the above assignment dated.....

interest in this Policy, to..... by..... present owner, subject, nevertheless, to all the terms and conditions  
herein contained. End. No. .... 19 Agent

**B.—Collateral Security.**

The Liverpool & London & Globe Insurance Company, Limited is hereby requested by the Assured to make loss, if any, under Item No. .... of this Policy, payable to..... Mortgage.

At the request of the Assured, loss if any, under Item No. .... of this policy, is made payable to.....  
of..... Mortgage, subject, nevertheless, to all the terms and conditions herein contained.

End. No. .... 19 Agent  
by..... Agent

**C.—Removal.**

The property insured under this Policy having been removed to the..... storey..... Building,  
roofed with..... occupied as..... situate and being No.....  
on the..... side of..... Street, in the.....  
of..... it is hereby declared that such property shall in future be held insured in the said  
Ins. Plans.

Additional Premium, \$..... and not elsewhere. Sheet..... Block..... No.....  
End. No. .... 19 Agent  
by..... Agent



**The Liverpool & London & Globe  
Insurance Company, Limited**

*Transacts the Following Classes of Insurance*

FIRE

LIMITED EXPLOSION  
and SPRINKLER LEAKAGE

ACCIDENT and SICKNESS

BURGLARY and THEFT

PLATE GLASS

LIABILITY

TEAMS  
ELEVATORS  
PROPERTY OWNERS and TENANTS  
CONTRACTORS

FIDELITY GUARANTEE

ADMINISTRATORS' BONDS  
COURT BONDS  
CONTRACT GUARANTEE, Etc.

AUTOMOBILE

POLICY No. **15286402**

Assured Miss A.V. Douglas.  
Amount, \$ 2,000. Premium, \$ 30.00  
Expires 16th July, 1938.  
AT 12 O'CLOCK NOON (STANDARD TIME)  
Property building & household  
furniture.



CANADIAN HEAD OFFICE: MONTREAL

DIRECTORS:

J. THEO LECLERC, Esq.      Wm. MOLSON MACPHERSON, Esq.  
F. E. MEREDITH, Esq., K.C.      LIEUT.-COL. HERBERT MOLSON  
HON. L. A. TASCHEREAU      SIR FREDERICK WILLIAMS-TAYLOR

Lewis LAING, Manager

MONTREAL.

W. KENNEDY.

You are particularly requested to read your Policy (and the Conditions) and return the same immediately, should you desire any alteration. Also, if you have any other insurance on the property please see that the wording and terms of all the Policies on the same risk coincide.

(12-33)

D.—Cancellation.

Agency at.....

19

RECEIVED OF The Liverpool & London & Globe Insurance Company, Limited,

Dollars (\$.....), being Return

Premium in consideration of which this Policy is hereby cancelled and surrendered.

Assured

Cancelled S.D. or P.R.

Mortgages



# ROYAL EXCHANGE ASSURANCE

## STATEMENT

of Insurance in force  
on March 10, 1939.

Miss A.V. Douglas,  
4193 Sherbrooke St.W.,  
Montreal, Que.

**ANDREW FYFE**  
INSURANCE BROKER  
434 ST. FRANCOIS XAVIER STREET  
MONTREAL

TELEPHONES :  
BUSINESS : MARQUETTE 3268\*  
RESIDENCE : DEXTER 0854

1m-1-39

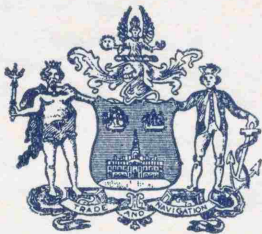
POLICY No.	COMPANY	TERM MOS.	EXPIRATION OF RISK			AMOUNT INSURED	RATE	PREMIUM	DESCRIPTION AND LOCATION	REMARKS
RB-5216	Royal Exchange	36	28	June	39	\$1,500.	--	25 00	Burglary \$500.A. & \$1,000. B.	
9097980	" "	36	23	Oct.	41	10,000.	.45	45 00	Building Residence.	
9098752	" "	36	28	Nov.	40	2,500.	.60	15 00	Household Furniture Residence.	
500300	" "	12	23	Feb.	40	200.	--	5 00	Hudson Seal Coat.	
9263981	" "	36	20	May	40	900.	2.00	18 00	Bldg.\$500; H.H.F.\$400; Gananoque, Ont. in the name of G.V. Douglas.	
9266873	" "	36	16	July	41	2,000.	1.50	30 00	Bldg.\$1,500;H.H.F.\$500;Gananoque, Ont.	



1939 Insurance



~~ROYAL~~ EXCHANGE  
ASSURANCE



A.D. 1720.  
INCORPORATED BY ROYAL CHARTER

HEAD OFFICE FOR CANADA  
ROYAL EXCHANGE BUILDING  
MONTREAL

"ALL LINES OF INSURANCE TRANSACTED"

ANDREW FYFÉ

INSURANCE BROKER

434 ST. FRANCOIS XAVIER STREET

Phones { BUSINESS MARquette 3268 ★  
RESIDENCE WALnut 3334

MONTREAL AGENCY

June  
13th  
1944.

Miss A. V. Douglas,  
c/o Ban Righ Hall,  
Queen's University,  
KINGSTON, Ontario.

Dear Miss Douglas:-

I have pleasure in enclosing renewal certificate No. 211837 renewing Royal Exchange Fire Policy No. 9266873.

The coverage is for \$2,000.00 on building and household furniture, Little White Calf Island, St. Lawrence River, near Gananoque, Ont. The term is for three years from July 16, 1944, and the premium is \$25.20.

Trusting that you will find the enclosed in order and thanking you for this business, I am,

Yours very truly,

ANDREW FYFÉ,

Per:

SFR:M.  
Encs.





## *This is Your Renewal Receipt*

It is a valuable document and should be attached to the policy, and kept in a safe place.

We suggest that you

### *Review Your Insurance*

Values have increased and your insurance protection should be adjusted to reflect present-day conditions.

You will be interested in the valuable protection afforded by the new dwelling form and the Supplemental Contract and War Risk Endorsement should be attached to all your policies. See reverse side.

### *Insurance Costs Have Decreased*

The average Fire Insurance rate has never been so low. In many cases more insurance may be purchased for less money today.

*Your Agent Will be Glad to Advise You*

**ROYAL EXCHANGE ASSURANCE**

Established 1720



# THE SUPPLEMENTAL CONTRACT

*Insures you against loss caused by*

WINDSTORM — HAIL

LIGHTNING

EXPLOSION

RIOT

IMPACT BY AIRCRAFT  
OR VEHICLES

SMOKE DAMAGE  
FROM STATIONARY FURNACES



## WAR RISK ENDORSEMENT

*Extends your insurance  
to include:—*

LOSS CAUSED BY ENEMY AGENTS

LOSS CAUSED BY  
MILITARY AIRCRAFT

*All subject to the conditions of the policy*



FIRE RENEWAL  
CERTIFICATE

HEAD OFFICE FOR CANADA  
MONTREAL

# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D. 1720



No 211837

AGENT - Andrew Fyfe, Esq., Montreal, Que.

POLICY NO.	AMOUNT INSURED	PREMIUM	FROM NOON (STANDARD TIME)		TO NOON (STANDARD TIME)	
9266873	\$ 2,000.00	\$ 25.20	16, July	19 44	16, July	19 47

Name of Insured - MISS A. V. DOUGLAS

*In Consideration of the payment to the Company of the above premium, the Policy is hereby continued in force for the further period as above indicated, subject to all terms and conditions of the said Policy.*

Property Covered: - Building & Household Furniture - Little White Calf Island, known as "Ashkirk Lodge" St. Lawrence River, near Gananoque, Ont.

Countersigned:

ANDREW FYFE

.....  
AUTHORIZED REPRESENTATIVE.

Not valid unless countersigned.

210708

MANAGER FOR CANADA



Royal Exchange Assurance Co. Ltd.  
INCORPORATED IN GREAT BRITAIN



19311321

AGENTS - ANDREW BELL & CO., LIMITED, LTD.  
10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100

ALICE J. ...

... ..

*[Faint signature]*

*Ashknith fire policy  
to July 1947*



### SHORT RATE CANCELLATION TABLE

Days in Force	Percentage to be Charged or Retained	Days in Force	Percentage to be Charged or Retained
1	2%	55	29%
2	4"	60 (2 months)	30"
3	5"	65	33"
4	6"	70	36"
5	7"	75	37"
6	8"	80	38"
7	9"	85	39"
8	9"	90 (3 months)	40"
9	10"	105	46"
10	10"	120 (4 months)	50"
11	11"	135	56"
12	11"	150 (5 months)	60"
13	12"	165	66"
14	13"	180 (6 months)	70"
15	13"	195	73"
16	14"	210 (7 months)	75"
17	15"	225	78"
18	16"	240 (8 months)	80"
19	16"	255	83"
20	17"	270 (9 months)	85"
25	19"	285	88"
30 (1 month)	20"	300 (10 months)	90"
35	23"	315	93"
40	25"	330 (11 months)	95"
45	27"	345	98"
50	28"	360 (12 months)	100"

For any term not appearing in the table the charge for the next longer term shall be taken.

(2) The Prescribed Short Rate Table applicable to three year policies shall be as follows:

Months in Force	Percentage to be Charged or Retained	Months in Force	Percentage to be Charged or Retained
12	40%	24	70%
13	43"	25	73"
14	45"	26	75"
15	48"	27	78"
16	50"	28	80"
17	53"	29	83"
18	55"	30	85"
19	58"	31	88"
20	60"	32	90"
21	63"	33	93"
22	65"	34	95"
23	68"	35	98"
		36	100"

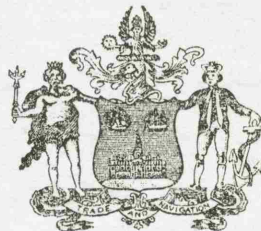
For term policies in force for less than one year, the earned premium shall be determined from the Short Rate Table applicable to one year Policies by applying the percentage shown therein to the premium for one year at the annual rate.

For term policies in force one year or more, fractions of a month not exceeding fifteen days may be disregarded; fractions exceeding fifteen days are to be counted as a full month.

### PERSONAL PROPERTY FLOATER POLICY

No 705859

### Royal Exchange Assurance



A.D. 1720.

HEAD OFFICE FOR CANADA  
ROYAL EXCHANGE BUILDING, MONTREAL 1

BRANCHES AT  
TORONTO - WINNIPEG - VANCOUVER

ISSUED TO

Name..... MISS A. VIBERT DOUGLAS,  
..... 4193 SHERBROOKE ST., W.,  
Address..... WESTMOUNT, QUE.  
Expires..... FEBRUARY 23RD ..... 19 48  
Total Premium \$ 3.00

MARQUETTE 3268

**ANDREW FYFE**  
INSURANCE BROKER

ROYAL EXCHANGE BUILDING

434 ST. FRANCOIS XAVIER ST.

MONTREAL

### FORM OF SURRENDER

Received from ROYAL EXCHANGE ASSURANCE

..... Dollars,  
return premium in consideration of which this Policy is hereby cancelled, and surrendered to the Insurer.

Dated at..... this..... day of....., 19.....

How is Policy cancelled S.D. or P.R.?

INSURED.



# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D. 1720



HEAD OFFICE:  
ROYAL EXCHANGE  
LONDON, E.C. 3, ENGLAND

HEAD OFFICE FOR CANADA:  
ROYAL EXCHANGE BUILDING  
MONTREAL

AGENCY ANDREW FYFE

REPLACING POLICY No. A.R.500300

CANCELLED

REPLACING INT. RECEIPT No.

AMOUNT INSURED	RATE	PREMIUM	TERM	FROM NOON	TO NOON
\$ 200.00		\$ 3.00	12	February 23, 1947	February 23, 1948

Whereas

MISS A. VIBERT DOUGLAS

(hereinafter called the Insured) having undertaken the payment of the premium to the Insurer and in consideration of the conditions and stipulations contained herein and attached hereto, this insurance is hereby effected following the above mentioned abridged details on the property described in the Rider attached hereto with loss, if any, to be adjusted with and paid to the named Insured only,

Whose Address and Principal Residence is - 4193 SHERBROOKE ST., W., WESTMOUNT, QUE. -

## INLAND MARINE

### SCHEDULED PROPERTY FLOATER — MISCELLANEOUS ARTICLES

#### RIDER

1.

2.

#### SCHEDULE OF ARTICLES INSURED

AMOUNT OF INSURANCE  
Actual Cash Value  
not exceeding

One Hudson Seal Coat

\$200.00

3.

THIS POLICY INSURES AGAINST

All risks of loss or damage to such property, except as hereinafter excluded.

4.

THIS POLICY DOES NOT INSURE

Loss or damage occasioned by:

- (1) Moths, vermin, inherent vice, gradual deterioration, or wear and tear;
- (2) Damage resulting from any repairing, restoration or retouching process;
- (3) War, invasion, hostilities, acts of foreign enemies, civil war, rebellion, insurrection, military or usurped power or martial law, or confiscation by order of any Government or public authority or risks of contraband or illegal transportation and/or trade.

5.

Attached to and forming part of Policy No. P.P.F. 705859 issued by the ROYAL EXCHANGE ASSURANCE, of LONDON, ENGLAND.

To Miss A. Vibert Douglas of Westmount, Que.

Dated at Montreal this 27th day of December 19 46

Countersigned *A. B. B. B. B.*  
Authorized Representative.

*A. B. B. B. B.*  
Manager for Canada.



## CONDITIONS AND WARRANTIES

1. This entire Policy shall be void if the Insured falsely describes the property to the prejudice of the Insurer or misrepresents, or omits to communicate any circumstance which is material to be made known to the Insurer in order to enable it to judge of the risk to be undertaken, or in the case of fraud or wilfully false statement in respect to any claim under the Policy.

2. If the property insured is rented to others, or if the location of any residence(s) is changed, or if any residence is acquired, or if the principal residence is vacant or unoccupied for more than six consecutive months, this Policy shall not attach or shall cease to attach, as the case may be, as to the property so rented or as to the property contained in such residence(s) unless the Insurer is notified thereof in writing within thirty days.

3. The Insured shall immediately report to the Insurer or its agent every loss or damage which may become a claim under this Policy, and shall also file with the Insurer within ninety days from date of loss a detailed proof of the loss verified by a statutory declaration. Failure by the Insured either to report the said loss or damage or to file such written proofs of loss as herein provided shall invalidate any claim under this Policy. Where the loss is due to burglary, robbery, theft, or larceny or attempt thereof, or malicious damage or is suspected to be so due, the Insured shall also give immediate notice thereof to the police or other authorities having jurisdiction.

4. The Insured shall submit, and so far as is within his, her or their power shall cause all other persons interested in the property and members of the household and employees to submit to examination by any person or persons named by the Insurer, relative to any and all matters in connection with a claim, and shall produce for examination all books of accounts, bills, invoices and other vouchers or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Insurer or its representatives, and shall permit extracts and copies thereof to be made. Failure to comply with this condition shall bar recovery by the Insured or anyone claiming through or under him.

5. Unless otherwise provided in form attached, the Insurer shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality. The Insurer may repair any damage to the property or replace any lost or damaged property with other of like quality and value if the Insurer so elects.

6. All adjusted claims shall be paid or made good to the Insured within sixty days after presentation and acceptance of satisfactory proof of interest and loss at the office of the Insurer.

7. This Policy shall not attach, or shall cease to attach, as the case may be, as to any property (except unscheduled jewellery, watches and furs) in respect to which there is any other insurance which would attach if this Policy had not been effected. If at the time of loss there is any other insurance which would attach on such unscheduled jewellery, watches and furs had this Policy not been effected then this insurance shall apply only as excess insurance over and above all such other insurance whether valid or not and in no event as contributing insurance.

8. It is warranted by the Insured that this insurance shall in no wise inure directly or indirectly to the benefit of any carrier or other bailee.

9. It is expressly agreed that upon payment of any loss or advancement or loan of money concerning the same that the Insured will, at the request and expense of the Insurer and also through such legal representation as the Insurer may designate, make claim upon and institute legal proceedings against any party believed to be liable for the loss and will use all proper and reasonable means to recover the same.

10. Every claim paid hereunder shall reduce the limit of liability applicable to the loss or damage and shall also reduce the total amount of insurance by the amount so paid. In respect to unscheduled property, unless the Insured notifies the Insurer to the contrary at the time of filing proof of loss the amount paid shall be automatically reinstated as of the date of the loss and a pro rata additional premium shall be payable on demand.

11. In the case of loss of or damage to any article or articles whether scheduled or unscheduled which are a part of a set, the measure of loss or damage to such article or articles shall be a reasonable and fair proportion of the total value of the set, giving consideration to the importance of said article or articles; but in no event shall such loss or damage be construed to mean total loss of set.

12. In case of loss of or damage to any part of the insured property whether scheduled or unscheduled consisting, when complete for use, of several parts, the Insurer shall only be liable for the insured value of the part lost or damaged.

13. In case of loss or damage, it shall be lawful and necessary for the Insured, his, her or their factors, servants and assigns, to sue, labor, and travel for in and about the defense, safeguard and recovery of the property insured hereunder or any part thereof without prejudice to this insurance; nor shall the acts of the Insured or the Insurer, in recovering, saving and preserving the property insured in case of loss or damage, be considered a waiver or an acceptance of abandonment; to the charges whereof the Insurer will contribute according to the rate and quantity of the sum herein insured.

14. No suit, action or proceeding for the recovery of any claim under this Policy shall be maintainable in any court of law or equity unless the same be commenced within twelve (12) months next after the calendar date of the happening of the physical loss or damage out of which the said claim arose. Provided, however, that if by the laws of the province within which this Policy is issued such limitation is invalid, then any such claim shall be void unless such action, suit or proceeding be commenced within the shortest limit of time permitted, by the laws of such province, to be fixed herein.

15. In case the Insured and the Insurer shall fail to agree as to the amount of loss or damage, the same shall be ascertained by two competent and disinterested appraisers, the Insured and the Insurer each selecting one, and the two so chosen shall first select a competent and disinterested umpire; the appraisers together shall then estimate and appraise the loss, stating separately the sound values and damage, and failing to agree, shall submit their differences to the umpire; and the award in writing of any two shall determine the amount of the loss; the parties thereto shall pay the appraisers respectively selected by them, and shall bear equally the expense of the appraisal and umpire.

16. This Policy may be cancelled at any time upon request of the Insured, the Insurer retaining or collecting the customary short rates for the time it has been in force; or, it may be cancelled by the Insurer by delivering or mailing to the Insured at the address stated herein five days' written notice of such cancellation and, if the premium has been actually paid by the Insured to the Insurer or its agent, by tendering in cash, postal money order, or cheque, the pro rata unearned premium thereon.

17. Any written notice to the Insurer may be delivered at or sent by registered post to the chief agency or head office of the Insurer in the province or delivered or so sent to any authorized agent of the Insurer therein. Written notice may be given to the Insured by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the Insurer or, where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received.

18. No officer, agent or other representative of this Insurer shall have power to waive or be deemed to have waived any provision or condition of this Policy unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this Policy exist or be claimed by the Insured unless so written or attached.

19. If the construction of this Policy is governed by the law of Quebec, the expression "Personal Property" shall, subject to the extensions, limitations and exclusions herein contained, mean corporal moveable property other than the right to property.



This Policy is made and accepted subject to the foregoing stipulations and conditions and to the conditions printed on the back hereof, which are hereby specially referred to and made a part of this Policy together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto.

In Witness Whereof the ROYAL EXCHANGE ASSURANCE has caused this Policy to be signed by its Manager for Canada, but it shall not be in force until countersigned by a duly authorized representative or officer of the Company.

Countersigned at.....MONTREAL, QUE......

this.....27th.....day of.....December.....19.....46.....

by.....Andrew Fyfe.....*Authorized Representative.*

Stuart Malcolm  
MANAGER FOR CANADA.

PER.....



# HOUSEHOLD FURNITURE

(Not to be used for insuring Household Furniture in Summer Dwellings, Farms or in Storage.)



MISS A.V. DOUGLAS

Item 1. \$1,000.00 On household furniture, supplies, personal effects and contents of every description, whether required to be specifically mentioned by the Statutory Conditions or not, but excluding building fixtures and fittings, money, books of account, securities for money, evidences of debt or title, automobiles, tractors and other motor vehicles and motor boats, and also excluding trees, lawns, plants, shrubs and garden improvements in the open.

All the property of the Insured or of any member of the Insured's family or for which the Insured may be responsible, and only while contained in the dwelling or apartment occupied by the Insured in the building built of **stone**

roofed with **1st. class roofing**

occupied as **Womens' Residence known as "Ban-Righ" Hall**

and situate **(110) on the south west corner University Avenue & Alice Avenue, in the City of Kingston, Province of Ontario.**

**SUPPLEMENTAL CONTRACT "D" & Munitions Endorsement hereto Attached.**

(Give address, including street number, or other exact location reference)

or elsewhere on the said premises.

