

DOUGLAS FAMILY

ANNIE J. DOUGLAS

SUBJECT FILES

Insurance Policy

1955-1969

2303.24

Box 6

File 27

ROYAL EXCHANGE ASSURANCE



A.D. 1720

No 78480


AGENT Andrew Fyfe

POLICY No.	NAME OF ASSURED	TERM	FROM DATE	AMOUNT	PREMIUM
R.B.7500	Miss A. V. DOUGLAS	12 Months	September 1st, 1955	\$ 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.

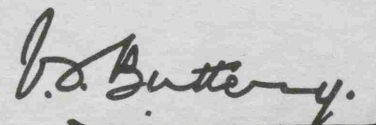
This renewal certificate is issued subject to all the agreements, conditions and provisions of the said policy, as well as those of any endorsements attached to said policy, and the assured on the acceptance of this renewal makes the further statement that the statements in the original policy are true 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


PER _____
Authorized Representative.

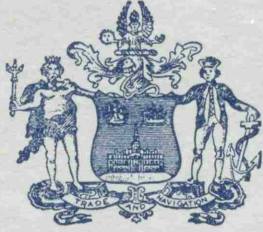
Not valid unless countersigned



Manager for Canada.

**ROYAL EXCHANGE
ASSURANCE**

Phones : BUSINESS HARBOUR *8193
RESIDENCE DEExt 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.

September 7th, 1956.

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

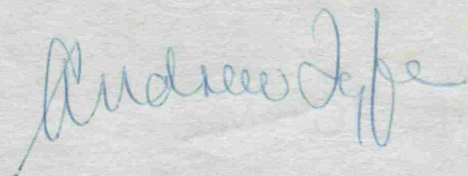
Dear Miss Douglas:-

Enclosed you will find your Royal Exchange residence burglary policy No. C/RB 8607, renewing your insurance coverage for a further period of twelve months from the 1st day of September, 1956.

Your policy covers against the hazards of burglary, robbery, theft and larceny for the amount of \$1,000 on the general contents of your home and \$1,000 on the contents at your summer residence. The premium charge for this coverage is \$8.00.

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

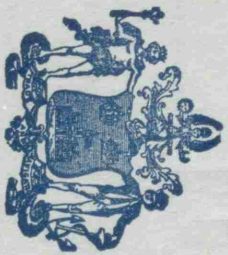
Yours very truly,



AF/na
Encl.

ROYAL EXCHANGE ASSURANCE

POLICY NO C/B **8607**



HEAD OFFICE FOR CANADA
759 VICTORIA SQUARE
MONTREAL
A.D. 1720
BRANCHES AT
TORONTO
WINNIPEG
VANCOUVER
CALGARY
LONDON
SAINT JOHN

INSURED MISS A. V. DOUGLAS
ADDRESS 110 - University Avenue - Kingston - Ontario
TYPE OF POLICY Residence Theft Policy
AMOUNT \$ 1,000.00
PREMIUM \$ 8.00
EXPIRES SEPTEMBER 1st, 19 57

PHONES { OFFICE HA: 8191 - BE: 8070
RESIDENCE DEXTER 0894
ANDREW FYFE
INSURANCE BROKER
C.S.L. BUILDING
400 CRAIG ST. W.
MONTREAL

INSURED.