The insurance under Item 1 is subject to the following extensions but the total liability including these extensions shall in no event exceed the amount of insurance in force under said item at the time of the happening of any loss, nor shall more than ten percent (10%) thereof apply in respect to each of extensions (b) and (c):—

- (a) Personal effects of guests and servants on the premises, provided said personal effects are not otherwise insured, either partially or fully, by the owners thereof; loss if any to be adjusted with and payable to the Insured named in this policy.
- (b) Household and personal effects the property of the Insured or of any member of the Insured's family permanently residing with him, and which have been temporarily removed from the said premises to any other location in Canada, Continental United States of America and Newfoundland, provided said Household and personal effects are not more specifically insured, but this extension (b) shall not cover in any seasonal dwelling owned by the Insured, nor in any other dwelling or apartment occupied by the Insured, nor in a storage warehouse.
- (c) Additional living or hotel expenses over and above the Rental Value of the Insured's dwelling or apartment unfurnished, and which are incurred in maintaining as far as practicable the normal conduct of Insured's household if said building or apartment be rendered uninhabitable as a direct result of the perils insured against, and during such period only as would be required with due diligence and despatch to reinstate the property.

**SUBJECT to 80% Co-Insurance Clause attached to policy.**

Item 2. \$ Nil

On trees, lawns, plants, shrubs and garden improvements in the open on said premises.

Item 3. \$ 1,000.00 On **Personal effects of Assured while contained in the Dean's Office, Kingston Hall, Queens University, Kingston, Province of Ontario.**

**\$ 2,000.00** No insurance attaches under any of the above items unless an amount is specified and inserted in the blank immediately preceding the wording of the item.

Insurance map reference: Vol. - Sheet 2 Block 103 No.110

Further insurance, concurrent herewith, as follows:— **Permitted without notice until required**

Permission granted to complete construction, or to make alterations, additions and repairs; to keep and use coal oil or fuel oil; to keep automobiles, but not exceeding 1 gallon in all of gasoline, benzine or naphtha in addition to that contained in the tanks of cars.

ORDINARY ELECTRICAL APPARATUS CLAUSE:—This policy also covers direct loss or damage by lightning to the property insured (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; but if dynamos, exciters, lamps, switches, motors or other electrical appliances or devices are insured, it is made a condition of this contract that any loss or damage to them 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 from resultant fire or fire originating outside of the machines themselves. It is also understood and agreed and made 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 is with a similar clause or not.

Attached to and forming part of Policy No 287674

of ROYAL EXCHANGE ASSURANCE

Old Amount	\$1000.00	Old Rate	.80
New "	\$2000.00	New "	.80 & S. 30" & "05
Extra Premium	\$3.20	Date	- 1-4-49 HG C. "D" 05

ROYAL EXCHANGE ASSURANCE

*Johns & ...*



**ADDITIONAL PERILS SUPPLEMENTAL CONTRACT  
FOR ATTACHMENT TO FIRE POLICIES—FORM "D"**



1. In consideration of an additional premium of \$. included.....the insurance by the "Fire" policy is hereby extended to cover against direct loss or damage to the property covered under said "Fire" policy caused directly by the after-noted additional perils.
2. **Additional Perils:** Wherever reference is made to additional perils the following shall be meant:—  
WINDSTORM, HAIL, LIGHTNING, EXPLOSION, RIOT, IMPACT BY AIRCRAFT OR VEHICLES, and SMOKE DAMAGE, all as hereinafter defined or limited.
3. **Windstorm and Hail** shall include cyclone and tornado. There shall in no event be any liability hereunder in respect to:—
  - (a) Fabric Awnings and Roof Signs.
  - (b) All property outside of buildings.  
The following property, if insured under this policy, is not excluded by this Clause (b):—
    - (i) Realty fixtures (other than fabric awnings and roof signs) attached and belonging to the individual buildings insured.
    - (ii) Yard fixtures and fixed structures in yard and fencing:
    - (iii) Property in railway cars.
  - (c) Loss or damage caused by cold weather, rain, sleet, snow, sand or dust, unless same shall enter the building through an aperture concurrently broken therein by a wind or hail storm.
  - (d) Loss or damage due to snow-load or ice-load.
  - (e) Loss or damage due to tidal wave, high water, overflow, flood, land subsidence or landslide, irrespective of the cause.
  - (f) Loss or damage to the following property.....
4. **Lightning:** The portion of any condition of the policy excluding loss or damage to electrical appliances or devices caused by lightning is hereby waived.
5. **Explosion:** The term "Explosion" shall be limited, as regards explosion originating in devices or apparatus owned, controlled or operated by the Insured, to explosion caused by the ignition of explosives, dust, gas or other inflammable substances, but shall not include explosion originating in internal combustion engines or due to Theft, Burglary or Robbery.  
Anything heretofore to the contrary notwithstanding, the term "Explosion" shall also include explosion however caused (except by Theft, Burglary or Robbery) of:
  - (a) Cylinders of the replaceable service type, which are not owned by the Insured and are filled and re-filled off the premises.
  - (b) In the case of risks occupied as **private dwelling houses only** and so described in the policy, hot water boilers and their expansion tanks and, if not heated by steam generated on the premises, water heaters and hot water storage tanks.
6. **Riot:** The term "Riot" shall in addition to Riot include open assemblies of strikers (inside or outside the premises) who have quitted work and of locked-out employees.  
There shall in no event be any liability hereunder in respect to
  - (a) Loss or damage (other than "Fire") occasioned by felonious acts where the objective is theft, burglary or robbery, and "Riot" is only incidental thereto;
  - (b) Loss or damage occasioned by acts of employees who are working or ostensibly working;
  - (c) Loss due to physical damage to the property insured caused by cessation of work or by interruption to process or business operations or by change in temperature, whether liability in respect thereto is specifically assumed now or hereafter in relation to any other peril or not.
7. **Impact by Aircraft or Vehicles:** The term "Aircraft" shall include articles dropped therefrom. "Vehicles" shall mean any road or railway vehicle.  
There shall in no event be any liability hereunder in respect to
  - (a) Loss or damage caused by vehicles or aircraft belonging to or under the control of the Insured or any of his employees or member of his family or household.
  - (b) Loss or damage due to wear and tear.
  - (c) Loss or damage to aircraft or vehicles and goods therein.
8. **Smoke Damage:** The term "Smoke" shall mean smoke due to a sudden, unusual and faulty operation of any stationary boiler or furnace or its apparatus used solely or partly for heating the premises insured or for warming water.  
There shall in no event be any liability hereunder in respect to
  - (a) Any accumulative damage or depreciation resulting from operation of the boiler or furnace.
  - (b) Smoke from any open fireplaces or stoves.
  - (c) Smoke from any furnace or apparatus used solely for cooking, power or process. (Any such furnace or apparatus shall not be deemed as used for heating the premises by sole virtue of radiation therefrom).

**General Conditions**

9. There shall be no liability in respect to any peril insured against under this Supplemental Contract for any consequence, whether direct or indirect, of War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not), Civil War, Mutiny, Insurrection, Rebellion, Revolution, Conspiracy, Usurped Power or Military, Naval or Air-force operations.
10. All the terms, conditions and limitations of the Fire peril portion of this policy as now existing or hereafter added or changed shall be deemed to apply also to the additional perils insured against hereunder when not in specific conflict with or modified by this Supplemental Contract.
11. The total liability of this Company under this policy in respect to all the perils (including Fire) shall not exceed the amount or sub-divisions thereof stated in this policy as now existing or hereafter changed, and, unless elsewhere specifically provided to the contrary, any losses paid in respect to any peril shall reduce the amount insured on the property involved in respect to all perils (including Fire) by the amount of such losses.
12. In consideration of the reduced rate at which this Supplemental Contract is issued the Insured expressly agrees that all Fire insurance contracts carried by the Insured with this or other Companies or Insurers on the property covered under this policy shall also carry an identical Supplemental Contract (including any extensions by endorsement) contributing to all losses with this policy on a pro rata basis, and failing this, the Company shall only be liable for that proportion of the loss for which it would have been liable had the foregoing provision been observed by the Insured. Nothing in this clause shall limit the full operation of any Co-insurance Clause in this policy requiring a stated amount of insurance or percentage of insurance to value to be maintained.
13. In the event of loss, if there is other insurance in force covering any designated portion of the property against any or all of the perils insured against by this Supplemental Contract under a class of insurance policy specially applicable to such property, or if there is any insurance covering more specifically any peril which occasioned such loss, or which would cover the same in the case of any of the foregoing but for the existence of this Supplemental Contract, the insurance hereunder shall be further limited to the excess (if any) beyond the amount which is or would have been payable under such other policies had this Supplemental Contract insurance not been effected, but in no event exceeding the amount insured under this policy on the property involved.
14. **USE AND OCCUPANCY, PROFITS, RENTS, LEASEHOLD AND THE LIKE:** If the insurance by this policy does not cover physical loss or damage but loss consequent thereon forming the subject matter of insurance known as Use and Occupancy, Profits, Rents, Leasehold and the like, the cover in respect of all the perils insured against under this Supplemental Contract shall be construed accordingly and as contingent solely upon such direct physical loss or damage as would be insured under the terms and conditions of the contract as applicable to physical loss or damage, but there shall be no liability in any event for such physical loss or damage.  
There shall be no liability in respect of delays or loss of time due to the presence of strikers or labour disturbances on or about the premises interfering with re-building, repairing or replacing the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises insured or due to the action of sympathetic strikers elsewhere.

Attached to Fire Policy No. 9287674.....of the ROYAL EXCHANGE ASSURANCE

..... Insurance Company.

Countersigned at Montreal, P.Q......this 1st.

day of March, 1949 HG

*Johnnie M. Naughton*

Agent.





## MUNITIONS ENDORSEMENT

In consideration of the rate of premium at which this policy is issued, it is understood and agreed that the peril "Explosion" mentioned in the Supplemental Contract shall not include loss or damage due to the explosion of munitions of war of any kind.

Dated at

**Montreal, P.Q.**

this **1st.**

day of

**March**

**1949**

Attached to and forming part of Policy No.

**9287674**

of **ROYAL EXCHANGE ASSURANCE**





# ENDORSEMENT

In consideration of an additional Premium of \$2.50, it is hereby understood and agreed that the undermentioned Policy is extended to provide coverage in the amount of \$1,000.00 on one desk, two Bookcases, professional property and personal effects located in Dean's Office, Kingston Hall, Queen's University, Kingston, Ont.

Effective Date

March 29th, 1949.

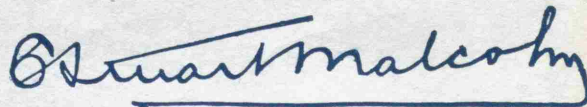
Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the undermentioned policy, other than as above stated.

This endorsement when countersigned by a duly authorized representative of the Company and attached to Policy No. R.B. 7500 of the ROYAL EXCHANGE ASSURANCE of LONDON, ENGLAND.  
(Name of Company)

issued to MISS A.V. DOUGLAS  
shall be valid and shall form part of said Policy.

Countersigned at MONTREAL, QUE.

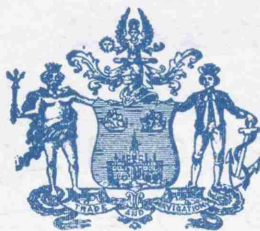
  
Authorized Representative.

  
Manager for Canada.



**ROYAL EXCHANGE  
ASSURANCE**

Phones: BUSINESS HARBOUR \*8193  
RESIDENCE DEXTER 0854



INCORPORATED BY ROYAL CHARTER  
A.D. 1720.

*Head Office for Canada:*  
ROYAL EXCHANGE BUILDING, MONTREAL, 1

*Branches at:*  
TORONTO - WINNIPEG - VANCOUVER

**ANDREW FYFE**

INSURANCE BROKER

434 St. Francois Xavier Street  
MONTREAL

Montreal 1, November 14, 1949.

Miss A. V. Douglas,  
Ban-Righ Hall,  
Queens University,  
Kingston, Ont.

Dear Miss Douglas:

I now have pleasure in enclosing statement of your policies currently in force.

Would you please return Renewal Certificate # 227673 for Fire Policy # 9098752, which covers on your effects at Sherbrooke Street, for cancellation. This policy was renewed for three years from November 28th, 1946. If this renewal certificate has been lost or mislaid, please sign the enclosed Lost Renewal Receipt Form and return it to this office at your earliest convenience. Once more, I am terribly sorry that you were not aware that the Burglary coverage at the above mentioned location had been cancelled, and I very much regret that there was no insurance coverage.

Trusting that you will find the enclosed in order,

Yours truly,

ANDREW FYFE

Per...*S. Harris*.....

AF/SH  
ENCL.



# ROYAL EXCHANGE ASSURANCE

## STATEMENT

of Insurance in force  
on OCTOBER 31, 1949.

MISS A. V. DOUGLAS

**ANDREW FYFE**

INSURANCE BROKER  
434 ST. FRANCOIS XAVIER STREET  
MONTREAL

TELEPHONES:

BUSINESS: MARQUETTE 3268\*

RESIDENCE: DEXTER 8015

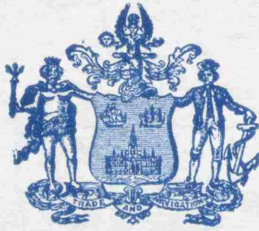
1m-2-37

POLICY No.	COMPANY	TERM MOS.	EXPIRATION OF RISK		AMOUNT INSURED	RATE	PREMIUM		DESCRIPTION AND LOCATION	REMARKS
9263981	Royal Exchange	36	20	May 52	\$ 900.00	1.71		15.39	Building \$500 Wood Const. Furniture \$400 Ashkirk Lodge	Fire Policy
9266873	Royal Exchange	36	16	Jly. 50	\$2,000.00	1.26		25.20	Building \$1500 Stone Const. Furniture \$ 500 Ashkirk Lodge	Fire
9287674	Royal Exchange	36	16	Jly. 51	\$2,000.00	.80 .30 .05		12.00	Residence Furniture \$1,000 Dean's Office Effects \$1,000	Fire, windstorm, hail, lightning, explosion, etc
R.B. 7500	Royal Exchange	12	1	Sept. 50	\$2,000.00			12.50	Residence \$1,000 Dean's Office \$1,000	Burglary
705859	Royal Exchange	12	23	Feb. 50	\$ 200.00			3.00	Hudson Seal Coat	Fur Floater



**ROYAL EXCHANGE  
ASSURANCE**

Phones: BUSINESS HARBOUR \*8193  
RESIDENCE DEXTER 0854



INCORPORATED BY ROYAL CHARTER  
A.D. 1720

Head Office for Canada:  
ROYAL EXCHANGE BUILDING, MONTREAL, I  
Branches at:  
TORONTO - WINNIPEG - VANCOUVER

**ANDREW FYFE**

INSURANCE BROKER

434 St. Francois Xavier Street  
MONTREAL

Montreal 1, June 27, 1950.

Miss A. V. Douglas,  
Ban-Righ Hall,  
Queens University,  
Kingston, Ont.

Dear Miss Douglas:

I now have pleasure in enclosing Certificate # 230660,  
renewing Royal Exchange Fire Policy # 9266873 for a further  
period of three years from July 16th.

This policy insures your summer dwelling at Little  
White Calf Island for \$2,000 for a premium of \$29.20, includ-  
ing loss or damage by windstorm, hail, lightning, explosion,  
riot, impact by aircraft or vehicles, and smoke damage.

I am enclosing receipt for the premium, and also a  
credit note for \$1.75, which is the refund under your fire  
policy at Sherbrooke Street which was cancelled.

Trusting that you will find all in order, and thanking  
you for the renewal of this business,

Yours truly,

AF/SH  
ENCL.



FIRE RENEWAL  
CERTIFICATE

# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D. 1720

Offices at:  
MONTREAL · TORONTO  
WINNIPEG · VANCOUVER



No 230660

AGENT A. Fyfe, Montreal, P.Q.-

POLICY NO.	AMOUNT INSURED	PREMIUM	FROM NOON (STANDARD TIME)	TO NOON (STANDARD TIME)
9266873	2,000.00	29.20	July 16th, 19 50	July 16th, 19 53

Name of Insured

Miss A. V. Douglas.

*In Consideration of the payment to the Company of the above premium, the Policy is hereby continued in force for the further period as above indicated, subject to all terms and conditions of the said Policy.*

Property Covered: Building-household furniture - Little White Calf Island known as "Ashkirk lodge." Ont. ( near Gananoque )

Countersigned: ANDREW FYFE

*[Signature]*  
PER

*[Signature]*  
AUTHORIZED REPRESENTATIVE

*[Signature]*

MANAGER FOR CANADA

Not valid unless countersigned

... or other Companies or Insurers on the property covered under this policy shall also carry an identical Supplemental Contract (including any extensions by endorsement) contributing to all losses with this policy on a pro rata basis, and failing this, the Company shall only be liable for that proportion of the loss for which it would have been liable had the foregoing provision been observed by the Insured. Nothing in this clause shall limit the full operation of any Co-insurance Clause in this policy requiring a stated amount of insurance or percentage of insurance to value to be maintained.

13. In the event of loss, if there is other insurance in force covering any designated portion of the property against any or all the perils insured against by this Supplemental Contract under a class of insurance policy specially applicable to such property, or if there is any insurance covering more specifically any peril which occasioned such loss, or which would cover the same in the case of any of the foregoing but for the existence of this Supplemental Contract, the insurance hereunder shall be further limited to the excess (if any) beyond the amount which is or would have been payable under such other policies had this Supplemental Contract insurance not been effected, but in no event exceeding the amount insured under this policy on the property involved.

14. USE AND OCCUPANCY, PROFITS, RENTS, LEASEHOLD, AND THE LIKE: If the insurance by this policy does not cover physical loss or damage but loss consequent thereon forming the subject matter of insurance known as Use and Occupancy, Profits, Rents, Leasehold and the like, the cover in respect of all the perils insured against under this Supplemental Contract shall be construed accordingly and as contingent solely upon such direct physical loss or damage as would be insured under the terms and conditions of the contract as applicable to physical loss or damage, but there shall be no liability in any event for such physical loss or damage.

There shall be no liability in respect of delays or loss of time due to the presence of strikers or labour disturbances on or about the premises interfering with rebuilding, repairing or replacing the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises insured or due to the action of sympathetic strikers elsewhere.



**ADDITIONAL PERILS SUPPLEMENTAL CONTRACT FOR ATTACHMENT TO FIRE POLICIES—FORM "D"**

In consideration of an additional premium (INCLUDED) the insurance by the "Fire" policy is hereby extended to cover direct loss or damage to the property covered under said "Fire" policy caused directly by the after-noted additional perils.

2. **Additional Perils:** Wherever reference is made to additional perils the following shall be meant:—  
WINDSTORM, HAIL, LIGHTNING, EXPLOSION, RIOT, IMPACT BY AIRCRAFT OR VEHICLES AND SMOKE DAMAGE,  
all as hereinafter defined or limited.
3. **Windstorm and Hail** shall include cyclone and tornado. There shall in no event be any liability hereunder in respect to:—  
(a) Fabric Awnings and Roof Signs.  
(b) All property outside of buildings.  
The following property, if insured under this policy, is not excluded by this Clause (b):—  
(i) Realty fixtures (other than fabric awnings and roof signs) attached and belonging to the individual buildings insured.  
(ii) Yard fixtures and fixed structures in yard and fencing.  
(iii) Property in railway cars.  
(c) Loss or damage caused by cold weather, rain, sleet, snow, sand or dust, unless same shall enter the building through an aperture concurrently broken therein by a wind or hail storm.  
(d) Loss or damage due to snow-load or ice-load.  
(e) Loss or damage due to tidal wave, high water, overflow, flood, land subsidence or landslip, irrespective of the cause.  
(f) Loss or damage to the following property.....
4. **Lightning:** The portion of any condition of the policy excluding loss or damage to electrical appliances or devices caused by lightning is hereby waived.
5. **Explosion:** The term "Explosion" shall be limited, as regards explosion originating in devices or apparatus owned, controlled or operated by the Insured, to explosion caused by the ignition of explosives, dust, gas or other inflammable substances, but shall not include explosion originating in internal combustion engines or due to Theft, Burglary or Robbery.  
Anything heretofore to the contrary notwithstanding, the term "Explosion" shall also include explosion however caused (except by Theft, Burglary or Robbery) of:  
(a) Cylinders of the replaceable service type, which are not owned by the Insured and are filled and re-filled off the premises.  
(b) In the case of risks occupied as private dwelling houses only and so described in the policy, hot water boilers and their expansion tanks and, if not heated by steam generated on the premises, water heaters and hot water storage tanks.
6. **Riot:** The term "Riot" shall in addition to Riot include open assemblies of strikers (inside or outside the premises) who have quitted work and of locked-out employees.  
There shall in no event be any liability hereunder in respect to the objective is theft, burglary or robbery, and "Riot" is only incidental thereto;  
(a) Loss or damage (other than "Fire") occasioned by felonious acts where the objective is theft, burglary or robbery, and "Riot" is only incidental thereto;  
(b) Loss or damage occasioned by acts of employees who are working or ostensibly working;  
(c) Loss due to physical damage to the property insured caused by cessation of work or by interruption to process or business operations or by change in temperature, whether liability in respect thereto is specifically assumed now or hereafter in relation to any other peril or not.
7. **Impact by Aircraft or Vehicles:** The term "Aircraft" shall include articles dropped therefrom. "Vehicles" shall mean any road or railway vehicle.  
There shall in no event be any liability hereunder in respect to  
(a) Loss or damage caused by vehicles or aircraft belonging to or under the control of the Insured or any of his employees or member of his family or household.  
(b) Loss or damage due to wear and tear.  
(c) Loss or damage to aircraft or vehicles and goods therein.
8. **Smoke Damage:** The term "Smoke" shall mean smoke due to a sudden, unusual and faulty operation of any stationary boiler or furnace or its apparatus used solely or partly for heating the premises insured or for warming water.  
There shall in no event be any liability hereunder in respect to  
(a) Any accumulative damage or depreciation resulting from operation of the boiler or furnace.  
(b) Smoke from any open fireplaces or stoves.  
(c) Smoke from any furnace or apparatus used solely for cooking, power or process. (Any such furnace or apparatus shall not be deemed as used for heating the premises by sole virtue of radiation therefrom.)

**General Conditions**

9. There shall be no liability in respect to any peril insured against under this Supplemental Contract for any consequence, whether direct or indirect, of War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not), Civil War, Mutiny, Insurrection, Rebellion, Revolution, Conspiracy, Usurped Power or Military, Naval or Air-force operations.

10. All the terms, conditions and limitations of the Fire peril portion of this policy as now existing or hereafter added or changed shall be deemed to apply also to the additional perils insured against hereunder when not in specific conflict with or modified by this Supplemental Contract.

11. The total liability of this Company under this policy in respect to all the perils (including Fire) shall not exceed the amount or sub-divisions thereof stated in this policy as now existing or hereafter changed, and, unless elsewhere specifically provided to the contrary, any losses paid in respect to any peril shall reduce the amount insured on the property involved in respect to all perils (including Fire) by the amount of such losses.

12. In consideration of the reduced rate at which this Supplemental Contract is issued the Insured expressly agrees that all Fire insurance contracts carried by the Insured with this or other Companies or Insurers on the property covered under this policy shall also carry an identical Supplemental Contract (including any extensions by endorsement) contributing to all losses with this policy on a pro rata basis, and failing this, the Company shall only be liable for that proportion of the loss for which it would have been liable had the foregoing provision been observed by the Insured. Nothing in this clause shall limit the full operation of any Co-insurance Clause in this policy requiring a stated amount of insurance or percentage of insurance to value to be maintained.

13. In the event of loss, if there is other insurance in force covering any designated portion of the property against any or all the perils insured against by this Supplemental Contract under a class of insurance policy specially applicable to such property, or if there is any insurance covering more specifically any peril which occasioned such loss, or which would cover the same in the case of any of the foregoing but for the existence of this Supplemental Contract, the insurance hereunder shall be further limited to the excess (if any) beyond the amount which is or would have been payable under such other policies had this Supplemental Contract insurance not been effected, but in no event exceeding the amount insured under this policy on the property involved.

14. **USE AND OCCUPANCY, PROFITS, RENTS, LEASEHOLD, AND THE LIKE:** If the insurance by this policy does not cover physical loss or damage but loss consequent thereon forming the subject matter of insurance known as Use and Occupancy, Profits, Rents, Leasehold and the like, the cover in respect of all the perils insured against under this Supplemental Contract shall be construed accordingly and as contingent solely upon such direct physical loss or damage as would be insured under the terms and conditions of the contract as applicable to physical loss or damage, but there shall be no liability in any event for such physical loss or damage.

There shall be no liability in respect of delays or loss of time due to the presence of strikers or labour disturbances on or about the premises interfering with the building, repairing or replacing the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises insured or due to the action of sympathetic strikers elsewhere.



FIRE RENEWAL  
CERTIFICATE

# Royal Exchange

INCORPORATED BY I



AGENT Andrew Fyfe - Montreal, P.Q.

POLICY No.	AMOUNT INSURED	PREMIUM	TERM
9385959	\$ 2,000.00	\$12.00	36 MOS.

NAME OF INSURED

Miss A. V. Douglas

IN CONSIDERATION OF THE PAYMENT TO THE COMPANY OF

THE FURTHER PERIOD AS ABOVE INDICATED, SUBJECT TO ALL TERMS AND CONDITIONS OF THE SAID POLICY.

PROPERTY COVERED: Household Furniture - (110) on the south-west corner of University Avenue and Alice Avenue, Kingston, Ont.

**ANDREW FYFE**

COUNTERSIGNED

PER

*H. Astbury*  
AUTHORIZED REPRESENTATIVE

Not valid unless countersigned.

AUTHORIZED REPRESENTATIVE

TORONTO BRANCH

*Ont. License # 11572*

## ROYAL EXCHANGE GROUP

*Make sure to-day  
your insurance  
is adequate to-morrow*

You are no doubt aware that property values and replacement costs have increased substantially. To safeguard your interests, you are advised to increase your insurance in proportion to present-day values.

**CONSULT YOUR AGENT**

OFFICES AT:  
TORONTO  
VANCOUVER

15944

STANDARD TIME)

st, 1957

FORCE FOR

*J.D. Buttery*

MANAGER FOR CANADA



**FIRE RENEWAL  
CERTIFICATE**

**Royal Exchange**  
INCORPORATED IN CANADA



**No 315944**

OFFICES AT:  
MONTREAL - TORONTO  
Vancouver - VANCOUVER

AGENT Andrew "Lye - Montreal, P.Q.

POLICY NO.	AMOUNT INSURED	PREMIUM	TERM	FROM NOON (STANDARD TIME)	TO NOON (STANDARD TIME)
9385959	\$ 2,000.00	\$ 12.00	36 MOS.	September 1st, 1954	September 1st, 1957

NAME OF INSURED Miss A. V. Douglas

IN CONSIDERATION OF THE PAYMENT TO THE COMPANY OF THE ABOVE PREMIUM, THE POLICY IS HEREBY CONTINUED IN FORCE FOR THE FURTHER PERIOD AS ABOVE INDICATED, SUBJECT TO ALL TERMS AND CONDITIONS OF THE SAID POLICY.

PROPERTY COVERED: Household Furniture - (110) on the south-west corner of University Avenue and Alice Avenue, Kingston, Ont.

ANDREW FYFE  
COUNTERSIGNED

per J. Arthur [Signature]  
AUTHORIZED REPRESENTATIVE

Not valid unless countersigned.

TORONTO BRANCH

Ord. Number #1572

MANAGER FOR CANADA

J. A. Birney



PHONE: OFFICE MARQUETTE #3268 Ha. 8193  
RESIDENCE DEXTER 0854

ROYAL EXCHANGE BUILDING  
434 ST. FRANCOIS XAVIER ST.

MONTREAL 1, Jan. 30/50

Miss A. V. Douglas,  
Ban-Righ Hall,  
Queens University,  
Kingston, Ont.

TO ANDREW FYFE DR.  
INSURANCE BROKER

5M-12-46

Feb. 23/50

to R. E. A. Fur Floater Policy # 705859

\$3.00

PAID

FEB 26 1950

ANDREW FYFE  
INSURANCE BROKER

Per J. Harris

*Chq. enclosed with thanks*

*I shall be in England from Mar. 30  
to Apr. 18 and out of Canada all summer  
from June 3 to Sept 1. so any policies which  
fall due in these periods I should pay in advance*

ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.



CASUALTY RENEWAL  
CERTIFICATE

Offices at:  
MONTREAL - TORONTO  
WINNIPEG - VANCOUVER

# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D. 1720



No 65370

AGENT Andrew Fyfe

POLICY No.	NAME OF ASSURED	TERM	FROM DATE	AMOUNT	PREMIUM
R.B.7500	MISS A.V. DOUGLAS	12 Months	September 1st, 1950.	\$ 2,000.00	\$ 12.50

*In consideration of the premium named in the above Schedule, the Policy specified therein is continued in force for the term and from date mentioned in said Schedule (commencing and ending at twelve o'clock noon, standard time, at Assured's address) subject to the following condition which is a condition precedent to the recovery of any claim under said Policy.*

This renewal certificate is issued subject to all the agreements, conditions and provisions of the said policy, as well as those of any endorsements attached to said policy, and the assured on the acceptance of this renewal makes the further statement that the statements in the original policy are true and complete at this date and that the hazard at this date is no greater than or different from the hazard at the date the policy was issued.

Countersigned

ANDREW FYFE

Authorized Representative,

Not valid unless countersigned

Manager for Canada.



PHONE: OFFICE MARQUETTE ~~43268~~ HA. 8193  
" RESIDENCE DEXTER 0854

ROYAL EXCHANGE BUILDING  
434 ST. FRANCOIS XAVIER ST.

MONTREAL 1. JUNE. 27/50

MISS A. V. DOUGLAS

TO ANDREW FYFE DR.  
INSURANCE BROKER

5M-12-46

Jly. 16/50

to R. E. A. Fire Policy # 9266873

\$29.20

PAID  
WITH THANKS

JUN 27 1950

ANDREW FYFE  
INSURANCE BROKER

Per S. Harris

ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.



PHONE: OFFICE ~~MARQUETTE 3268~~ Ha. 8193  
" RESIDENCE DEXTER 0854

ROYAL EXCHANGE BUILDING  
434 ST. FRANCOIS XAVIER ST.

Miss A. V. Douglas,  
Ban-Righ Hall,  
Queens University,  
Kingston, Ont.

MONTREAL 1, Aug. 23/50

To ANDREW FYFE DR.  
INSURANCE BROKER

5M-12-46

Sept. 1/50

to credit balance outstanding  
to R. E. A. Burglary Policy # R.B. 7500

\$12.50

\$1.75

Total-----\$10.75

PAID  
WITH THANKS  
#10.75

SEP 1 1950

ANDREW FYFE  
INSURANCE BROKER

Per *S. Harris*

*Cheque enclosed  
with thanks  
A.V.D.*

ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.



PHONE: OFFICE HARBOUR ★8193  
RESIDENCE DEXTER 0854

ROYAL EXCHANGE BUILDING  
434 ST. FRANÇOIS XAVIER ST.

MONTREAL 1, Jan. 19/51

Miss A. V. Douglas,  
Ban Righ Hall,  
Queens University,  
Kingston, Ont.

To ANDREW FYFE DR.  
INSURANCE BROKER

SM-11-50

Feb. 23/51

to R. E. A. Fur Floater Policy # 705859

\$3.00

*With many thanks  
A.V.D.*

PAID  
WITH THANKS  
JAN 26 1951  
ANDREW FYFE  
INSURANCE BROKER  
Per *J. Harris*

ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.



PHONE: OFFICE HARBOUR ★8193  
" RESIDENCE DEXTER 0854

ROYAL EXCHANGE BUILDING  
434 ST. FRANÇOIS XAVIER ST.

MONTREAL 1, Aug. 24/51

Miss A. V. Douglas,  
Ban-Righ Hall,  
Queens University,  
Kingston, Ont.

To ANDREW FYFE DR.  
INSURANCE BROKER

SM-11-50

Sept. 1/51  
"

to R. E. A. Fire Policy # 9385959  
to R. E. A. Burglary Policy # R.B. 7500

\$12.00  
\$12.50

Total - - - \$24.50

*Check enclosed  
with thanks*

**PAID**

WITH THANKS  
\$ 24.50  
SEP 6 1951

ANDREW FYFE  
INSURANCE BROKER

Per J. Harris

ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.



PHONE: OFFICE HARBOUR ★8193  
" RESIDENCE DEXTER 0854

ROYAL EXCHANGE BUILDING  
434 ST. FRANÇOIS XAVIER ST.

Miss A. V. Douglas,  
Ban Righ Hall,  
Queens University,  
Kingston, Ont.

MONTREAL 1, Jan. 28/52

To ANDREW FYFE DR.  
INSURANCE BROKER

5M-11-50

Feb. 23/52 to R. E. A. Fur Floater Policy # 705859

\$3.00

PAID  
WITH THANKS

\$3.00  
FEB 4 1952

ANDREW FYFE  
INSURANCE BROKER

Per

*S. Finchem*

*Chk. enclosed  
with my thanks  
A.V.D.*

ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.



CASUALTY RENEWAL  
CERTIFICATE

Offices at:  
MONTREAL - TORO  
WINNIPEG - VANCOU

# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D.1720



No 67649

AGENT A. Fyfe

POLICY No.	NAME OF ASSURED	TERM	FROM DATE	AMOUNT	PREMIUM
R.B. 7500	MISS A.V. DOUGLAS	12 Months	September 1st, 1951	\$2,000.00	\$ 12.50

*In consideration of the premium named in the above Schedule, the Policy specified therein is continued in force for the term and from date mentioned in said Schedule (commencing and ending at twelve o'clock noon, standard time, at Assured's address) subject to the following condition which is a condition precedent to the recovery of any claim under said Policy.*

This renewal certificate is issued subject to all the agreements, conditions and provisions of the said policy, as well as those of any endorsements attached to said policy, and the assured on the acceptance of this renewal makes the further statement that the statements in the original policy are true and complete at this date and that the hazard at this date is no greater than or different from the hazard at the date the policy was issued.

Countersigned

ANDREW FYFE

PER AM Fyfe Authorized Representative.

Not valid unless countersigned

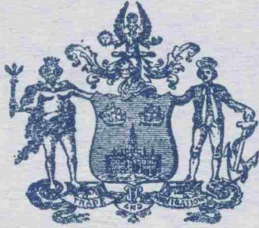
Stuart Malcolm

Manager for Canada.



**ROYAL EXCHANGE  
ASSURANCE**

Phones: BUSINESS Harbour \*8193  
RESIDENCE DExter 0854



INCORPORATED BY ROYAL CHARTER  
A.D. 1720

Head Office for Canada:  
ROYAL EXCHANGE BUILDING, MONTREAL, 1  
Branches at:  
TORONTO - WINNIPEG - VANCOUVER

**ANDREW FYFE**

INSURANCE BROKER

434 St. Francois Xavier Street  
MONTREAL

Montreal 1, August 24, 1951.

Miss A. V. Douglas,  
Ban-Righ Hall,  
Queens University,  
Kingston, Ont.

Dear Miss Douglas:

I now have pleasure in enclosing the following renewals for Royal Exchange insurance policies which come due in September:

(1) Fire Policy # 9385959, replacing Policy # 9287674 as at September 1st, and renewing the coverage for a further period of three years from that date. Coverage is for \$1,000 on furniture, supplies and personal effects at Ban-Righ Hall and \$1,000 on personal effects in the Dean's Office, Kingston Hall. The premium for this is \$12.00.

(2) Certificate # 67649, renewing Burglary Policy # R.B. 7500 for a further period of one year from September 1st. This policy insures household and personal effects at the above address, for \$1,000, and a desk, two bookcases, professional property and personal effects for \$1,000 in the Dean's Office. The premium for this is \$12.50.

Trusting that you will find this satisfactory, and that I shall be favoured with the continuation of this business,

Yours truly,

AF/SH  
ENCL.





ANDREW FYFE

INSURANCE BROKER

759 Victoria Square  
MONTREAL 1, P.Q. (zone 126)

ROYAL EXCHANGE  
-ATLAS GROUP  
OF INSURANCE COMPANIES

BUSINESS:  
845-8191 - 844-8070

RESIDENCES:  
HU. 4-0854

May 6th, 1969.

Miss A.V. Douglas,  
127 King Street West,  
Kingston, Ont.

Dear Miss Douglas:-

We have pleasure in enclosing your new Royal Exchange Composite Dwelling Policy No. 500 65525, continuing your various insurance coverages for a further period of three (3) years from the 1st day of May, 1969.

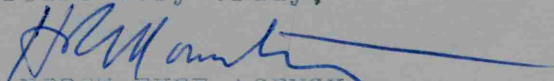
Your policy covers, as follows:

- \$ 3,000 - contents, residence, fire and extended coverage perils and theft;
- 1,000 - off premises theft coverage;
- 4,500 - building, seasonal residence, fire and extended coverage perils;
- 1,400 - contents, fire, extended coverage perils and burglary;
- 10,000 - personal liability, both locations, including voluntary compensation for occasional employees.

The total premium charge for this coverage is \$156.96.

Trusting you will find the enclosed satisfactory, and thanking you for the continuance of your valued business, we are,

Yours very truly,

  
ANDREW FYFE AGENCY,  
per: H.R. Mountney.

*Sent Chq. 156.96. May 7.  
+ Correction to Policy  
re 2 occupants of house.  
+ mine an upstairs duplex.*

Encl.

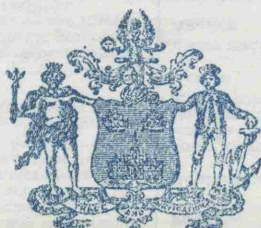
REPRESENTING  
ROYAL EXCHANGE ASSURANCE



# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D. 1720

HEAD OFFICE:  
ROYAL EXCHANGE  
LONDON, E.C. 3, ENGLAND



HEAD OFFICE FOR CANADA:  
ROYAL EXCHANGE BUILDING,  
MONTREAL, 1

AGENCY MONTREAL, P.Q. - ANDREW FYFE -

AGENCY NO. 0204

REPLACING POLICY NO. 9287674

EXPIRED  
~~CANCELLED~~

REPLACING  
INTERIM RECEIPT NO.

SUM INSURED	RATE	PREMIUM	TERM	FROM NOON (STANDARD TIME)	TO NOON (STANDARD TIME)
S.C."D"	.05 .80 .30	\$ 12.00	3 yrs.	September 1st, 1951	September 1st, 1954

**Whereas**

- MISS A.V. DOUGLAS -

(hereinafter called the Insured), has agreed to pay to the ROYAL EXCHANGE ASSURANCE (hereinafter called the Company), the amount of premium above stated, the Company hereby insures the property hereinafter described against all direct loss or damage by fire within the period above mentioned. The Company agrees to pay or make good to the Insured all such loss or damage, estimated according to the actual cash value of the property at the time of loss or damage, but not exceeding in amount the sum or sums herein specified nor the interest of the Insured in the property.

**HOUSEHOLD FURNITURE**

(Not to be used for insuring Household Furniture in Summer Dwellings, Farms or in Storage.)



THIS POLICY CONTAINS A CO-INSURANCE CLAUSE.

On household furniture, supplies, personal effects and contents of every description, whether required to be specifically mentioned by the Statutory Conditions or not, but excluding building fixtures and fittings, money, books of account, securities for money, evidences of debt or title, automobiles, tractors and other motor vehicles and motor boats, and also excluding trees, lawns, plants, shrubs and garden improvements in the open.

All the property of the Insured or of any member of the Insured's family or for which the Insured may be responsible, and only while contained in the dwelling or apartment occupied by the Insured in the building built of **stone**

roofed with **1st-class roofing**

occupied as **Womens' Residence, known as "Ban-Righ" Hall**

and situate (110) on the south-west corner of University Avenue and Alice Avenue, City of Kingston, Province of Ontario.

This item subject to 80% co-insurance clause hereto attached.

(Give address, including street number, or other exact location reference)

or elsewhere on the said premises.

The insurance under Item 1 is subject to the following extensions but the total liability including these extensions shall in no event exceed the amount of insurance in force under said item at the time of the happening of any loss, nor shall more than ten percent (10%) thereof apply in respect to each of extensions (b) and (c):—

- (a) Personal effects of guests and servants on the premises, provided said personal effects are not otherwise insured, either partially or fully, by the owners thereof; loss if any to be adjusted with and payable to the Insured named in this policy.
- (b) Household and personal effects the property of the Insured or of any member of the Insured's family permanently residing with him, and which have been temporarily removed from the said premises to any other location in Canada, Continental United States of America and Newfoundland, provided said Household and personal effects are not more specifically insured, but this extension (b) shall not cover in any seasonal dwelling owned by the Insured, nor in any other dwelling or apartment occupied by the Insured, nor in a storage warehouse.
- (c) Additional living or hotel expenses over and above the Rental Value of the Insured's dwelling or apartment unfurnished, and which are incurred in maintaining as far as practicable the normal conduct of Insured's household if said building or apartment be rendered uninhabitable as a direct result of the perils insured against, and during such period only as would be required with due diligence and despatch to reinstate the property.

Item 2. \$ nil	On trees, lawns, plants, shrubs and garden improvements in the open on said premises.
Item 3. \$ 1000.00	On Personal Effects of Assured, while contained in the Dean's Office, Kingston Hall, Queens University, Kingston, Province of Ontario.
\$ 2000.00	Supplemental Contract "D" and Munitions Endorsement hereto attached.
	No insurance attaches under any of the above items unless an amount is specified and inserted in the blank immediately preceding the wording of the item.

Insurance map reference: Vol. Sheet 2 Block 103 No. 110

Further insurance, concurrent herewith, as follows:— permitted without notice until required.

Permission granted to complete construction, or to make alterations, additions and repairs; to keep and use coal oil or fuel oil; to keep automobiles, but not exceeding 1 gallon in all of gasoline, benzine or naphtha in addition to that contained in the tanks of cars.

ORDINARY ELECTRICAL APPARATUS CLAUSE:—This policy also covers direct loss or damage by lightning to the property insured (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; but if dynamos, excitors, lamps, switches, motors or other electrical appliances or devices are insured, it is made a condition of this contract that any loss or damage to them 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 from resultant fire or fire originating outside of the machines themselves. It is also understood and agreed and made 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 is with a similar clause or not.