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

Dated at 19 57 this day of September 1st, 19 57

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

Received from ROYAL EXCHANGE ASSURANCE

FORM OF SURRENDER

SHORT RATE CANCELLATION TABLES			
Policies issued for the term of One Year			
Percent of Annual Premium to be charged or retained		Percent of Three-Year Premium to be charged or retained	
1 Day	5%	1 month or less	8%
2 Days	6	Over 1 mo. to 2 mos.	12
3 "	7	2 mos. to 3 "	16
4 "	7	3 " to 4 "	20
5 "	8	4 " to 5 "	24
6 "	8	5 " to 6 "	28
7 "	9	6 " to 7 "	30
8 "	9	7 " to 8 "	32
9 "	10	8 " to 9 "	34
10 "	10	9 " to 10 "	36
11 "	11	10 " to 11 "	38
12 "	11	11 " to 12 "	40
13 "	12	12 " to 13 "	43
14 "	12	13 " to 14 "	45
15 "	13	14 " to 15 "	48
16 "	13	15 " to 16 "	51
17 "	14	16 " to 17 "	53
18 "	14	17 " to 18 "	56
19 "	15	Over 18 mos. to 19 mos.	59
20 "	15	19 " to 20 "	61
25 "	17	20 " to 21 "	64
30 "	19	21 " to 22 "	67
35 "	20	22 " to 23 "	69
40 "	21	23 " to 24 "	72
45 "	23	24 " to 25 "	75
		25 " to 26 "	77
		26 " to 27 "	80
		27 " to 28 "	83
		28 " to 29 "	85
		29 " to 30 "	88
		30 " to 31 "	90
		31 " to 32 "	93
		32 " to 33 "	95
		33 " to 34 "	97
		34 " to 35 "	98
		35 " to 36 "	100

When a policy is cancelled and the percentage for the exact period for which it has run is not shown in the above Table, the next higher percentage shall be used for the purpose of calculating the Earned Premium.

ROYAL EXCHANGE ASSURANCE

APPLICATION FOR RESIDENCE THEFT INSURANCE POLICY DECLARATIONS

Policy No. C/RB 8607

Item 1. Name and Address of Insured is: MISS A. V. DOUGLAS
Business of Insured is: Dean of Women
State position, Name and address of employer: University Avenue, Kingston, Ontario
Item 2. Location of premises is: 110 - University Avenue, Kingston, Ontario
Location of Seasonal Premises is: - - - -
Item 3. The dwelling on the premises is fully described as: Private Residence
Item 4. The premises will not be used as a boarding or lodging house, duplex, apartment house, apartment hotel or flat house.
Item 5. The Insured has not sustained or received indemnity for any loss or damage by theft within the last five years. No exceptions.
Item 6. No Burglary or Theft Insurance applied for by the Insured has been declined or cancelled by any company within the last five years. No exceptions.
Item 7. The Policy period shall be from: September 1st, 19 57 to: September 1st, 19 57 at 12:01 p.m. standard time, at the location of the premises as to each of said dates.

Item 8. COVERAGES	CLASSES OF PROPERTY	LIMIT OF INSURANCE	PREMIUM	
			A. Loss from the premises or a depository	B. Loss away from the premises
(a) jewellery, furs and sterling silver	(a) and (b) combined	\$ 1,000.00	\$ -	\$ 4.00
	(b) all other	-	\$ -	-
	(c) specified articles not included nor insured under (a) or (b)	-	\$ -	-
Seasonal Residence Burglary from the premises	Household property, supplies, personal effects and boats.	-	\$ -	-
	Endorsements	-	\$ -	-

The Minimum Premium is \$ 7.50 Total Premium \$ 8.00
AGENT ANDREW FYFE AGENCY Montreal, Que.

ROYAL EXCHANGE ASSURANCE

Does *Hereby Agree* with the Insured named in the Declarations forming a part hereof, subject to the conditions, limitations and other terms of this policy: (Hereinafter called the Insurer)

INSURING AGREEMENTS

I. COVERAGE A — INDEMNITY FOR LOSS FROM THE PREMISES OR A DEPOSITORY

To indemnify the Insured for loss by theft from the premises or the depository of such of the following classes of property as are indicated by a specific limit of insurance applicable thereto in the Declarations which are owned or used by the Insured or a permanent member of his household or owned by a residence employee.

Classes of Property:

- jewellery, watches, necklaces, bracelets, gems, precious and semi-precious stones, articles of gold, platinum and sterling silver, furs, and articles containing fur which represents their principal value, not included in Section (c) hereof;
- all other property, not included in Section (c) hereof;
- specified articles, separately described in Item 8 of the Declarations, not included in Section (a) or (b) hereof.