Attached to and forming part of Policy No. 9395959 of ROYAL EXCHANGE ASSURANCE.



1. In consideration of an additional premium of \$..... the insurance by the Fire policy is hereby extended to cover against direct loss or damage to the property covered under said "Fire" policy caused directly by the after-noted additional perils.

2. **Additional Perils:** Wherever reference is made to additional perils the following shall be meant:—  
WINDSTORM, HAIL, LIGHTNING, EXPLOSION, RIOT, IMPACT BY AIRCRAFT OR VEHICLES, and SMOKE DAMAGE, all as hereinafter defined or limited.

3. **Windstorm and Hail** shall include cyclone and tornado. There shall in no event be any liability hereunder in respect to:—

- (a) Fabric Awnings and Roof Signs.
- (b) All property outside of buildings.

The following property, if insured under this policy, is not excluded by this Clause (b):—

- (i) Realty fixtures (other than fabric awnings and roof signs) attached and belonging to the individual buildings insured.
- (ii) Yard fixtures and fixed structures in yard and fencing;
- (iii) Property in railway cars.

(c) Loss or damage caused by cold weather, rain, sleet, snow, sand or dust, unless same shall enter the building through an aperture concurrently broken therein by a wind or hail storm.

(d) Loss or damage due to snow-load or ice-load.

(e) Loss or damage due to tidal wave, high water, overflow, flood, land subsidence or landslip, irrespective of the cause.

(f) Loss or damage to the following property.....

4. **Lightning:** The portion of any condition of the policy excluding loss or damage to electrical appliances or devices caused by lightning is hereby waived.

5. **Explosion:** The term "Explosion" shall be limited, as regards explosion originating in devices or apparatus owned, controlled or operated by the Insured, to explosion caused by the ignition of explosives, dust, gas or other inflammable substances, but shall not include explosion originating in internal combustion engines or due to Theft, Burglary or Robbery.

Anything heretofore to the contrary notwithstanding, the term "Explosion" shall also include explosion however caused (except by Theft, Burglary or Robbery) of:

- (a) Cylinders of the replaceable service type, which are not owned by the Insured and are filled and re-filled off the premises.
- (b) In the case of risks occupied as private dwelling houses only and so described in the policy, hot water boilers and their expansion tanks and, if not heated by steam generated on the premises, water heaters and hot water storage tanks.

6. **Riot:** The term "Riot" shall in addition to Riot include open assemblies of strikers (inside or outside the premises) who have quitted work and of locked-out employees.

There shall in no event be any liability hereunder in respect to

- (a) Loss or damage (other than "Fire") occasioned by felonious acts where the objective is theft, burglary or robbery, and "Riot" is only incidental thereto;
- (b) Loss or damage occasioned by acts of employees who are working or ostensibly working;
- (c) Loss due to physical damage to the property insured caused by cessation of work or by interruption to process or business operations or by change in temperature, whether liability in respect thereto is specifically assumed now or hereafter in relation to any other peril or not.

7. **Impact by Aircraft or Vehicles:** The term "Aircraft" shall include articles dropped therefrom. "Vehicles" shall mean any road or railway vehicle.

There shall in no event be any liability hereunder in respect to

- (a) Loss or damage caused by vehicles or aircraft belonging to or under the control of the Insured or any of his employees or member of his family or household.
- (b) Loss or damage due to wear and tear.
- (c) Loss or damage to aircraft or vehicles and goods therein.

8. **Smoke Damage:** The term "Smoke" shall mean smoke due to a sudden, unusual and faulty operation of any stationary boiler or furnace or its apparatus used solely or partly for heating the premises insured or for warming water.

There shall in no event be any liability hereunder in respect to

- (a) Any accumulative damage or depreciation resulting from operation of the boiler or furnace.
- (b) Smoke from any open fireplaces or stoves.
- (c) Smoke from any furnace or apparatus used solely for cooking, power or process. (Any such furnace or apparatus shall not be deemed as used for heating the premises by sole virtue of radiation therefrom).

#### General Conditions

9. There shall be no liability in respect to any peril insured against under this Supplemental Contract for any consequence, whether direct or indirect, of War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not), Civil War, Mutiny, Insurrection, Rebellion, Revolution, Conspiracy, Usurped Power or Military, Naval or Air-force operations.

10. All the terms, conditions and limitations of the Fire peril portion of this policy as now existing or hereafter added or changed shall be deemed to apply also to the additional perils insured against hereunder when not in specific conflict with or modified by this Supplemental Contract.

11. The total liability of this Company under this policy in respect to all the perils (including Fire) shall not exceed the amount or sub-divisions thereof stated in this policy as now existing or hereafter changed, and, unless elsewhere specifically provided to the contrary, any losses paid in respect to any peril shall reduce the amount insured on the property involved in respect to all perils (including Fire) by the amount of such losses.

12. In consideration of the reduced rate at which this Supplemental Contract is issued the Insured expressly agrees that all Fire insurance contracts carried by the Insured with this or other Companies or Insurers on the property covered under this policy shall also carry an identical Supplemental Contract (including any extensions by endorsement) contributing to all losses with this policy on a pro rata basis, and failing this, the Company shall only be liable for that proportion of the loss for which it would have been liable had the foregoing provision been observed by the Insured. Nothing in this clause shall limit the full operation of any Co-insurance Clause in this policy requiring a stated amount of insurance or percentage of insurance to value to be maintained.

13. In the event of loss, if there is other insurance in force covering any designated portion of the property against any or all of the perils insured against by this Supplemental Contract under a class of insurance policy specially applicable to such property, or if there is any insurance covering more specifically any peril which occasioned such loss, or which would cover the same in the case of any of the foregoing but for the existence of this Supplemental Contract, the insurance hereunder shall be further limited to the excess (if any) beyond the amount which is or would have been payable under such other policies had this Supplemental Contract insurance not been effected, but in no event exceeding the amount insured under this policy on the property involved.

14. **USE AND OCCUPANCY, PROFITS, RENTS, LEASEHOLD AND THE LIKE:** If the insurance by this policy does not cover physical loss or damage but loss consequent thereon forming the subject matter of insurance known as Use and Occupancy, Profits, Rents, Leasehold and the like, the cover in respect of all the perils insured against under this Supplemental Contract shall be construed accordingly and as contingent solely upon such direct physical loss or damage as would be insured under the terms and conditions of the contract as applicable to physical loss or damage, but there shall be no liability in any event for such physical loss or damage.

There shall be no liability in respect of delays or loss of time due to the presence of strikers or labour disturbances on or about the premises interfering with re-building, repairing or replacing the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises insured or due to the action of sympathetic strikers elsewhere.



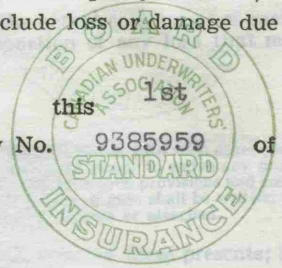
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MUNITIONS ENDORSEMENT



In consideration of the rate of premium at which this policy is issued, it is understood and agreed that the peril "Explosion" mentioned in the Supplemental Contract shall not include loss or damage due to the explosion of munitions of war of any kind.

Dated at Toronto, Ont.



this 1st day of September 19 51

Attached to and forming part of Policy No. 9385959 of ROYAL EXCHANGE ASSURANCE.

Ontario Form No. 89.  
(3-47)

the duly authorized representative of the Company.

Countersigned at Toronto, Ont.

this 1st day of September 19 51  
5-7-51 LL

*R. Brown*  
Authorized Representative

*Stuart Malcolm*

Manager for Canada.

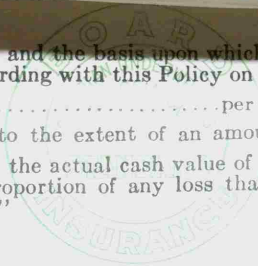


...is understood and agreed that the term "Explosion,"

80 % CO-INSURANCE

Item 1

It is part of the consideration of this Policy, and the basis upon which the rate of premium is fixed, that the insured shall maintain insurance concurrent in form, range and wording with this Policy on each and every item of the property hereby insured, to the extent of at least.....per cent. of the actual cash value thereof, and that, failing so to do, the insured shall be a co-insurer to the extent of an amount sufficient to make the aggregate insurance equal to.....per cent. of the actual cash value of each and every item of the property hereby insured, and, in that capacity, shall bear his, her or their proportion of any loss that may occur. Each division or sub-division (if any) of the sum insured shall be deemed to be an "item."



FORM NO. 110  
(6-28)

...and to the following stipulations and conditions printed on back hereof, which are hereby specially referred to and made a part of this Policy, together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto; and no officer, agent or other representative of this Company shall have power to waive any provisions or conditions of this Policy except such as by the terms of this Policy may be the subject of agreement endorsed hereon or added hereto; and as to such provisions and conditions no officer, agent or representative shall have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this Policy exist or be claimed by the insured unless so written or attached.

In Witness Whereof, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized representative of the Company.

Countersigned at.....Toronto, Onta.....

this 1st day of September 19 51  
5-7-51 LL

*R. B. Lowe*  
Authorized Representative

Authorized Representative

*Stuart Malcomby*

Manager for Canada.

Handwritten initials or mark.



This Policy is made and accepted subject to the foregoing stipulations and conditions, and to the following stipulations and conditions printed on back hereof, which are hereby specially referred to and made a part of this Policy, together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto; and no officer, agent or other representative of this Company shall have power to waive any provisions or conditions of this Policy except such as by the terms of this Policy may be the subject of agreement endorsed hereon or added hereto; and as to such provisions and conditions no officer, agent or representative shall have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this Policy exist or be claimed by the insured unless so written or attached.

In Witness Whereof, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized representative of the Company.

Countersigned at.....Toronto, Ont.....

this.....1st.....day of.....September.....19.....51  
5-7-51 LL

*H. B. Howe*  
*Attorney*

.....  
Authorized Representative

*Stuart Malcolm*

Manager for Canada.

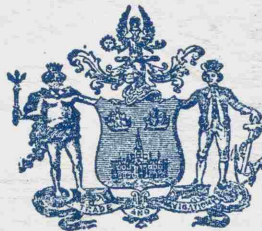


FIRE POLICY

Insured MISS A.V. DOUGLAS
Property Household Furniture
Am't \$ 2000.00 Prem. \$ 12.00
Expires September 1st, 1954
(AT NOON STANDARD TIME)

C 9385959

Royal Exchange Assurance



A.D. 1720

HEAD OFFICE FOR CANADA:
ROYAL EXCHANGE BUILDING, MONTREAL, 1

BRANCHES AT:
TORONTO - WINNIPEG VANCOUVER

PHONES OFFICE MARQUEE 3286 Ha. 8193
RESIDENCE DEXTER 0854
ANDREW FYFE
INSURANCE BROKER
ROYAL EXCHANGE BUILDING
434 ST. FRANCOIS XAVIER ST. MONTREAL

N.B.—In order to avoid misapprehension the insured is
requested to read this Policy and Conditions.

FORM OF SURRENDER

Received from the ROYAL EXCHANGE ASSURANCE

the sum of Dollars, being the consideration
for which the within Policy is hereby cancelled and surrendered.

WITNESS

ASSURED

WITNESS

PAYEE

Date 19

In case of cancellation this form MUST be filled out and signed by assured

Permission granted to complete construction, or to make alterations, additions and repairs; to keep and use coal oil
or fuel oil; to keep automobiles, but not exceeding 1 gallon in all of gasoline, benzine or naphtha in addition to that contained
in the tanks of cars.
ORDINARY ELECTRICAL APPARATUS CLAUSE:—This policy also covers direct loss or damage by light-
ning to the property insured (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; but if dynamo, exciter, lamps, switches,
motors or other electrical appliances or devices are insured, it is made a condition of this contract that any loss or damage to
them 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 from resultant fire or fire originating outside of the
machines themselves. It is also understood and agreed and made 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 insur-
ance is with a similar clause or not.

Attached to and forming part of Policy No. 9395959 of ROYAL EXCHANGE ASSURANCE.

FORM NO. 1B
(7-42)

the amount insured under this policy on the property involved.
14. USE AND OCCUPANCY, PROFITS, RENTS, LEASEHOLD AND THE LIKE: If the insurance by this
policy does not cover physical loss or damage but loss consequent thereon forming the subject matter of insurance
known as Use and Occupancy, Profits, Rents, Leasehold and the like, the cover in respect of all the perils insured
against under this Supplemental Contract shall be construed accordingly and as contingent solely upon such direct
physical loss or damage as would be insured under the terms and conditions of the contract as applicable to physical loss
or damage, but there shall be no liability in any event for such physical loss or damage.
There shall be no liability in respect of delays or loss of time due to the presence of strikers or labour disturb-
ances on or about the premises interfering with re-building, repairing or replacing the property damaged or destroyed or
the resumption or continuation of business or free access to or control of the premises insured or due to the action of
sympathetic strikers elsewhere.



STATUTORY CONDITIONS

Misrepresentation 1. If any person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulantly omits to communicate any circumstance which is material to be made known to the insurer in order to enable it to judge of the risk to be undertaken, the contract shall be void as to the property in respect of which the misrepresentation or omission is made.

Form of Contract 2. After application for insurance, if the same is in writing, it shall be deemed that any policy sent to the insured is intended to be in accordance with the terms of the application, unless the insurer points out in writing the particulars wherein it differs from the application, in which case the insured may, within two weeks from the receipt of the notification, reject the policy.

Property Not Insured 3. Unless otherwise specifically stated in the policy, money, books of account, securities for money, evidences of debt or title, and automobiles, tractors and other motor vehicles, are not insured.

Risks Not Covered 4. Unless otherwise specifically stated in the policy, the insurer is not liable for the losses following, that is to say:

(a) for loss of or damage to property owned by any person other than the insured, unless the interest of the insured therein is stated in the policy;

(b) for loss or damage caused by invasion, insurrection, riot, civil commotion, military, or usurped power;

(c) for loss due to the want, within the knowledge of the insured, of good and substantial chimneys; or caused by ashes or embers being deposited, with the knowledge and consent of the insured, in wooden vessels; or by stoves or stove-pipes being, to the knowledge of the insured, in an unsafe condition or improperly secured; or

(d) for loss of or damage to goods while undergoing any process in or by which the application of fire heat is necessary.

Risks Not Covered Except by Special Permission 5. Unless permission is given by the policy or endorsed thereon, the insurer shall not be liable for loss or damage occurring:

(a) to buildings or their contents during alteration or repair of the buildings and in consequence thereof; fifteen days being allowed in each year for incidental alterations or repairs without such permission;

(b) while illuminating gas or vapour is generated by the insured, or to his knowledge, in the building insured or which contains the property insured, or while there is stored or kept therein by the insured, or to his knowledge, or under his control, petroleum fuel and liquid products thereof, coal oil, camphine, gasoline, kerosine, burning oil, turpentine, or any of their constituent parts (refined oil for lighting, heating, or cooking purposes only, not exceeding five gallons in quantity, gasoline, if contained in a tightly closed metallic can free from leaks and not exceeding one quart in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than is required by law for illuminating purposes, not exceeding five gallons in quantity, excepted) or more than twenty-five pounds weight of gunpowder, dynamite or similar explosives;

(c) after the interest of the insured in the subject-matter of the insurance is assigned, but this condition is not to apply to a change of title by succession, by operation of law, or by death;

(d) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

Explosion and Lightning 6. The insurer will make good loss or damage caused by lightning or by the explosion of coal or natural gas in a building not forming part of gas works, whether fire ensues therefrom or not; and loss or damage by fire caused by any other explosion: but, if electrical appliances or devices are insured, any loss or damage to them caused by lightning or other electrical currents is excluded and the insurer shall be liable only for such loss or damage to them as may occur from fire originating outside the article itself.

Material Change 7. Any change material to the risk and within the control and knowledge of the insured shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent; and the insurer when so notified may return the unearned portion, if any, of the premium paid and cancel the policy, or may notify the insured in writing that, if he desires the policy to continue in force, he must within fifteen days of the receipt of the notice pay to the insurer an additional premium, and in default of such payment the policy shall no longer be in force and the insurer shall return the unearned portion, if any, of the premium paid.

Other Insurance 8. (a) If the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written consent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(b) The insurer shall be deemed to have assented to such other insurance unless it disents by notice in writing within two weeks after notice thereof.

(c) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

Mortgagees and Other Payees 9. Where the loss, if any, under a policy has, with the consent of the insurer, been made payable to some person other than the insured, the policy shall not be cancelled or altered by the insurer to the prejudice of such person without reasonable notice to him.

Termination of Insurance 10. (1) The insurance may be terminated:

(a) subject to the provisions of condition 9, by the insurer giving to the insured at any time fifteen days' notice of cancellation by registered mail, or five days' notice of cancellation personally delivered, and if the insurance is on the cash plan, refunding the excess of premium actually paid by the insured beyond the pro rata premium for the unexpired time;

(b) if on the cash plan, by the insured giving written notice of termination to the insurer, and if the insured has deposited with the insurer the policy, refunding the excess of premium actually paid by the insured beyond the customary short rate for the expired time.

(c) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

(d) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

(e) after the interest of the insured in the subject-matter of the insurance is assigned, but this condition is not to apply to a change of title by succession, by operation of law, or by death;

(f) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

(g) if the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written consent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(h) The insurer shall be deemed to have assented to such other insurance unless it disents by notice in writing within two weeks after notice thereof.

(i) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

(j) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

(k) if the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written consent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(l) The insurer shall be deemed to have assented to such other insurance unless it disents by notice in writing within two weeks after notice thereof.

(m) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

(n) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

(o) if the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written consent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(p) The insurer shall be deemed to have assented to such other insurance unless it disents by notice in writing within two weeks after notice thereof.

(q) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

(r) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

(s) if the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written consent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(t) The insurer shall be deemed to have assented to such other insurance unless it disents by notice in writing within two weeks after notice thereof.

(u) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

(v) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

(w) if the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written consent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(x) The insurer shall be deemed to have assented to such other insurance unless it disents by notice in writing within two weeks after notice thereof.

(y) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

(z) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

(aa) if the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written consent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(ab) The insurer shall be deemed to have assented to such other insurance unless it disents by notice in writing within two weeks after notice thereof.

(ac) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

(ad) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

(ae) if the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written consent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(af) The insurer shall be deemed to have assented to such other insurance unless it disents by notice in writing within two weeks after notice thereof.

(ag) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

(ah) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days; or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

(2) Repayment of the excess premium may be made by money, post office order or postal note or by cheque payable at par and certified by a chartered bank doing business in the Province. If the notice is given by registered letter, the insured shall accompany the notice, and in such case the fifteen days mentioned in clause (a) of this condition shall commence to run from the day following the receipt of the registered letter at the post office to which it is addressed.

Salvage 11. After any loss or damage to insured property, it shall be the duty of the insured, when and as soon as practicable, to secure the insured property from further damage, and to separate as far as reasonably may be the damaged from the undamaged property, and to notify the insurer of the separation.

Insurance on Goods Moved 12. If any of the insured property is necessarily removed to prevent damage or further damage thereon, that part of the insurer's liability for such loss shall be deemed to be satisfied by the insured for the unexpired term if less than seven days, in the proportion which that part of the property remaining in the original location bears to the value of the property in them all; and the insurer will contribute pro rata towards any loss or expense connected with such act of salvage, according to the respective interests of the parties.

Entry, Control, Abandonment 13. After any loss or damage to insured property, the insurer shall have an immediate right of access and entry by accredited agents sufficient to enable them to estimate the loss or damage, and after the insured has secured the property, a further right of access and entry sufficient to enable them to make an appropriate or particular estimate of the loss or damage, but the insurer shall not be entitled to the control or possession of the insured property, or the remains or salvage thereof, unless it accepts a part thereof at its agreed value or its value as ascertained according to condition 17 or undertakes to be abandoned to it of insured property.

Who To Make Proof of Loss 14. Proof of loss must be made by the insured, although the loss is payable to a third person, except that, in case of the absence of the insured or his inability to make the same, proof may be made by his agent, such absence or inability being satisfactorily accounted for, or in the like case or if the insured refuse to do so, by a person to whom any part of the insurance money is payable.

Requirements After Loss 15. Any person entitled to claim under this policy shall:

(a) forthwith after loss give notice in writing to the insurer;

(b) deliver, as soon thereafter as practicable, a particular account of the loss;

(c) furnish therewith a statutory declaration declaring:

(i) that the account is just and true;

(ii) when and how the loss occurred, and if caused by fire, how the fire originated, so far as the declarant knows or believes;

(iii) that the loss did not occur through any willful act or neglect or the procurement, means or connivance of the insured;

(iv) the amount of other insurances and names of other insurers;

(v) all liens and encumbrances on the property insured;

(vi) the place where the property insured, if moveable, was deposited at the time of the fire;

(vii) If required and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers verified by statutory declaration, and furnish a copy of the written portion of any other policy. The evidence furnished under this clause shall not be considered proofs of loss within the meaning of conditions 18 and 19.

When Loss Payable 16. Any fraud or wilfully false statement in a statutory declaration, in relation to any of the above particulars, shall vitiate the claim of the person making the declaration.

Arbitration 17. If any difference arises as to the value of the property insured, and the proportion thereof, or the amount of the loss, such value and whether the right to recover on the policy is disputed or not, and indifferently of all other questions, he submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the insured and the other by the insurer, and a judge to be appointed by the persons so chosen, or on their failing to agree, then by a judge of the County or District Court of the County or District in which the loss has happened; and such reference shall be subject to the provisions of The Arbitration Act, and the award shall, if the insurer is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the insurer; where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

Replacement 18. The loss shall be payable within sixty days after completion of the proofs of loss, unless the contract provides for a shorter period.

Agency 19. The insurer, instead of making payment, may repair, rebuild or replace the property damaged or lost, giving written notice of its intention so to do within fifteen days after receipt of the proofs of loss. In such event the insurer shall commence to so repair, rebuild or replace the property within thirty days after receipt of the proofs of loss and shall there- after proceed with all due diligence to the completion thereof.

Action 20. Every action or proceeding against the insurer for the recovery of any claim under or by virtue of this policy shall be absolutely barred unless commenced within one year next after the loss or damage occurs.

Agency 21. Any officer or agent of the insurer who assumes on behalf of the insurer to enter into a written agreement relating to any matter connected with the insurance shall be deemed prima facie to be the agent of the insurer for the purpose.

Waiver of Condition 22. No condition of this policy shall be deemed to have been waived by the insurer, either in whole or in part, unless the waiver is clearly expressed in writing signed by an agent of the insurer.

Notice 23. Any written notice to the insurer may be delivered at or sent by registered post to the chief agency or head office of the insurer in the Province or delivered or so sent to any authorized agent of the insurer therein. Written notice may be given to the insured by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the insurer, or where no address is notified and the address is not known, addressed to him at the post office of the agency. If any, from which the application was received.

Subrogation 24. The insurer may require from the insured an assignment of all rights which he may have against any other party for loss or damage to the extent that payment thereof is made by the insurer.

FORM OF TRANSFER AND CONSENT

For VALUE RECEIVED, I hereby transfer, assign and set over unto

"Insert, as the case may be: "The Purchaser of the Property" "The Mortgagee of the Property" "As Collateral Security"

of title and interest in this policy of Insurance and all advantage to be derived therefrom.

WITNESS: hand and seal at this day

Signed, Sealed and Delivered in presence of

S

The ROYAL EXCHANGE ASSURANCE hereby consents to the above Assignment, subject, however, to all the provisos, conditions and stipulations contained in said policy, or endorsed thereon, it being understood that if the Assignment be made in favor of a Mortgagee, or for collateral security, the Insurance under said policy shall continue in the name of the Insured, whose loss, if any, shall be payable to the Assignee, as the interest of such Assignee may appear.

Dated 19 of hand and seal at this day

FORM OF TRANSFER AND CONSENT

For VALUE RECEIVED, hereby transfer, assign and set over unto

"Insert, as the case may be: "The Purchaser of the Property" "The Mortgagee of the Property" "As Collateral Security"

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Dated 19 of hand and seal at this day

RELEASE OF INTEREST

Policy of Insurance, the undersigned hereby certify that have no further interest in the within

Dated at this day of 19

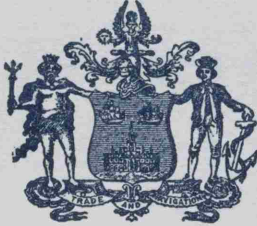
Assented to by the ROYAL EXCHANGE ASSURANCE Payee

Authorized Representative



**ROYAL EXCHANGE  
ASSURANCE**

Phones: BUSINESS Harbour \*8193  
RESIDENCE DExter 0854



INCORPORATED BY ROYAL CHARTER  
A. D. 1720

Head Office for Canada:  
ROYAL EXCHANGE BUILDING, MONTREAL, 1  
Branches at:  
TORONTO - WINNIPEG - VANCOUVER

**ANDREW FYFE**

INSURANCE BROKERS

434 St. Francois Xavier Street  
MONTREAL

Montreal 1, July 10th, 1953.

Miss A. V. Douglas,  
Ban Righ, Queens University,  
Kingston, Ontario.

Dear Miss Douglas:

I now have pleasure in enclosing Royal Exchange Fire Policy No. C-9406943 covering your Summer Dwelling known as; "Ashkirk Lodge" in the amount of \$1,500. and on Household Furniture in the amount of \$500. Total amount of this policy is \$2,000. with a premium of \$29.20. This policy covers you for the term of three (3) years, effective from the 16th day of July, 1953.

Trusting that you will find the enclosed in order, and to your satisfaction, I am,

Yours truly,

AF/nj  
Encl.

**ANDREW FYFE**

PER \_\_\_\_\_  
*A. J. Jones*



# ROYAL EXCHANGE ASSURANCE

## STATEMENT

of Insurance in force

on December 2nd, 1953  
IM-1-40

Miss A. V. Douglas  
Ban-Righ Hall,  
Queens University, Kingston, Ont.

TEL.: { OFFICE: MA. 3268\*  
RESIDENCE: DE. 0854

## ANDREW FYFE

INSURANCE BROKER

434 ST. FRANCOIS XAVIER ST.

MONTREAL

POLICY No.	COMPANY	TERM MOS.	EXPIRATION OF RISK		AMOUNT INSURED	RATE	PREMIUM		DESCRIPTION AND LOCATION
9403046	Royal Exchange	36	20	May 55	\$ 900.00	1.68	\$	15.12	Bldg. \$500 Fire Policy Furn. \$400 Ashkirk Lodge
9406943	Royal Exchange	36	16	July 56	\$2,000.00	1.26 .80	\$	29.20	Bldg. \$1,500 Furn. \$ 500 Residence Furniture \$1,000
9385959	Royal Exchange	36	1	Sept. 54	\$2,000.00	.05.30	\$	12.00	Deans Office effects \$1,000 Residence \$1,000
R.B.7500	Royal Exchange	12	1	Sept. 54	\$2,000.00		\$	12.50	Dean's office \$1,000 Burg.
705859	Royal Exchange	12	23	Feb. 54	\$ 200.00		\$	3.00	Hudson Seal Coat-Fur floater
					\$7,100.00			\$ 71.82	



CONSULT YOUR AGENT

You are no doubt aware that property values and replacement costs have increased substantially. To safeguard your interests, you are advised to increase your insurance in proportion to present-day values.

*Make sure to-day  
your insurance  
is adequate to-morrow*

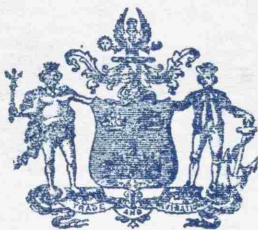
ROYAL EXCHANGE GROUP

C 9406943

# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D. 1720

HEAD OFFICE:  
ROYAL EXCHANGE  
LONDON, E.C. 3, ENGLAND



HEAD OFFICE FOR CANADA  
ROYAL EXCHANGE BUILDING,  
MONTREAL 1

Attached to and forming part of Policy No. \_\_\_\_\_ OF ROYAL EXCHANGE ASSURANCE.

09.

ONTARIO FORM No. 5  
(5-50)

7. **Impact by Aircraft or vehicles:** The term "Aircraft" shall include articles dropped therefrom. "Vehicles" shall mean any road or railway vehicle.

There shall in no event be any liability hereunder in respect to

- (a) Loss or damage caused by vehicles or aircraft belonging to or under the control of the Insured or any of his employees or member of his family or household.
- (b) Loss or damage due to wear and tear.
- (c) Loss or damage to aircraft or vehicles and goods therein.

8. **Smoke Damage:** The term "Smoke" shall mean smoke due to a sudden, unusual and faulty operation of any stationary boiler or furnace or its apparatus used solely or partly for heating the premises insured or for warming water.

There shall in no event be any liability hereunder in respect to

- (a) Any accumulative damage or depreciation resulting from operation of the boiler or furnace.
- (b) Smoke from any open fireplaces or stoves.
- (c) Smoke from any furnace or apparatus used solely for cooking, power or process. (Any such furnace or apparatus shall not be deemed as used for heating the premises by sole virtue of radiation therefrom).

### General Conditions

9. There shall be no liability in respect to any peril insured against under this Supplemental Contract for any consequence, whether direct or indirect, of War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not), Civil War, Mutiny, Insurrection, Rebellion, Revolution, Conspiracy, Usurped Power or Military, Naval or Air-force operations.

10. All the terms, conditions and limitations of the Fire peril portion of this policy as now existing or hereafter added or changed shall be deemed to apply also to the additional perils insured against hereunder when not in specific conflict with or modified by this Supplemental Contract.

11. The total liability of this Company under this policy in respect to all the perils (including Fire) shall not exceed the amount or sub-divisions thereof stated in this policy as now existing or hereafter changed, and, unless elsewhere specifically provided to the contrary, any losses paid in respect to any peril shall reduce the amount insured on the property involved in respect to all perils (including Fire) by the amount of such losses.



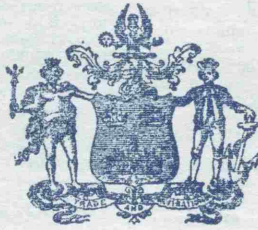
Make sure to-day  
your insurance  
is adequate to-morrow

C 9406943

# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D. 1720

HEAD OFFICE:  
ROYAL EXCHANGE  
LONDON, E.C. 3, ENGLAND



HEAD OFFICE FOR CANADA  
ROYAL EXCHANGE BUILDING,  
MONTREAL 1

AGENCY MONTREAL, P.Q. ANDREW FYFE

AGENCY No. 0204

REPLACING POLICY No. 9266873		EXPIRED CANCELLED	REPLACING INTERIM RECEIPT No. -		
SUM INSURED	RATE	PREMIUM	TERM	FROM NOON (STANDARD TIME)	TO NOON (STANDARD TIME)
\$ 2000.00	1.26	\$ 29.20	three years	July 16th, 1953	July 16th, 1956

## Whereas

- MISS A. V. DOUGLAS -

(hereinafter called the Insured), has agreed to pay to the ROYAL EXCHANGE ASSURANCE (hereinafter called the Company), the amount of premium above stated, the Company hereby insures the property hereinafter described against all direct loss or damage by fire within the period above mentioned. The Company agrees to pay or make good to the Insured all such loss or damage, estimated according to the actual cash value of the property at the time of loss or damage, but not exceeding in amount the sum or sums herein specified nor the interest of the Insured in the property.



### SUMMER DWELLING

1. \$ 1500.00 On the building only of the two storey building built of stone roofed with metal roofing and its additions communicating and in contact therewith, as they now are or may hereafter be erected, foundations, landlord's permanent fittings and fixtures attached thereto and forming part thereof, including fences, frescoes and plate glass, occupied as a Private Dwelling during the Summer Season, situate and being Lot No. 1000 Little White Cliff Island, concession in the St. Lawrence River of near Gananoque, Province of Ontario.
- Storm doors and windows, door and window screens, and shutters belonging thereto are also held covered while contained in the above described building or on the premises.
2. \$ 500.00 On Household Furniture, supplies and personal effects (including paintings, sculpture, curiosities, works of art, articles of vertu, all at not exceeding cost), printed books, plate, plated ware, jewellery, scientific and musical instruments, clocks, watches, trinkets and mirrors, the property of the Insured or of any members of the Insured's family, all in private use and only while contained in the above described building. Not exceeding ten per cent. of the amount of this item may at the option of the Insured be extended to cover ordinary household contents while contained in outbuildings on the same premises, it being understood that the total liability shall not exceed the amount insured under this item. The amount of this item may at the option of the Insured be held to cover the personal effects of guests and servants; loss, if any, to be adjusted with and payable to the Insured named in this policy.
3. \$ nil On the building of the storey building built of stone roofed with and its additions communicating and in contact therewith, as they now are or may hereafter be erected, occupied as and situate
4. \$ nil On contents of last above described building consisting of Supplemental Contract "D" and Munitions Endorsement hereto attached.
5. \$ nil On
6. \$ nil On the Annual Rental Income of the said building(s) as per attached clause. In consequence of the reduced rate at which this insurance is written, liability is limited to a period of ..... consecutive calendar months from the date of the happening of any loss (referred to in said clause as the "Period of Indemnity").

\$2000.00

No insurance attaches under any of the above items unless an amount is specified and inserted in the blank immediately preceding the wording of the item.

Insurance map reference: Vol. Sheet Block - No.

Loss, if any, on buildings only, payable to assured.

subject nevertheless to all the terms and conditions of this policy.

Further insurance, concurrent herewith as follows:— permitted without notice until required.

Permission granted to make alterations, additions and repairs.

ORDINARY ELECTRICAL APPARATUS CLAUSE:—This policy also covers direct loss or damage by lightning to the property insured (meaning thereby the commonly accepted use of the term "lightning," and in no case to include loss or damage by cyclone, tornado or wind storm) whether fire ensues or not; but if dynamos, exciters, lamps, switches, motors or other electrical appliances or devices are insured, it is made a condition of this contract that any loss or damage to them 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 from resultant fire or fire originating outside of the machines themselves. It is also understood and agreed and made 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 is with a similar clause or not.





Attached to and forming part of Policy No. 09.

extended to cover against direct loss or damage to the property covered under said "Fire" policy caused directly by the after-noted additional perils.

2. **Additional Perils:** Wherever reference is made to additional perils the following shall be meant:—  
WINDSTORM, HAIL, LIGHTNING, EXPLOSION, RIOT, IMPACT BY AIRCRAFT OR VEHICLES, and SMOKE DAMAGE, all as hereinafter defined or limited.

3. **Windstorm and Hail** shall include cyclone and tornado. There shall in no event be any liability hereunder in respect to:—

- (a) Fabric Awnings and Roof Signs.
- (b) All property outside of buildings.

The following property, if insured under this policy, is not excluded by this Clause (b):—

- (i) Realty fixtures (other than fabric awnings and roof signs) attached and belonging to the individual buildings insured.
- (ii) Yard fixtures and fixed structures in yard and fencing.
- (iii) Property in railway cars.
- (c) Loss or damage caused by cold weather, rain, sleet, snow, sand or dust, unless same shall enter the building through an aperture concurrently broken therein by a wind or hail storm.
- (d) Loss or damage due to snow-load or ice-load.
- (e) Loss or damage due to tidal wave, high water, overflow, flood, land subsidence or landslip, irrespective of the cause.
- (f) Loss or damage to the following property.....

4. **Lightning:** The portion of any condition of the policy excluding loss or damage to electrical appliances or devices caused by lightning is hereby waived.

5. **Explosion:** The term "Explosion" shall be limited, as regards explosion originating in devices or apparatus owned, controlled or operated by the Insured, to explosion caused by the ignition of explosives, dust, gas or other inflammable substances, but shall not include explosion originating in internal combustion engines or due to Theft, Burglary or Robbery.

Anything heretofore to the contrary notwithstanding, the term "Explosion" shall also include explosion however caused (except by Theft, Burglary or Robbery) of:

- (a) Cylinders of the replaceable service type, which are not owned by the Insured and are filled and re-filled off the premises.
- (b) In the case of risks occupied as private dwelling houses only and so described in the policy, hot water boilers and their expansion tanks and, if not heated by steam generated on the premises, water heaters and hot water storage tanks.

6. **Riot:** The term "Riot" shall in addition to Riot include open assemblies of strikers (inside or outside the premises) who have quitted work and of locked-out employees.

There shall in no event be any liability hereunder in respect to

- (a) Loss or damage (other than "Fire") occasioned by felonious acts where the objective is theft, burglary or robbery, and "Riot" is only incidental thereto;
- (b) Loss or damage occasioned by acts of employees who are working or ostensibly working;
- (c) Loss due to physical damage to the property insured caused by cessation of work or by interruption to process or business operations or by change in temperature, whether liability in respect thereto is specifically assumed now or hereafter in relation to any other peril or not.

7. **Impact by Aircraft or Vehicles:** The term "Aircraft" shall include articles dropped therefrom. "Vehicles" shall mean any road or railway vehicle.

There shall in no event be any liability hereunder in respect to

- (a) Loss or damage caused by vehicles or aircraft belonging to or under the control of the Insured or any of his employees or member of his family or household.
- (b) Loss or damage due to wear and tear.
- (c) Loss or damage to aircraft or vehicles and goods therein.

8. **Smoke Damage:** The term "Smoke" shall mean smoke due to a sudden, unusual and faulty operation of any stationary boiler or furnace or its apparatus used solely or partly for heating the premises insured or for warming water.

There shall in no event be any liability hereunder in respect to

- (a) Any accumulative damage or depreciation resulting from operation of the boiler or furnace.
- (b) Smoke from any open fireplaces or stoves.
- (c) Smoke from any furnace or apparatus used solely for cooking, power or process. (Any such furnace or apparatus shall not be deemed as used for heating the premises by sole virtue of radiation therefrom).

#### General Conditions

9. There shall be no liability in respect to any peril insured against under this Supplemental Contract for any consequence, whether direct or indirect, of War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not), Civil War, Mutiny, Insurrection, Rebellion, Revolution, Conspiracy, Usurped Power or Military, Naval or Air-force operations.

10. All the terms, conditions and limitations of the Fire peril portion of this policy as now existing or hereafter added or changed shall be deemed to apply also to the additional perils insured against hereunder when not in specific conflict with or modified by this Supplemental Contract.

11. The total liability of this Company under this policy in respect to all the perils (including Fire) shall not exceed the amount or sub-divisions thereof stated in this policy as now existing or hereafter changed, and, unless elsewhere specifically provided to the contrary, any losses paid in respect to any peril shall reduce the amount insured on the property involved in respect to all perils (including Fire) by the amount of such losses.

12. In consideration of the reduced rate at which this Supplemental Contract is issued the Insured expressly agrees that all Fire insurance contracts carried by the Insured with this or other Companies or Insurers on the property covered under this policy shall also carry an identical Supplemental Contract (including any extensions by endorsement) contributing to all losses with this policy on a pro rata basis, and failing this, the Company shall only be liable for that proportion of the loss for which it would have been liable had the foregoing provision been observed by the Insured. Nothing in this clause shall limit the full operation of any Co-insurance Clause in this policy requiring a stated amount of insurance or percentage of insurance to value to be maintained.

13. In the event of loss, if there is other insurance in force covering any designated portion of the property against any or all of the perils insured against by this Supplemental Contract under a class of insurance policy specially applicable to such property, or if there is any insurance covering more specifically any peril which occasioned such loss, or which would cover the same in the case of any of the foregoing but for the existence of this Supplemental Contract, the insurance hereunder shall be further limited to the excess (if any) beyond the amount which is or would have been payable under such other policies had this Supplemental Contract insurance not been effected, but in no event exceeding the amount insured under this policy on the property involved.

14. **USE AND OCCUPANCY, PROFITS, RENTS, LEASEHOLD AND THE LIKE:** If the insurance by this policy does not cover physical loss or damage but loss consequent thereon forming the subject matter of insurance known as Use and Occupancy, Profits, Rents, Leasehold and the like, the cover in respect of all the perils insured against under this Supplemental Contract shall be construed accordingly and as contingent solely upon such direct physical loss or damage as would be insured under the terms and conditions of the contract as applicable to physical loss or damage, but there shall be no liability in any event for such physical loss or damage.

There shall be no liability in respect of delays or loss of time due to the presence of strikers or labour disturbances on or about the premises interfering with re-building, repairing or replacing the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises insured or due to the action of sympathetic strikers elsewhere.



**Misrepresentation** 1. If any person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulantly omits to communicate any circumstance which is material to be made known to the insurer in order to enable it to judge of the risk to be undertaken, the contract shall be void as to the property in respect of which the misrepresentation or omission is made.

**Form of Contract** 2. After application for insurance, if the same is in writing, it shall be deemed that any policy sent to the insured is intended to be in accordance with the terms of the application, unless the insurer points out in writing the particulars wherein it differs from the application, in which case the insured may, within two weeks from the receipt of the notification, reject the policy.

**Property Not Insured** 3. Unless otherwise specifically stated in the policy, money, books of account, securities for money, evidences of debt or title, and automobiles, tractors and other motor vehicles, are not insured.

**Risks Not Covered** 4. Unless otherwise specifically stated in the policy, the insurer is not liable for the losses following, that is to say:

(a) for loss of or damage to property owned by any person other than the insured, unless the interest of the insured therein is stated in the policy;

(b) for loss or damage caused by invasion, insurrection, riot, civil commotion, military, or usurped power;

(c) for loss due to the want, within the knowledge of the insured, of good and substantial chimneys; or caused by ashes or embers being deposited, with the knowledge and consent of the insured, in wooden vessels; or by stoves or stove-pipes being, to the knowledge of the insured, in an unsafe condition or improperly secured; or

(d) for loss of or damage to goods while undergoing any process in or by which the application of fire heat is necessary.