To indemnify the Insured for damage to the premises and to the insured property at the premises or at the depository caused by theft or attempt thereof, and for damage to the interior of that part of any building occupied by the Insured at the premises and to the insured property therein caused by vandalism or malicious mischief committed therein.

II. COVERAGE B — INDEMNITY FOR LOSS AWAY FROM PREMISES

To indemnify the Insured for loss by theft or attempt thereof, vandalism or malicious mischief, away from the premises, of personal property insured under Coverage A which is owned or used by the Insured or a permanent member of his household or is owned by a residence employee thereof.

This COVERAGE B does not apply to:

- Property pertaining to a business of any person insured by this policy;
- property while at any dwelling, including grounds, garages, stables and other outbuildings incidental thereto, owned or occupied by or rented to any person insured by this policy except while the Named Insured is temporarily residing therein;
- property while in or on any automobile or trailer, unless the loss be the result of forcible entry (of which there must be visible evidence) into a fully enclosed body or luggage compartment the doors and windows of which have been locked;
- loss of property while in the mail or in the charge of any carrier for hire or fur storage operator;
- loss of property while in the charge of any furrier, laundry, cleaner, dyer, tailor or presser except by theft through breaking and entering at their premises or by hold-up;
- loss covered in whole or in part under Coverage A or Special Condition 3.

III.

Provided always that the Insurer shall not be liable under either Coverage A or Coverage B:

- for loss caused by fire; nor
- for loss caused by any permanent member of the Insured's household; nor
- for loss of or to (1) any aircraft, automobile, trailer, motorcycle, or the equipment thereof, (2) articles carried or held as samples or for sale or for delivery after sale, or (3) animals or birds; nor
- if the premises are used in whole or in part as a boarding or lodging house or for any business purposes unless it is so stated in Item 4 of the Declarations; nor
- for loss of property owned by a person not related to the Insured who pays board or rent to the Insured.

IV. LIMITS OF INDEMNITY

The Insured's liability is limited as specified in the several sections of Item 8 of the Declarations. If more than one person or interest is named herein as the Insured, the Insurer's liability for loss sustained by all such persons and interests combined shall be limited in the aggregate to the said specified amounts.

Provided, however, the limit of the Insurer's liability for loss of

- money is \$100.00;
- securities is \$500.00;
- stamp and coin collections is \$100.00;
- alcoholic beverages is \$100.00;
- boats including outboard motors and other equipment thereof is \$200.00;
- property owned by a residence employee is \$100.00.

In the event of loss of an article which is part of a pair or set, the measure of loss shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of the article, but such loss shall not be construed to mean total loss of the pair or set.

V. POLICY PERIOD AND TERRITORY

This agreement shall apply only to loss as aforesaid occurring during the policy period within Canada for Coverage A and within the Western Hemisphere for Coverage B.

SPECIAL CONDITIONS

1 — The conditions, limitations and other terms expressed in the Insuring Agreements and Special Conditions shall prevail wherever they conflict with the Standard Conditions contained in the policy.

2 — Definitions

"PREMISES" means the premises designated in the Declarations including grounds, garages, stables and other outbuildings incidental thereto, excluding any part of the premises used as a boarding or lodging house or for any business purposes, unless such use is specifically declared in the Declarations.

"DEPOSITORY" means, provided the property has been placed therein for safekeeping, a bank, trust or safe deposit company, occupied dwelling not owned or occupied by or rented to the Insured, or public warehouse other than a fur storage warehouse.

"RESIDENCE EMPLOYEE" means an employee whose duties in the employment of the Insured are incidental to the ownership, maintenance, use or operation of the Insured's residence.

"BUSINESS" includes trade, profession or occupation.

"LOSS" includes damage.