**Risks Not Covered Except by Special Repairs** 5. Unless permission is given by the policy or endorsed thereon, the insurer shall not be liable for loss or damage occurring;

(a) to buildings or their contents during alteration or repair of the buildings and in consequence thereof; fifteen days being allowed in each year for incidental alterations or repairs without such permission;

(b) while illuminating gas or vapour is generated by the insured, or to his knowledge in the building insured or which contains the property insured, or while there is stored or kept therein by the insured, or to his knowledge, by any person under his control, petroleum or any liquid product thereof, coal oil, kerosene, gasoline, burning fluid, benzene, naphtha, or any of their components, parts (refined oil for lighting, heating or cooking purposes only), not exceeding five gallons in quantity, gasoline if contained in a tightly closed metallic can free from leaks and not exceeding one quart in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than is required by law for illuminating purposes, not exceeding five gallons in quantity, (excepted) or more than twenty-five pounds weight of gunpowder, dynamite or similar explosives;

**Change of Interest** (c) after the interest of the insured in the subject-matter of the insurance is assigned, but this condition is not to apply to an authorized assignment under The Bankruptcy Act or to a change of title by succession, by operation of law, or by death;

**Vacancy** (d) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days, or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

**Explosion and Lightning** 6. The insurer will make good loss or damage caused by lightning or by the explosion of coal or natural gas in a building not forming part of gas works, whether fire ensues therefrom or not; and loss or damage by fire caused by any other explosion; but, if electrical appliances or devices are insured, any loss or damage to them caused by lightning or other electrical currents is excluded and the insurer shall be liable only for such loss or damage to them as may occur from fire originating outside the article itself.

**Material Change** 7. Any change material to the risk and within the control and knowledge of the insured shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent; and the insurer when so notified may return the unearned portion, if any, of the premium paid and cancel the policy, or may notify the insured in writing that, if he desires the policy to continue in force, he must within fifteen days of the receipt of the notice pay to the insurer an additional premium, and in default of such payment the policy shall no longer be in force and the insurer shall return the unearned portion, if any, of the premium paid.

**Other Insurance** 8. (a) If the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written assent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(b) The insurer shall be deemed to have assented to such other insurance unless it dissents by notice in writing within two weeks after notice thereof.

(c) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under condition (a) of this condition.

**Mortgages and Other Payees** 9. Where the loss, if any, under a policy has, with the consent of the insurer, been made payable to some person other than the insured, the policy shall not be cancelled or altered by the insurer to the prejudice of such person without reasonable notice to him.

**Termination of Insurance** 10. (1) The insurance may be terminated:

(a) subject to the provisions of condition 9, by the insurer giving to the insured at any time fifteen days' notice of cancellation by registered mail, or five days' notice of cancellation, personally delivered, and if the insurance is on the cash plan, refunding the excess of premium actually paid by the insured beyond the pro rata premium for the expired time;

(b) if on the cash plan, by the insured giving written notice of termination to the insurer, in which case the insurer shall, upon surrender of this policy, refund the excess of premium actually paid by the insured beyond the customary short rate for the expired time.

(2) Repayment of the excess premium may be made by money, post office order or postal note, or by cheque payable at par and certified by a chartered bank doing business in the Province in which the notice is given by registered letter, such repayment shall accompany the notice, and in such case the fifteen days mentioned in clause (a) of this condition shall commence to run from the day following the receipt of the registered letter at the post office to which it is addressed.

**Salvage** 11. After any loss or damage to insured property, it shall be the duty of the insured, when and as soon as practicable, to secure the insured property from further damage, and to separate as far as reasonably may be the damaged or undamaged property, and to notify the insurer of the separation.

**Insurance on Goods Moved** 12. If any of the insured property is necessarily removed to prevent damage or further damage thereof, that part of the insurance under this policy which exceeds the amount of the loss already incurred shall for seven days only, or for the unexpired term if less than seven days, cover the property removed and any property remaining in the original location in the proportions which the value of the property in the respective locations bears to the value of the property in them all; and the insurer will contribute pro rata towards any loss or expense connected with such act of salvage, according to the respective interests of the parties.

**Entry, Control, Abandonment** 13. After any loss or damage to insured property, the insurer shall have an immediate right of access and entry by accredited agents sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and, after the insured has secured the property, a further right of access and entry sufficient to enable them to make an appraisalment or particular estimate of the loss or damage, but the insurer shall not be entitled to the control or possession of the insured property, or the remains or salvage thereof, unless it accepts a part thereof at its agreed value or its value as ascertained according to condition 17 or undertakes replacement under condition 19, and without the consent of the insurer there can be no abandonment to it of insured property.

**Who To Make Proof of Loss** 14. Proof of loss must be made by the insured, although the loss is payable to a third person, except that, in case of the absence of the insured or his inability to make the same, proof may be made by his agent, such absence or inability being satisfactorily accounted for, or in the like case or if the insured refuse to do so, by a person to whom any part of the insurance money is payable.

**Requirements After Loss** 15. Any person entitled to claim under this policy shall: (a) forthwith after loss give notice in writing to the insurer; (b) deliver as soon thereafter as practicable, a particular account of the loss; (c) furnish therewith a statutory declaration declaring:

(i) that the account is just and true;

(ii) when and how the loss occurred, and if caused by fire, how the fire originated, so far as the declarant knows or believes;

(iii) that the loss did not occur through any willful act or neglect or the procurement, means or connivance of the insured;

(iv) the amount of other insurances and names of other insurers;

(v) all liens and encumbrances on the property insured;

(vi) the place where the property insured, if movable, was deposited at the time of the fire.

**Fraud** 16. Any fraud or wilfully false statement in a statutory declaration, in relation to any of the above particulars, shall vitiate the claim of the person making the declaration.

**Arbitration** 17. If any difference arises as to the value of the property insured, the property saved, or the amount of the loss, such value and amount and the proportion thereof, if any, to be paid by the insurer shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the insured and the other by the insurer, and a third to be appointed by the persons so chosen, or on their failing to agree, then by a Judge of the County or District Court of the County or District in which the loss has happened, and such reference shall be subject to the provisions of The Arbitration Act, and the award shall, if the insurer is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the insurer, where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

**When Loss Payable** 18. The loss shall be payable within sixty days after completion of the proofs of loss, unless the contract provides for a shorter period.

**Replacement** 19. The insurer, instead of making payment, may repair, rebuild or replace the property damaged or lost, giving written notice of its intention so to do within fifteen days after receipt of the proofs of loss. In such event the insurer shall commence to so repair, rebuild or replace the property within thirty days after receipt of the proofs of loss and shall thereafter proceed with all due diligence to the completion thereof.

**Action** 20. Every action or proceeding against the insurer for the recovery of any claim under or by virtue of this policy shall be absolutely barred unless commenced within one year next after the loss or damage occurs.

**Agency** 21. Any officer or agent of the insurer who assumes on behalf of the insurer to enter into a written agreement relating to any matter connected with the insurance shall be deemed prima facie to be the agent of the insurer for the purpose.

**Waiver of Condition** 22. No condition of this policy shall be deemed to have been waived by the insurer, either in whole or in part, unless the waiver is clearly expressed in writing signed by an agent of the insurer.

**Notice** 23. Any written notice to the insurer may be delivered at or sent by registered post to the chief agency or head office of the insurer in the Province or delivered or so sent to any authorized agent of the insurer therein. Written notice may be given to the insured by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the insurer, or, where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received.

**Subrogation** 24. The insurer may require from the insured an assignment of all right of recovery against any other party for loss or damage to the extent that payment therefor is made by the insurer.

FIRE POLICY

Insured MISS. A. V. DOUGLAS

Property Building & Contents

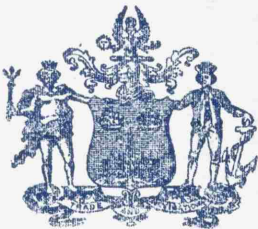
Am't \$ 2000.00 Prem. \$ 29.20

Expires July 16th. 1956

(AT NOON STANDARD TIME)

C 9406943

Royal Exchange Assurance



A.D. 1720

HEAD OFFICE FOR CANADA:  
ROYAL EXCHANGE BUILDING, MONTREAL, 1

BRANCHES AT:  
TORONTO - WINNIPEG - VANCOUVER

PHONES { OFFICE HARBOUR 8193  
RESIDENCE DEXTER 0854

ANDREW FYFE  
INSURANCE BROKER

ROYAL EXCHANGE BUILDING

434 ST. FRANÇOIS XAVIER ST.

MONTREAL



# STATUTORY CONDITIONS

**1.** If any person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulantly omits to communicate any circumstance which is material to be made known to the insurer in order to enable it to judge of the risk to be undertaken, the contract shall be void as to the property in respect of which the misrepresentation or omission is made.

**2.** After application for insurance, if the same is in writing, it shall be deemed that any policy sent to the insured is intended to be in accordance with the terms of the application, unless the insurer points out in writing the particulars wherein it differs from the application, in which case the insured may, within two weeks from the receipt of the notification, reject the policy.

**3.** Unless otherwise specifically stated in the policy, money, books, account, securities for money, evidences of debt or title, and automobiles, tractors and other motor vehicles are not insured.

**4.** Unless otherwise specifically stated in the policy, the insurer is not liable for the losses following, that is to say:—  
(a) for loss of or damage to property owned by any person other than the insured, unless the interest of the insured therein is stated in the policy;  
(b) for loss or damage caused by invasion, insurrection, riot, civil commotion, military, or usurped power;

(c) for loss due to the want, within the knowledge of the insured, of good and substantial means of fire prevention, or caused by ashes or embers being deposited, without the knowledge and consent of the insured, in wooden buildings, or by stoves or stove-pipes being, to the knowledge of the insured, in an unsafe condition or improperly secured; or  
(d) for loss of or damage to goods while undergoing any process in or by which the application of fire heat is necessary.

**5.** Unless permission is given by the policy for loss or damage occurring, the insurer shall not be liable for loss or damage to buildings and in consequence thereof, fifteen days being allowed in each year for incidental alterations or repairs without such permission;

(b) while illuminating gas or vapour is generated by the insured, or to his knowledge, in the building insured or which contains the property insured, or while there is stored or kept therein by the insured, or to his knowledge, by any person under his control, petroleum or any liquid product thereof, coal oil, camphine, gasoline, burning fluid, benzene, naphtha, or any of their constituent parts (refined oil for lighting, heating or cooking purposes only, not exceeding five gallons in quantity, gasoline, if contained in a tightly closed metallic can free from leaks and not exceeding one quart in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than is required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder, dynamite or similar explosives;

(c) after the interest of the insured in the subject-matter of the insurance is assigned, but this condition is not to apply to an authorized assignment under The Bankruptcy Act or to change of title by succession, by operation of law, or by death;

(d) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days, or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

**6.** The insurer will make good loss or damage caused by lighting or not; and loss or damage by fire caused by any other explosion; but, if electrical appliances or devices are insured, any loss or damage to them caused by lightning or other electrical currents is excluded and the insurer shall be liable only for such loss or damage to them as may occur from fire originating outside the article itself.

**7.** Any change of material to the risk and within the control and knowledge of the insured shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent, and the insurer when so notified may return the unearned portion, if at all, of the premium paid and cancel the policy, or may modify the insured in writing that, if he desires the policy to continue in force, he must within fifteen days of the receipt of the notice pay to the insurer an additional premium, and in default of such payment the policy shall no longer be in force and the insurer shall return the unearned portion, if any, of the premium paid.

**8.** (a) If the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written assent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.  
(b) The insurer shall be deemed to have assented to such other insurance unless it dissents by notice in writing within two weeks after notice thereof.

(c) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

**9.** Where the loss, if any, under a policy has, with the consent of the insurer, been made payable to some person other than the insured, the policy shall not be cancelled or altered by the insurer to the prejudice of such person without reasonable notice to him.

**10.** (1) The insurance may be terminated:  
(a) subject to the provisions of condition 9, by the insurer giving to the insured at any time fifteen days' notice of cancellation, by registered mail, or five days' notice of cancellation, personally delivered, and if the insurance is on the cash plan, refunding the excess of premium actually paid by the insured beyond the pro rata premium for the expired time;  
(b) if on the cash plan, by the insured giving written notice of termination to the insurer, in which case the insurer shall, upon surrender of this policy, refund the excess of premium actually paid by the insured beyond the customary short rate for the expired time.

*\*Insert, as the case may be:*  
"The Purchaser of the Property,"  
"The Mortgagee of the Property,"  
"As Collateral Security."

title and interest in this policy of Insurance and all advantage to be derived therefrom.  
WITNESS, ..... hand and seal at ..... of .....  
Signed, Sealed and Delivered in presence of ..... of .....  
of ..... day

(2) Reimbursement of the excess premium may be made by money, post office order or postal note or by cheque payable at par and certified by a chartered bank doing business in the Province. If the notice is given by registered letter, such reimbursement shall accompany the notice, and in such case the fifteen days mentioned in clause (a) of this condition shall commence to run from the day following the receipt of the registered letter at the post office to which it is addressed.

**11.** After any loss or damage to insured property, it shall be the duty of the insured, when and as soon as practicable, to secure the insured property from further damage, and to separate as far as reasonably may be the damaged from the undamaged property, and to notify the insurer of the separation.

**12.** If any of the insured property is necessarily removed to prevent damage or further damage thereto, that part of the insurer's liability for any loss already incurred shall for seven days, or for the unexpired term if less than seven days, cover the property removed, and any property remaining in the original location in the proportion of the value of the property in the respective locations bears to the value of the property in them all; and the insurer will contribute pro rata towards any loss or expense connected with such act of salvage, according to the respective interests of the parties.

**13.** After any loss or damage to insured property, the insurer shall have an immediate right of access and entry by accredited agents sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage and, after the insured has secured the property, a further right of access and entry sufficient to enable them to make an appraisement or particular estimate of the loss or damage, but the insurer shall not be entitled to the control of, possession of, or to remove any property, or the remains or salvage thereof, until, subject to condition 17 or undertakes agreed value or its value as ascertained and without the consent of the insurer there shall be a reference to it of insured property.

**14.** Proof of loss must be made by the insured, although the loss is payable to a third person, except that, in case of the absence of the insured or his inability to make the same, proof may be made by his agent, such absence or inability being satisfactorily accounted for, or in the like case, or if the insured refuse to do so, by a person to whom any part of the insurance money is payable.

**15.** Any person entitled to claim under this policy shall:  
(a) forthwith after loss give notice in writing to the insurer;  
(b) furnish therewith a statutory declaration declaring:  
(i) when and how the loss occurred, and if caused by fire, how the fire originated, so far as the declarant knows or believes;  
(ii) that the loss did not occur through any willful act or neglect or the procurement, means or connivance of the insured;  
(iv) the amount of other insurances and names of other insurers;  
(v) all liens and encumbrances on the property insured;  
(vi) the place where the property insured, if movable, was deposited at the time of the fire;

(d) If required and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers verified by statutory declaration, and furnish a copy of the written portion of any other policy. The evidence furnished under this clause shall not be considered proofs of loss within the meaning of conditions 16 and 19.

**16.** Any fraud or wilfully false statement in a statutory declaration, in relation to any of the above particulars, shall vitiate the claim of the person making the declaration.

**17.** If any difference arises as to the value of the property insured, and amount and the proportion thereof, if any, to be paid by the insurer shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the insured and the other by the insurer, and a third to be appointed by the persons so chosen, or on their failing to agree, then by a Judge of the County or District Court of the County or District in which the loss has happened; and such reference shall be subject to the provisions of The Arbitration Act, and the award shall, if the insurer is in other respect to be conclusive as to the full amount of the loss and the proportion to be paid by the insurer; where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

**18.** The loss shall be payable within sixty days after completion of the proofs of loss unless the contract provides for a shorter period.

**19.** The insurer, instead of making payment, may repair, rebuild or replace the property damaged or lost, giving written notice of its intention so to do within fifteen days after receipt of the proofs of loss. In such event the insurer shall commence to so repair, rebuild or replace the property within thirty days after receipt of the proofs of loss and shall thereafter proceed with all due diligence to the completion thereof.

**20.** Every action or proceeding against the insurer for the recovery of any claim under or by virtue of this policy shall be absolutely barred unless commenced within one year next after the loss or damage occurs.

**21.** Any officer or agent of the insurer who assumes on behalf of the insurer to enter into a written agreement relating to any matter connected with the purpose of the insurance shall be deemed prima facie to be the agent of the insurer for the purpose.

**22.** No condition of this policy shall be deemed to have been waived by the insurer, either in whole or in part, unless the waiver is clearly expressed in writing signed by an agent of the insurer.

**23.** Any written notice to the insurer may be delivered at or sent by registered post to the chief agency or head office of the insurer in the Province or delivered or so sent to any authorized agent of the insurer therein. Written notice may be given to the insurer by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the insurer, or, where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received.

**24.** The insurer may require from the insured an assignment of all right of recovery against any other party for loss or damage to the extent that payment therefor is made by the insurer.

## FORM OF TRANSFER AND CONSENT

FOR VALUE RECEIVED, ..... hereby transfer, assign and set over unto ..... of .....  
\* ..... of ..... right,  
title and interest in this policy of Insurance and all advantage to be derived therefrom.

WITNESS, ..... hand and seal at ..... of .....  
Signed, Sealed and Delivered in presence of ..... of .....  
of ..... day

The ROYAL EXCHANGE ASSURANCE hereby consents to the above Assignment, subject, however, to all the provisos, conditions and stipulations contained in said policy, or endorsed thereon, it being understood that if the Assignment be made in favor of a Mortgagee, or for collateral security, the Insurance under said policy shall continue in the name of the Insured, whose loss, if any, shall be payable to the Assignee, as the interest of such Assignee may appear.

In case of cancellation this form MUST be filled out and signed by assured

DATE ..... 61 ..... Date  
WITNESS .....  
WITNESS .....  
PAYEE .....  
ASSURED .....  
Date

Received from the ROYAL EXCHANGE ASSURANCE ..... Dollars, being the consideration for which the within Policy is hereby cancelled and surrendered. FORM OF SURRENDER



STATUTORY CONDITIONS

Misrepresentation 1. If any person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulantly omits to communicate any circumstance which is material to be made known to the insurer in order to enable it to judge of the risk to be undertaken, the contract shall be void as to the property in respect of which the misrepresentation or omission is made.

Form of Contract 2. After application for insurance, if the same is in writing, it shall be deemed that any policy sent to the insured is intended to be in accordance with the terms of the application, unless the insurer points out in writing the particulars wherein it differs from the application, in which case the insured may, within two weeks from the receipt of the notification, reject the policy.

Property Not Insured 3. Unless otherwise specifically stated in the policy, money, books of account, securities for money, evidences of debt or title, and automobiles, tractors and other motor vehicles, are not insured.

Risks Not Covered 4. Unless otherwise specifically stated in the policy, the insurer is not liable for the losses following, that is to say: (a) for loss of or damage to property owned by any person other than the insured, unless the interest of the insured therein is stated in the policy; (b) for loss or damage caused by invasion, insurrection, riot, civil commotion, military, or usurped power;

(c) for loss due to the want, within the knowledge of the insured, of good and substantial chimneys, or caused by ashes or embers being deposited, with the knowledge and consent of the insured, in wooden vessels, or by stove chimneys or pipes being, to the knowledge of the insured, in an unsafe condition or improperly secured; or (d) for loss of or damage to goods while undergoing any process in or by which the application of fire heat is necessary.

Risks Not Covered Except by Special Permission 5. Unless permission is given by the policy or endorsed thereon, the insurer shall not be liable for loss or damage occurring: (a) to buildings or their contents during alteration or repair of the buildings and in consequence thereof; fifteen days being allowed in each year for incidental alterations or repairs without such permission;

Inflammable Substances (b) while illuminating gas or vapour is generated by the insured, or to his knowledge, in the building insured or which contains the property insured, or while there is stored or kept therein by the insured, or to his knowledge, by any person under his control, petroleum or any liquid product thereof, coal oil, kerosene, gasoline, burning fluid, benzene, naphtha, or any of their constituent parts (refined oil for lighting, heating or cooking purposes only, not exceeding five gallons in quantity, gasoline, if contained in a tightly closed metallic can free from leaks and not exceeding one quart in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than is required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder, dynamite or similar explosives;

Change of Interest (c) after the interest of the insured in the subject-matter of the insurance is assigned, but this condition is not to apply to an authorized assignment under The Bankruptcy Act or to change of title by succession, by operation of law, or by death;

Vacancy (d) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days, or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

Explosion and Lightning 6. The insurer will make good loss or damage caused by lightning or by the explosion of coal or natural gas in a building not forming part of gas works, whether fire causes therefrom appliances or devices are insured, any loss or damage to them caused by lightning or other electrical currents is excluded and the insurer shall be liable only for such loss or damage to them as may occur from fire originating outside the article itself.

Material Change 7. Any change material to the risk and within the control and knowledge of the insured shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent, and the insurer when so notified may return the unearned portion, if any, of the premium paid and cancel the policy, or may notify the insured in writing that, if he desires the policy to continue in force, he must within fifteen days of the receipt of the notice pay to the insurer an additional premium, and in default of such payment the policy shall no longer be in force and the insurer shall return the unearned portion, if any, of the premium paid.

Other Insurance 8. (a) If the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written assent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but, if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(b) The insurer shall be deemed to have assented to such other insurance in case of fire if it dissents by notice in writing within two weeks after notice thereof.

(c) In the event of there being any other insurance on property heretofore described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

Mortgagees and Other Payees 9. Where the loss, if any, under a policy has, with the consent of the insured, been made payable to some person other than the insured, the policy shall not be cancelled or altered by the insurer to the prejudice of such person without reasonable notice to him.

Termination of Insurance 10. (1) The insurance may be terminated: (a) subject to the provisions of condition 9, by the insurer giving to the insured at any time fifteen days' notice of cancellation by registered mail, or five days' notice of cancellation, personally delivered, and if the insurance is on the cash plan, refunding the excess of premium actually paid by the insured beyond the pro rata premium for the expired time;

(b) if on the cash plan, by the insured giving written notice of termination to the insurer, in which case the insurer shall, upon surrender of this policy, refund the excess of premium actually paid by the insured beyond the customary short rate for the expired time.

\*Insert, as the case may be: "The Purchaser of the Property" "The Mortgagee of the Property" "As Collateral Security"

FORM OF TRANSFER AND CONSENT

FOR VALUE RECEIVED, \_\_\_\_\_ hereby transfer, assign and set over unto \_\_\_\_\_ of \_\_\_\_\_, \_\_\_\_\_ right,

title and interest in this policy of Insurance and all advantage to be derived therefrom. \_\_\_\_\_ hand and seal at \_\_\_\_\_ this \_\_\_\_\_ day

Signed, Sealed and Delivered in presence of \_\_\_\_\_ of \_\_\_\_\_

\_\_\_\_\_ S \_\_\_\_\_

The ROYAL EXCHANGE ASSURANCE hereby consents to the above Assignment, subject, however, to all the provisos, conditions and stipulations contained in said policy, or endorsed thereon, it being understood that if the Assignment be made in favor of a Mortgagee, or for collateral security, the Insurance under said policy shall continue in the name of the Insured, whose loss, if any, shall be payable to the Assignee, as the interest of such Assignee may appear.

Dated \_\_\_\_\_ 19\_\_\_\_, \_\_\_\_\_ Authorized Representative

FORM OF TRANSFER AND CONSENT

FOR VALUE RECEIVED, \_\_\_\_\_ hereby transfer, assign and set over unto \_\_\_\_\_ of \_\_\_\_\_, \_\_\_\_\_ right,

title and interest in this policy of Insurance and all advantage to be derived therefrom. \_\_\_\_\_ hand and seal at \_\_\_\_\_ this \_\_\_\_\_ day

Signed, Sealed and Delivered in presence of \_\_\_\_\_ of \_\_\_\_\_

\_\_\_\_\_ S \_\_\_\_\_

The ROYAL EXCHANGE ASSURANCE hereby consents to the above Assignment, subject, however, to all the provisos, conditions and stipulations contained in said policy, or endorsed thereon, it being understood that if the Assignment be made in favor of a Mortgagee, or for collateral security, the Insurance under said policy shall continue in the name of the Insured, whose loss, if any, shall be payable to the Assignee, as the interest of such Assignee may appear.

Dated \_\_\_\_\_ 19\_\_\_\_, \_\_\_\_\_ Authorized Representative

RELEASE OF INTEREST

Policy of Insurance \_\_\_\_\_ the undersigned hereby certify that \_\_\_\_\_ have no further interest in the within

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_

Assented to by the ROYAL EXCHANGE ASSURANCE \_\_\_\_\_ Witness \_\_\_\_\_ Fayece \_\_\_\_\_ Authorized Representative



PHONE: OFFICE HARBOUR ★8193  
" RESIDENCE DEXTER 0854

ROYAL EXCHANGE BUILDING  
434 ST. FRANÇOIS XAVIER ST.

Miss A. V. Douglas,  
Ban Righ, Queens University,  
Kingston, Ontario.

MONTREAL 1, July 9th, 1953.

To ANDREW FYFE DR.  
INSURANCE BROKER

5M-11-50

July 16/53

To R.E.A. Fire Policy No. C-9406943

\$29.20

*Check for 29.20  
enclosed - with  
many thanks for  
policy renewal*

**PAID**  
WITH THANKS  
\$29.20  
JUL 15 1953

ANDREW FYFE  
INSURANCE BROKER

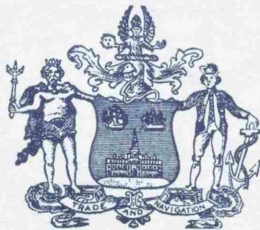
Per *A. J. Jones*

ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.



**ROYAL EXCHANGE  
ASSURANCE**

Phones: BUSINESS Harbour \*8193  
RESIDENCE DExter 0854



INCORPORATED BY ROYAL CHARTER  
A. D. 1720

Head Office for Canada:  
759 VICTORIA SQUARE, MONTREAL 1  
Branches at:  
TORONTO - WINNIPEG - VANCOUVER

**ANDREW FYFE**

INSURANCE BROKER

759 Victoria Square  
MONTREAL 1, P.Q.

April 13th, 1955.

Miss A. V. Douglas,  
Ban Righ Hall,  
Queens University,  
Kingston, Ont.

Dear Miss Douglas:-

I have the renewals for your fire,  
burglary and floater policies, continuing in force  
the insurance coverage.

The fire policies covers your house-  
hold furniture for \$2,000; premium \$12.00 - from  
September 1st, 1954 for three (3) years.

The burglary policy covers your per-  
sonal effects for \$2,000; premium \$12.50 from the  
1st day of September, 1954 for twelve months.

Your floater policy, continues the  
coverage on your hudson seal coat for \$200; premium  
\$3.00 from February 23, 1954 to 1955 and February  
23rd, 1955 to 1956. Total premium \$6.00.

Would you please advise me if you  
wish to continue this insurance.

I apologise for not having written  
to you prior to this late date, but can assure you  
that your personal effects have been covered at all  
time.

Looking forward to hearing your  
thoughts concerning this matter.

Yours very truly,

ANDREW FYFE.

per:

*H. Ashbury*

AF/na

*Copy 30-60  
sent Apr. 14*



CASUALTY RENEWAL  
CERTIFICATE

Offices at:  
MONTREAL - TORONTO  
WINNIPEG - VANCOUVER

# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D.1720



No 73523

AGENT **ANDREW FYFE,**

POLICY No.	NAME OF ASSURED	TERM	FROM DATE	AMOUNT	PREMIUM
705859	MISS A. VIBERT DOUGLAS,	12 Months	February 23rd, 1954	\$ 200.00	\$ 3.00

*In consideration of the premium named in the above Schedule, the Policy specified therein is continued in force for the term and from date mentioned in said Schedule (commencing and ending at twelve o'clock noon, standard time, at Assured's address) subject to the following condition which is a condition precedent to the recovery of any claim under said Policy.*

This renewal certificate is issued subject to all the agreements, conditions and provisions of the said policy, as well as those of any endorsements attached to said policy, and the assured on the acceptance of this renewal makes the further statement that the statements in the original policy are true and complete at this date and that the hazard at this date is no greater than or different from the hazard at the date the policy was issued.

Countersigned Montreal, QUE.

ANDREW FYFE

*N. Asbury*

PER \_\_\_\_\_ Authorized Representative.

Not valid unless countersigned

*J. D. Buttery*

Manager for Canada.



# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D. 1720



No 75900

AGENT **ANDREW FYFE.**

POLICY No.	NAME OF ASSURED	TERM	FROM DATE	AMOUNT	PREMIUM
705859	Miss. A. Vibert Douglas.	12 Months	February 23rd, 1955.	\$ 200.00	\$ 3.00

*In consideration of the premium named in the above Schedule, the Policy specified therein is continued in force for the term and from date mentioned in said Schedule (commencing and ending at twelve o'clock noon, standard time, at Assured's address) subject to the following condition which is a condition precedent to the recovery of any claim under said Policy.*

This renewal certificate is issued subject to all the agreements, conditions and provisions of the said policy, as well as those of any endorsements attached to said policy, and the assured on the acceptance of this renewal makes the further statement that the statements in the original policy are true and complete at this date and that the hazard at this date is no greater than or different from the hazard at the date the policy was issued.

Countersigned

**ANDREW FYFE**

*H. Asbury.*

Authorized Representative.

Not valid unless countersigned

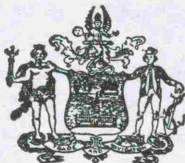
*J. A. Buttery.*

Manager for Canada.



# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D.1720



No 74587

AGENT Andrew Fyfe

POLICY No.	NAME OF ASSURED	TERM	FROM DATE	AMOUNT	PREMIUM
R.B. 7500	Miss A.V. Douglas	12 Months	September 1st, 1954	\$ 2,000.00	\$ 12.50

*In consideration of the premium named in the above Schedule, the Policy specified therein is continued in force for the term and from date mentioned in said Schedule (commencing and ending at twelve o'clock noon, standard time, at Assured's address) subject to the following condition which is a condition precedent to the recovery of any claim under said Policy.*

This renewal certificate is issued subject to all the agreements, conditions and provisions of the said policy, as well as those of any endorsements attached to said policy, and the assured on the acceptance of this renewal makes the further statement that the statements in the original policy are true and complete at this date and that the hazard at this date is no greater than or different from the hazard at the date the policy was issued.

Countersigned at Montreal, Que.  
ANDREW FYFE

M. Ashbury  
Authorized Representative.

Not valid unless countersigned

J. D. Buttery

Manager for Canada.



FIRE RENEWAL  
CERTIFICATE

**Royal Exchange**  
IN

ROYAL EXCHANGE GROUP

*Make sure to-day  
your insurance  
is adequate to-morrow*

OFFICES AT:  
MONTREAL - TORONTO  
WINNIPEG - VANCOUVER

**P**

**N° 315997**

AGENT Andrew Fyfe - Montreal.

POLICY No.	AMOUNT INSURED	PREMIUM
9403046	\$ 900.00	\$ 15.12

You are no doubt aware that property values and replacement costs have increased substantially. To safeguard your interests, you are advised to increase your insurance in proportion to present-day values.

**CONSULT YOUR AGENT**

TO NOON (STANDARD TIME)

July 20th

1958

NAME OF INSURED

George V.

IN CONSIDERATION OF THE PAYMENT TO THE

THE FURTHER PERIOD AS ABOVE INDICATED, SUBJECT TO ALL TERMS AND CONDITIONS OF THE SAID POLICY.

CONTINUED IN FORCE FOR

PROPERTY COVERED: Building and Household furniture - Ashkirk Lodge, (Little White Galf Island) St. Lawrence River, front of Leeds near Gananoque, Ontario.

COUNTERSIGNED :

W.L. Spence  
AUTHORIZED REPRESENTATIVE.

Not valid unless countersigned.

Ontario License # M572

I.O. Buttery.

MANAGER FOR CANADA



FIRE RE  
CERTIFICATE

ROYAL EXCHANGE GROUP

OFFICES AT :  
MONTREAL - TORONTO  
WINNIPEG - VANCOUVER

*Royal Exchange*  
IN

*Make sure to-day*

Nº 315997

AGENT Andrew Fyfe - Montreal, P.Q.

POLICY No.	AMOUNT INSURED	PREMIUM	TERM	FROM NOON (STANDARD TIME)	TO NOON (STANDARD TIME)
9403046	\$ 900.00	\$ 15.12	36 mos.	May 20th 1955	May 20th 1958

NAME OF INSURED

George Vibert Douglas, Esq.

IN CONSIDERATION OF THE PAYMENT TO THE COMPANY OF THE ABOVE PREMIUM, THE POLICY IS HEREBY CONTINUED IN FORCE FOR THE FURTHER PERIOD AS ABOVE INDICATED, SUBJECT TO ALL TERMS AND CONDITIONS OF THE SAID POLICY.

PROPERTY COVERED : Building and Household furniture - Ashkirk Lodge, (Little White Calf Island) St. Lawrence River, front of Leeds near Gananoque, Ontario.

COUNTERSIGNED :

*W.L. Sparrow*

AUTHORIZED REPRESENTATIVE.

Not valid unless countersigned.

*Ontario License # M572*

*J.O. Buttery*

MANAGER FOR CANADA



# ROYAL EXCHANGE ASSURANCE

## STATEMENT

of Insurance in force

on Apr. 18, 1955.

1M-1-40

Miss A. V. Douglas,  
Ban Righ Hall,  
Queen's University,  
KINGSTON, Ont.

HA:8193  
TEL.: { OFFICE: MA. 3268  
RESIDENCE: DE. 0854

## ANDREW FYFE

INSURANCE BROKER

~~434 ST. FRANCOIS XAVIER ST.~~  
759 VICTORIA SQUARE-

MONTREAL /

Room 20.

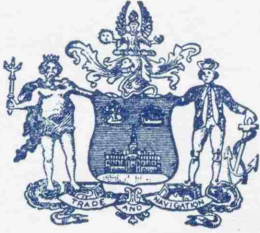
DESCRIPTION AND LOCATION

POLICY No.	COMPANY	TERM MOS.	EXPIRATION OF RISK	AMOUNT INSURED	RATE	PREMIUM	DESCRIPTION AND LOCATION
9385959	Royal Exchange	36	1 Sept. 57	\$2,000	.05 .80 .30\$	12.00	Fire insurance: \$1,000 on household furniture while contained in building located on corner of University Ave., and Alice Ave \$1,000 on household furniture while contained in Dean's office at the university. (pers. effects.) Covers against fire and additional perils.
R.B.7500	Royal Exchange	12	1 Sept. 55	\$2,000		\$ 12.50	Burglary insurance: Covers your personal effects against loss by burglary, robbery, theft and larceny.
705859	Royal Exchange	12	23 Feb. 56	\$ 200		\$ 3.00	Floater Policy, protects your Husdon Seal coat against all risks of direct physical loss or damage.
9403046	Royal Exchange	36	20 May 55	\$ 900	Incl. SC*D* 1.68\$	15.12	Fire insurance on building and contents at Ashkirk Lodge (Little White Calg Island) near Gananoque, Ont. \$500 on building and \$400 on contents. This policy protects your cottage and its contents against loss by fire and additional perils.
9406943	Royal Exchange	36	16 July 56	\$2,000	.20 1.26\$	29.20	Fire insurance on building and contents at Ashkirk Lodge (Little White Calf Island) near Gananoque, Ont. \$1,500 on bldg., \$500 on Cont. This policy protects your property and effects against loss by fire and additional perils.



**ROYAL EXCHANGE  
ASSURANCE**

Phones : BUSINESS HARBOUR \*8193  
RESIDENCE DEXTER 0854



INCORPORATED BY ROYAL CHARTER  
A. D. 1720

Head Office for Canada:  
759 VICTORIA SQUARE, MONTREAL, 1

*Branches:*

TORONTO - WINNIPEG - VANCOUVER - CALGARY  
LONDON - SAINT JOHN - QUEBEC - HALIFAX

**ANDREW FYFE**

INSURANCE BROKER

759 Victoria Square  
MONTREAL 1, P.Q.

August 14th, 1956.

Miss A. V. Douglas,  
Ban Righ Hall,  
Queens University,  
Kingston, Ont.

Dear Miss Douglas:-

Enclosed you will find an endorsement to be attached to your Royal Exchange fire insurance policy No. 9406943, increasing your coverage on your summer residence, effective the 16th day of July, 1956.

The cottage now covers for \$4,000 and \$1,000 on contents. There is an additional premium charge of \$33.00 for this increase and I wish to acknowledge receipt of same.

Trusting that you will find the enclosed in order, and thanking you for this additional business.

Yours very truly,

AF/na  
Encl.



**ENDORSEMENT**  
**INCREASE or REDUCTION in AMOUNT of INSURANCE**

COMPANY ROYAL EXCHANGE ASSURANCE AGENT ANDREW FYFE  
 INSURED MISS A. V. DOUGLAS AGENCY MONTREAL, P. Q.  
 POLICY No. 9406943

AMOUNT	TERM	EXPIRATION	OLD RATE	NEW RATE	EXTRA PREMIUM	RETURN PREMIUM
\$2,000.00	3 years	16-7-58	-	-	\$33.00	-

At the request of the Insured, it is understood and agreed that the amount of insurance under Item 1&2 of this Policy is:

INCREASED

From \$ 1,500.00 (Item 1) To \$ 4,000.00  
500.00 ( " 2) 1,000.00  
 Extra Premium..... \$ 33.00  
 Total Amount of Policy following change \$ 5,000.00

REDUCED

From \$..... To \$.....  
 Refund Premium..... \$.....  
 Total Amount of Policy following change \$.....

.....  
 Signature of Insured

All other terms and conditions of this Policy remaining unchanged.

**ROYAL EXCHANGE GROUP**  
 ROYAL EXCHANGE ASSURANCE

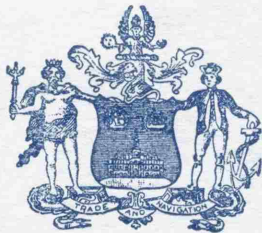
Effective date 16 JULY, 1956  
31-7-56-AB-IL

PER *A. Fyfe*  
 Authorized Representative



**ROYAL EXCHANGE  
ASSURANCE**

Phones : BUSINESS HARBOUR \*8193  
RESIDENCE DEXTER 0854



INCORPORATED BY ROYAL CHARTER  
A. D. 1720

Head Office for Canada:  
759 VICTORIA SQUARE, MONTREAL, 1

*Branches:*

TORONTO - WINNIPEG - VANCOUVER - CALGARY  
LONDON - SAINT JOHN - QUEBEC - HALIFAX

**ANDREW FYFE**

INSURANCE BROKER

759 Victoria Square  
MONTREAL 1, P.Q.

July 6th, 1956.

Miss A.V. Douglas,  
Ban Righ Hall,  
Queens University,  
Kingston, Ont.

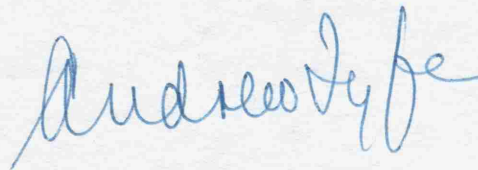
Dear Miss Douglas:-

Enclosed you will find your renewal certificate No. 322422, renewing the fire insurance coverage on your summer residence at Little White Calf Island near Gananoque, for a further period of three (3) years from the 16th day of July, 1956.

This policy, Royal Exchange #9406943, covers against loss by fire and additional perils for the amount of \$2,000 - \$1,500 on the building and \$500 on contents. The premium charge for this coverage is \$27.00.

Trusting that you will find the enclosed in order, and thanking you for the continuance of your valued business,

Yours very truly,



AF/na  
Encl.

July 9 Inquired cost of \$5000 (4000 + 1000)



PHONE: OFFICE HARBOUR ★8193  
RESIDENCE DEXTER 0854

ROOM 20  
759 VICTORIA SQUARE

Miss A.V. Douglas,  
Ban Righ Hall,  
Queens University,  
Kingston, Ont.

MONTREAL 1, July 6, 1956.

To ANDREW FYFE DR.  
INSURANCE BROKER

1M-5-56

July 16, 1956

To R.E.A. Fire Policy No. 9406943  
(\$2,000 on summer cottage "Ashkirk Lodge")

\$ 27.00  
\_\_\_\_\_

ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.

July renewal



FIRE RENEWAL  
CERTIFICATE

**Ro**

**SPECIAL NOTICE**

This Renewal Certificate is issued by the Company and accepted by the Insured, subject to cancellation of

**SUPPLEMENTAL CONTRACT FORM "D"**

which is replaced by

**LIMITED EXTENDED COVERAGE ENDORSEMENT FORM "H"**

(a copy is attached)

The Water Escape Clause in this form excludes loss or damage caused by the melting of ice or snow on the exterior of the roof, also water escape from sewers or basement drains. Apartments not eligible for the Broad Form described below may obtain this Insurance at an extra rate subject to a deductible of twenty-five dollars on each claim.

**COMPENSATING RATE ADJUSTMENTS HAVE BEEN EFFECTED**

Insurance on Buildings and Contents of all dwellings, not exceeding six (6) families (excluding seasonal dwellings, apartment houses and household furniture in mercantile buildings) is eligible for the

**BROAD EXTENDED COVERAGE ENDORSEMENT FORM "I"**

This Endorsement in addition to being broader in scope than the old Supplemental Contract (Form "D"), provides insurance against additional perils not previously available of —

**Collapse, Falling Objects, Glass Breakage, Malicious Damage and Rupture or Freezing, all as defined in the form.**

*The extra rate for this endorsement will be named on application*

**CONSULT YOUR AGENT**

Offices at :

MONTREAL  
TORONTO - WINNIPEG  
VANCOUVER - CALGARY  
LONDON - QUEBEC  
SAINT JOHN

**ance**

**Nº 322422**

AGENT **Andrew Fyfe**

POLICY No.	AMOUNT INSURANCE
9406943	\$ 2,000.00

TO NOON (STANDARD TIME)

July 16th, 19 59

NAME OF INSURED

IN CONSIDERATION OF THE F  
THE FURTHER PERIOD AS ABOVE

PROPERTY COVERED: **Buil**

HEREBY CONTINUED IN FORCE FOR  
AID POLICY.