3 — Removal to Other Premises

If the Insured moves from the premises to a dwelling which he intends to occupy as his private residence and gives notice thereof to the Insurer within thirty days of the completion of the move, the insurance afforded by Coverage A shall apply during the move for a period not exceeding thirty days, at the premises, at the new dwelling and while the property is in transit. Upon completion of such move the new dwelling shall be the premises designated in the Declarations and such insurance shall apply at these premises and at no other.

4 — Premises Rented to Another

The insurance afforded by COVERAGE A shall apply while the premises are rented by the Insured to another for use as a private residence only, subject to the following provisions:

- The insurance applies only with respect to property owned by the Insured, a permanent member of his household or a residence employee of the Insured;
- the insurance does not apply (i) to furs, money, securities, stamps, jewellery, watches, necklaces, bracelets, gems, precious and semi-precious stones, and articles of gold or platinum, nor (ii) to loss caused by the tenant or member of his household or his or their employees.

GENERAL CONDITIONS

1. REPRESENTATIONS

The statements in the Declarations are material to the acceptance of the risk and are declared by the Insured to be true. This Policy is issued in consideration of such statements and the payment of the premium. By the acceptance of this Policy the Insured agrees that it embodies all agreements existing between himself and the Insurer or any of its agents relating to this insurance.

2. OWNERSHIP OF PROPERTY INSURED

The property covered hereby may be owned by the Insured or held by him in any capacity, whether or not the Insured is liable for such loss or damage as is covered hereby, provided the Insurer shall not be liable for such damage to the premises unless the Insured is the owner thereof or is liable for such damage thereto.

3. CHANGES IN PROVISIONS OR CONDITIONS

No provision or condition of this Policy shall be waived or altered except by endorsement issued to form a part hereof signed by the Manager for Canada of the Insurer; nor shall notice to any Agent, nor shall knowledge possessed by any Agent or by any other person be held to effect a waiver or change in any part of this Policy.

4. CHANGE OF INTEREST

No assignment of interest under this Policy shall bind the Insurer unless its consent shall be endorsed hereon. If the death, insolvency or bankruptcy of the Insured shall occur during the Policy Period, the insurance under this Policy during the remainder of such period shall continue in favour of the legal representative of the Insured, provided written notice shall be given the Insurer within thirty days after the date of such death, insolvency or bankruptcy.

5. INSPECTION

The Insurer shall be permitted to inspect the premises at any reasonable time.

6. WAR RISK EXCLUSION

This Policy does not insure against loss or damage caused by:

- hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual impending or expected attack, (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air force; or (b) by military, naval or air forces; or (c) by an agent of any such government, power, authority or forces;
- any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
- insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or Customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.

7. NOTICE OF LOSS

The Insured upon knowledge of loss shall give immediate notice thereof to the Insurer at any of its Offices in Canada, or to the authorized Agent through whom the Policy was issued and shall also give immediate notice, of any loss due to violation of law, to the public police or other peace authorities having jurisdiction.

In the event of loss of securities the Insured shall take all reasonable means to prevent their negotiation, sale or retirement.

8. REINSTATEMENT

The occurrence of a loss covered by this Policy shall reduce the amount of insurance but this insurance shall be automatically reinstated as of the time of the loss as to events occurring or acts committed thereafter.

9. PROOF OF LOSS AND PROSECUTION

Proof of loss under oath on forms provided by the Insurer, in such detail as required by the Insurer, particulars of the interest of the Insured and of all others in the property in respect of which indemnity is claimed, of the encumbrances thereof and of all other insurance whether valid or not, shall be furnished to the Insurer at any of its Offices in Canada, within sixty days from the date of the discovery of such loss.

The Insured upon request of the Insurer shall render every assistance to facilitate the investigation and adjustment of any claim, exhibiting for that purpose any and all records, papers and vouchers bearing in any way upon the claim made and submitting himself and his associates in interest and also, so far as he is able, his employees to examination and interrogation under oath by any representative of the Insurer if required. In the event of loss for which claim is made the Insured shall if the Insurer so requests in writing take legal action at the Insurer's expense to secure the arrest and prosecution of the offenders and the recovery of the property.