Island, St. Lawrence River  
known as "Ashkirk Lodge",  
Ont.

COUNTERSIGNED :

*[Signature]*  
AUTHORIZED REPRESENTATIVE  
MANAGER

*[Signature]*  
MANAGER FOR CANADA

Not valid unless countersigned.

TORONTO BRANCH *Aut License # 9263*



PL... VAL.

CERTIFICATE

*KI*

*ANCE*

Offices at :  
MONTREAL  
TORONTO - WINNIPEG  
VANCOUVER - CALGARY  
LONDON - QUEBEC  
SAINT JOHN

CONTENTS HAVE BEEN FILED

**Nº 322422**

AGENT **Andrew Fyfe - Montreal, P.Q.**

POLICY No.	AMOUNT INSURED	PREMIUM	TERM	FROM NOON (STANDARD TIME)	TO NOON (STANDARD TIME)
9406943	\$ 2,000.00	\$ 27.00	36 MOS.	July 16th, 19 56	July 16th, 19 59

NAME OF INSURED **Miss A.V. Douglas**

IN CONSIDERATION OF THE PAYMENT TO THE COMPANY OF THE ABOVE PREMIUM, THE POLICY IS HEREBY CONTINUED IN FORCE FOR THE FURTHER PERIOD AS ABOVE INDICATED, SUBJECT TO ALL TERMS AND CONDITIONS OF THE SAID POLICY.

PROPERTY COVERED: **Building & Household Furniture - Little White Calf Island, St. Lawrence River near Gananoque, known as "Ashkirk Lodge", Ont.**

COUNTERSIGNED :

*[Signature]*  
AUTHORIZED REPRESENTATIVE

*[Signature]*

Not valid unless countersigned.

TORONTO BRANCH *Ont License #49263*

MANAGER FOR CANADA



**LIMITED EXTENDED COVERAGE ENDORSEMENT  
FOR ATTACHMENT TO FIRE POLICIES**



**Applicable to Buildings and Contents of Dwellings and Apartments having no mercantile occupancy including Seasonal and Farm Dwellings (but excluding Farm Barns and outbuildings) and including household contents in dwelling portions of mercantile buildings**

1. In consideration of an additional premium of \$..... the insurance provided by each item of this policy is hereby extended to include loss or damage caused directly by the after-noted perils, all as hereinafter defined or limited.

2. **EXPLOSION:** The term "Explosion" shall be limited, as regards explosion originating in devices or apparatus owned, controlled or operated by the Insured, to explosion caused by the ignition of explosives, dust, gas or other inflammable substances, but shall not include explosion originating in internal combustion engines, nor loss or damage to contents of buildings due to Theft, Burglary or Robbery.

In the case of risks occupied as private dwelling houses only and so described in the policy, the term "Explosion" shall also include explosion however caused of cylinders which are re-filled off the premises and hot water boilers and their expansion tanks and, if not heated by steam generated on the premises, water heaters and hot water storage tanks.

3. **IMPACT BY AIRCRAFT OR VEHICLES:** The term "Aircraft" shall include articles dropped therefrom. "Vehicles" shall mean any road or railway vehicle.

There shall in no event be any liability hereunder in respect to loss or damage caused by vehicles belonging to or under the control of the Insured or any of his employees or member of his family or household.

4. **LIGHTNING:** Lightning loss or damage to electrical appliances or devices.

5. **RIOT.**

6. **SMOKE:** The term "Smoke" shall mean smoke due to a sudden, unusual and faulty operation of any apparatus flued to a chimney.

There shall in no event be any liability hereunder in respect to smoke from any open fireplaces.

7. **WATER:** The term "Water" shall be limited to loss or damage caused by water which has accidentally escaped from plumbing or heating equipment of the building or from outside water mains; but there shall be no liability for loss or damage caused by water escape from sewers or basement drains.

The first \$25.00 of any loss or damage to the property insured under each item of the policy is excluded.

There shall be no liability in the case of buildings that at the time of the loss or damage are in course of construction or alteration, or have been vacant or unoccupied for more than 30 consecutive days, irrespective of any permit elsewhere in this policy, or for loss or damage due to the explosion of steam boilers, nor for loss or damage to contents of buildings due to Theft, Burglary or Robbery.

8. **WINDSTORM AND HAIL:** There shall in no event be any liability hereunder in respect to loss or damage:

- To the interior of a building insured or its contents unless loss or damage occurs concurrently with and results from an aperture caused by windstorm or hail.
- To trees, lawns, plants and shrubs.
- Caused by snow-load or ice-load, tidal wave, high water, overflow, flood, water-borne objects, waves, ice, land subsidence or landslide, irrespective of the cause.

The first \$25.00 of any loss or damage to the property insured under each item of the policy is excluded.

**GENERAL CONDITIONS**

9. All the terms, conditions and limitations of this policy as now existing or hereafter added or changed shall be deemed to apply also to the additional perils insured against hereunder when not in specific conflict with or modified by this Endorsement.

10. This Company shall not be liable for more than the proportion of any loss or damage covered by this Endorsement which the amount of this policy bears to the total amount of Fire Insurance, irrespective of whether such other Fire Insurance is subject to an Extended Coverage Endorsement.



Phones : Office. { VI. 5-8191  
VI. 4-8070  
Residence : HU. 4-0854

Room 54  
759 Victoria Square

Miss A.V. Douglas,  
127 King Street W.,  
Kingston, Ont.

Montreal I, Apr. 27, 1966...

To **ANDREW FYFE** Dr.  
INSURANCE BROKER

MAY 9 1966  
\$163.17  
N. Arbury/ma  
With Thanks

May 1, 1966

To R.E.A. Composite Dwlg. Policy 12C 11719  
(building, contents and personal liability,  
cottage, Little White Galf Island; contents and  
personal liability, residence)

\$ 163.17  
-----

127 King St W.  
Kingston

May renewal, 3 years...  
ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.



# TOWNSHIP OF FRONT OF LEEDS AND LANSDOWNE **TAX DEMAND, 1966**

Township Office,

MR. Dr. A. V. Douglas,  
127 King St. W.  
KINGSTON, Ont.

I hereby now demand payment in bankable funds of your assessed taxes for 1966 now due the Corporation of the Township of the Front of Leeds and Lansdowne.

**MRS. HELEN HAIG, R.R. 2, Gananoque, Ont.**

197 Roll No. 1-79 Little Whitefalf Is. Property Assessment 2100.

	\$	c
1. County Rate.....	14.44	
2. Twp. Rate—Farm and Residential.....	12.19	
3. Twp. School Area—Farm and Resid.....	17.95	
4. S.W.L. High School Dist. Farm & Res.	24.49	
5. Total mill rate and taxes Farm & Res.	145.04	<i>Paid</i>
1. County Rate.....	14.44	
2. Twp. Rate—Com. and Indus.....	15.34	
3. Twp. School Area—Com. and Indus...	19.94	
4. S.W.L. High School Dist.—C. & I.....	27.20	
5. Total mill rate and taxes—C. & I.....	76.92	
Penalty .....		

Received Payment

*Exch* <sup>15</sup>  
*145.19*

*Helen Haig Tax Bill*

Date Sept 23 1966

**BRING THIS BILL WITH YOU OR ENCLOSE A STAMPED  
ENVELOPE FOR RETURN OF RECEIPTED TAX DEMAND**



# Subject of Budget By-Law

1. All Current Taxes payable in any year in the Township of Front of Leeds and Lansdowne may be paid at the Toronto-Dominion Bank or Bank of Montreal, Gananoque, or at the Bank of Montreal, Lansdowne, at no charge.

2. A penalty of 4 per cent is hereby imposed upon all such taxes as remain unpaid on the 30th day of September, 1966, and after December 31st following, an additional one-half of one per cent per month statutory interest will be added, until such taxes are paid.

3. Please add bank exchange to all cheques.

County Purposes.....	\$ 61,289.76
Municipal Purposes.....	65,083.57
Township School Area and Debenture.....	77,777.25
S.W.L. High School District.....	106,730.91
Separate School.....	400.00

## 1965 MILL RATES

1. County Rate.....	14.58 mills
2. Township Rate—Farm and Residential.....	17.18 mills
3. Township Rate—Commercial and Industrial.....	20.22 mills
4. Township School Area Rate, plus Debenture Farm and Residential.....	17.50 mills
5. Township School Area Rate, plus Debenture Commercial and Industrial.....	19.44 mills
6. Gananoque District—Farm and Resid.....	17.69 mills
7. Gananoque District Secondary School—C. & I.	19.66 mills
8. Separate School.....	8.05 mills





**ROYAL EXCHANGE / ATLAS GROUP**

**OF INSURANCE COMPANIES**

HEAD OFFICE FOR CANADA — MONTREAL

- 1 ROYAL EXCHANGE ASSURANCE
- 3 ATLAS ASSURANCE COMPANY LIMITED
- 4 UNITED CANADA INSURANCE COMPANY
- 5 THE MOTOR UNION INSURANCE COMPANY, LIMITED
- 6 UNITED BRITISH INSURANCE COMPANY, LIMITED
- 7 ESSEX & SUFFOLK INSURANCE COMPANY LIMITED
- 9 CAR & GENERAL INSURANCE CORPORATION, LIMITED

Insurance is provided by the Company designated herein by Company Number and hereinafter called the Insurer

1

**RENEWAL OF** COMPOSITE DWELLING POLICY **No. 12C11719**

NAME OF INSURED: MISS A.V. DOUGLAS  
 127 KING STREET WEST,  
 KINGSTON, ONTARIO.

POLICY PERIOD From **MAY 1st, 19 66** To **MAY 1st, 19 69** Term **3** Yrs.

Agency No. **0204** Agency **ANDREW FYFE**  
**MONTREAL, QUEBEC.**

In consideration of the payment to the Insurer of the below Renewal Premium, the Policy specified above is continued in force for the period as above indicated, subject to the following condition which is a condition precedent to the recovery of any loss or claim under said Policy.

This Renewal Certificate is issued subject to all the Agreements, Conditions and Provisions of the said Policy, as well as those of any Endorsements attached to said Policy, and the Insured, by the acceptance of this Renewal Certificate renews and affirms, as of the date of this renewal, the Statements, if any, in the original Declarations for the Policy that is renewed hereby subject to any amendment that has been effected by Endorsement attached to the Policy.

**COVERAGES DESCRIBED ARE SUBJECT TO EXCLUSIONS AND CONDITIONS OF POLICY FORMS**

COVERAGES	RIDER No.	LOCATION 1		LOCATION 2		TOTAL PREMIUM		
		LIMIT OF INSURANCE	RATE	LIMIT OF INSURANCE	RATE			
<b>A</b> BUILDINGS RESIDENTIAL	Fire and Extended Coverage Perils	AB	\$		\$ 4,500.00	1.40	63.00	
	Special Form - (All Risks)		\$		\$			
			\$		\$			
<b>B</b> RESIDENCE CONTENTS	Fire and Extended Coverage Perils	B2	\$		\$	515	93.30	
	Householder's Named Perils		\$ 3,000.00	.94	\$ 1,400.00	3.40		
	Off Premises Theft Extension		\$ 1,000.00	1.00	\$			10.00
	Personal Property Floater - (All Risks)		\$		\$			
	Scheduled Property - (All Risks)		\$		\$			
	Theft -		\$		\$			
			\$		\$			
<b>C</b> PERSONAL LIABILITY	Bodily Injury and Property Damage and	C1	Limit each occurrence (Agreements 1A & 1B)		\$ 10,000.		12,50	
	Medical Payments		Limit each person (Agreement 1C)		\$ 500.			
	Vol. Comp. for Damage to Property		Limit each occurrence (Agreement 1D)		\$ 250.			
	Residence Voluntary Compensation		The Limits are specified in the Form					2.50
<b>D</b>	Personal Accident							
<b>E</b> OTHER COVERAGES								

ANDREW FYFE

Authorized Representative.

Chief Agent

POLICY PREMIUM	\$ 181.30
DISCOUNT	\$ 18.13
PRE-PAID PREMIUM	\$ 163.17
ANNUAL INSTALMENT	\$

*Change to 1968, 1966.*

DP.





# ANDREW FYFE

INSURANCE BROKER

759 Victoria Square  
MONTREAL 1, P.Q.

**ROYAL EXCHANGE**  
**-ATLAS GROUP**  
OF INSURANCE COMPANIES

**BUSINESS:**

Victor 5-8191  
Victor 4-8070

**RESIDENCES:**

A. M. Fyfe HU. 4-0854  
G. A. Kemp HU. 1-3809

April 28th, 1966.

Miss A.V. Douglas,  
127 King Street W.,  
Kingston, Ont.

Dear Miss Douglas:-

We have pleasure in enclosing renewal certificate to be attached to your Royal Exchange Composite Dwelling Policy No. 12C 11719, continuing your various insurance coverages for a further period of three (3) years from the 1st day of May, 1966.

The coverage is, as follows:

- \$ 4,500 - building, Ashkirk Lodge, Little White Calf Island, fire and additional perils
- 1,400 - contents, Ashkirk Lodge, fire, additional perils and theft (burglary)
- 3,000 - contents, city residence, fire, additional perils and theft
- 1,000 - theft away from principal residence premises.
- 10,000 - personal liability, including voluntary compensation for occasional employees.

The total premium charge for this coverage is \$163.17.

Trusting you will find the enclosed satisfactory, and thanking you, we are,

Yours very truly,

ANDREW FYFE AGENCY,  
G. A. Kemp, Manager.

GAK/na  
Encl.

REPRESENTING

**ROYAL EXCHANGE ASSURANCE**



Insurance .

May 1 .

1966-69 .

May 1 .

1966-69



# Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D.1720



No 72236

AGENT Andrew Fyfe

POLICY No.	NAME OF ASSURED	TERM	FROM DATE	AMOUNT	PREMIUM
R.B. 7500	Miss A. V. Douglas	12 Months	September 1st, 1953	\$ 2,000.00	\$ 12.50

*In consideration of the premium named in the above Schedule, the Policy specified therein is continued in force for the term and from date mentioned in said Schedule (commencing and ending at twelve o'clock noon, standard time, at Assured's address) subject to the following condition which is a condition precedent to the recovery of any claim under said Policy.*

This renewal certificate is issued subject to all the agreements, conditions and provisions of the said policy, as well as those of any endorsements attached to said policy, and the assured on the acceptance of this renewal makes the further statement that the statements in the original policy are true and complete at this date and that the hazard at this date is no greater than or different from the hazard at the date the policy was issued.

Countersigned at Montreal, Que.

ANDREW FYFE

Authorized Representative.

Not valid unless countersigned

*Stuart Malcolm*

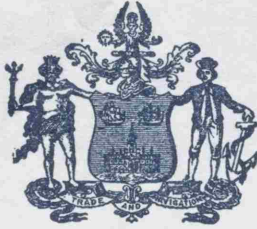
Manager for Canada.

*pd 9/17/53  
10 Sept 9/53*



**ROYAL EXCHANGE  
ASSURANCE**

Phones: BUSINESS HARBOUR \*8193  
RESIDENCE DEXTER 0854



INCORPORATED BY ROYAL CHARTER  
A. D. 1720

Head Office for Canada:  
ROYAL EXCHANGE BUILDING, MONTREAL, 1  
Branches at:  
TORONTO - WINNIPEG - VANCOUVER

**ANDREW FYFE**

INSURANCE BROKERS

434 St. Francois Xavier Street  
MONTREAL

Montreal 1, September 1st, 1953.

Miss A. V. Douglas,  
Ban-Righ Hall,  
Queens University,  
Kingston, Ont.

Dear Miss Douglas:

I now have pleasure in enclosing Royal Exchange Renewal Certificate No. 72236 renewing your Burglary Policy No. R.B. 7500 for a further period of twelve (12) months from the 1st day of September, 1953. This policy covers on your Personal Effects and Furniture for the amount of \$2,000 and the premium charge for this coverage is \$12.50.

I trust that you will find the enclosed in order, and thank you for this business, I am,

Yours truly,

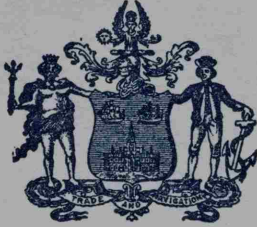
AF/nj  
Encl.

*wrote Sep 9/53  
no record for 3 accounts or  
1952-53*



**ROYAL EXCHANGE  
ASSURANCE**

Phones : BUSINESS Harbour \*8193  
RESIDENCE DExter 0854



INCORPORATED BY ROYAL CHARTER  
A. D. 1720

Head Office for Canada:  
ROYAL EXCHANGE BUILDING, MONTREAL, 1  
Branches at:  
TORONTO - WINNIPEG - VANCOUVER

**ANDREW FYFE**

**INSURANCE BROKERS**

434 St. Francois Xavier Street  
MONTREAL

Montreal 1, August 25th, 1953.

Miss A. V. Douglas,  
Ban-Righ Hall,  
Queens University,  
Kingston, Ont.

Dear Miss Douglass:

Further to your note requesting what the outstanding balance on account referred to. It is as follows:

(1) On September 1, 1952 your Burglary Policy No. R.B. 7500 came due for renewal. To my knowledge this document was forwarded to you and you were charged with a premium of \$12.50.

(2) On May 20, 1952 a new Fire Policy No. 9403046 was issued covering on the Building and Household Furniture at Gananoque, Ont. To my knowledge this document was also forwarded to you and you were charged with a premium of \$15.12.

(3) February 23, 1953 your Floater Policy No. 705859 came due for renewal. The premium was \$3.00.

All together the premiums show a total of \$30.62, as was outstanding.

Trusting that this is the information you required and if you do not have copies of the above documents, please do not hesitate to bring it to my attention.

Yours truly,

AF/nj

12.50  
15.12  
3.00  

---

30.62

Receipt John 26 1952!



PHONE: OFFICE HARBOUR ★8193  
RESIDENCE DEXTER 0854

ROYAL EXCHANGE BUILDING  
434 ST. FRANÇOIS XAVIER ST.

Miss A. V. Douglas,  
Ban-Righ Hall,  
Queens University,  
Kingston, Ont.

MONTREAL 1, July 29th, 1953.

**PAID**  
WITH THANKS  
\$30.62  
JUL 31 1953

**ANDR. W. FYFE**  
INSURANCE BROKER

Per *[Signature]*

To **ANDREW FYFE DR.**  
INSURANCE BROKER

5M-11-50

Outstanding balance on account .....

\$ 30.62

An early remittance will be appreciated

*No account was received - \$29.20 was paid on July 15*

*What is this for? Should there have been a policy with the yr ???*

*Just off to England for a month, so am enclosing cheque - but please investigate the non-delivery of whatever this refers to.*

ALL REMITTANCES TO BE MADE PAYABLE TO THE ORDER OF ANDREW FYFE.

*[Signature]*  
July 30 / 53





M. E. MITCHELL, PRES.  
W. E. MITCHELL, VICE PRES.  
R. M. RICHARDSON, SEC-TREAS.

# MITCHELL & WILSON LIMITED

LUMBER AND BUILDERS' SUPPLIES  
BUILDING CONTRACTORS

TELEPHONE ~~45~~ 382-2134

GANANOQUE, ONTARIO

September 27, 1966

Dr. A. V. Douglas,  
127 King Str. West.,  
Kingston, Ontario.

Dear Dr. Douglas,

This letter will confirm the verbal estimate of \$850.00  
- \$900.00 submitted by Mr. F. R. Laughton, and discussed  
yesterday by telephone.

The work involves the removal and replacement of rotted  
floor supports in the east end of the main building.  
The existing floor will be re-used as far as is practical.

Yours truly,

Mitchell & Wilson Limited,

*E. R. Richardson*  
E. R. Richardson,  
Assistant Manager.

ERR/g



# ANDREW FYFE

INSURANCE BROKER

BUSINESS: EX. 379 - 842-7821 -: 844-8070 -: RESIDENCE: 484-0854

751 VICTORIA SQUARE (ROOM 407)

MONTREAL 126, P.Q.

May 9th, 1972.

Miss A.V. Douglas,  
127 King Street W.,  
Kingston, Ont.

Dear Miss Douglas:-

We have pleasure in enclosing your new Royal Exchange Tenant's Package Policy 0932598, continuing your various insurance coverages for a further period of three (3) years from the 1st day of May, 1972, as follows:

- \$ 4,000 - on household furniture and personal effects, city residence; fire, extended coverage perils and theft;  
1,500 - off-premises fire and theft coverage;  
4,500 - on building, seasonal dwelling, Ashkirk Lodge, fire and extended coverage perils;  
3000 - ~~1,400~~ - on contents, seasonal dwelling, fire, extended coverage perils and burglary;  
25,000 - personal liability, both locations, including voluntary compensation for occasional employees;

The total premium charge for this coverage is \$196.95.

Trusting you will find the enclosed satisfactory, and thanking you for the continuance of your valued business, we are,

Yours very truly,

*N. Asbury*  
ANDREW FYFE AGENCY,  
per: N. Asbury (Mrs.)

*Wrote her June 1/72  
Policy cancelled  
& reasons -*

/na  
Encl.



2406 A Broadway W

Jane Metro

of Dryschuck & Co Ltd.  
(now O.E. Sokolstey.)