10. VALUATION OF PROPERTY INSURED

In no case shall the Insurer be liable in respect of loss or damage to

- property, other than securities and property held by the Insured as a pledge or as collateral for an advance or loan, for more than the actual cash value thereof determined after due allowance for depreciation at the time the loss or damage was discovered by the Insured;
- securities, for more than the cost of an equivalent amount of securities of the same issue purchased by or at the instance of the Insurer; provided, however, that if, prior to such purchase by or at the instance of the Insurer, the Insured shall be compelled, by the demands of a third party or by market rules, to assume the cost of an equivalent amount of securities of the same issue, and shall notify the Insurer, in writing, of such compulsion, such cost shall be taken as the value of such securities. If the securities cannot be replaced and the value cannot be established it may be determined by agreement or by arbitration;
- property held by the Insured as a pledge or as collateral for an advance or loan, for more than the value of the property as determined and recorded by the Insured when making the advance or loan. In the absence of such record the Insurer's liability shall be limited to the unpaid portion of the advance or loan plus accrued interest at legal rates.

11. PROCEDURE IN EVENT OF CLAIM FOR PROPERTY OF PERSONS OTHER THAN THE INSURED

In the event of a claim for loss involving property not owned by the Insured the Insurer may adjust such loss or damage either with the Insured or with the Owner of such property, and payment of such loss or damage to the Insured or Owner shall constitute full satisfaction of the claim. If legal proceedings are taken against the Insured to recover for such loss or damage, the Insured shall immediately notify the Insurer in writing and the Insurer may conduct and control the defence in the name and on behalf of the Insured.

12. OTHER INSURANCE

Where there is any other valid insurance providing indemnity for loss for which this Policy provides indemnity the Insurer shall be liable only for its rateable proportion of such loss.

13. PROVISION FOR INSURER TO REPAIR OR REPLACE

The Insurer may repair or replace the property damaged or lost with property of like quality or pay for the same in money as the Insurer may elect.

14. SUBROGATION

In the event of any indemnification under this Policy the Insurer shall be subrogated to all the Insured's rights of recovery therefor and the Insured shall execute all papers required and shall do everything that may be necessary to secure such rights.

15. RECOVERIES

Any property for which the Insurer has paid indemnity shall become the property of the Insurer but the Insured shall be entitled to it upon reimbursing the Insurer the indemnity paid for such property. The party to this contract recovering any such property shall immediately notify the other party in writing.

16. ACTION AGAINST INSURER

No suit shall be brought under this Policy until ninety days after proof of loss as required herein has been furnished nor at all unless commenced within two years from the date upon which the loss was discovered by the Insured.

17. CANCELLATION

This Policy may be cancelled at any time at the request of the Insured and the Insurer shall, upon surrender of the Policy, refund the excess of paid premium above the short rate premium for the time the Policy has been in force, calculated in accordance with the Short Rate Premium Table, subject to the retention of the minimum premium, if any. This Policy may be cancelled at any time by the Insurer mailing to the Insured at the Insured's address stated in the Declarations notice in writing of cancellation and refunding pro rata of the paid premium for the unexpired term. Delivery of such written notice by the Insurer shall be equivalent to mailing. Repayment of such unearned premium may be made by money order, postal note or cheque. The expression "Paid Premium" means the premium actually paid by the Insured to the Insurer or its agent and does not mean any premium or part thereof paid to the Insurer by an agent unless actually paid to the agent by the Insured.

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.

Authorized Representative.

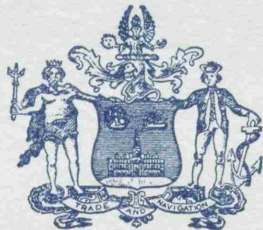
.....

MANAGER FOR CANADA.

J. B. Bitterny.

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.

September 27th, 1956.

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

Dear Miss Douglas:-

Further to your letter of September 17th,
The insurance coverage which you have with me is,
as follows:

	<u>Fire Ins.</u>	<u>Burg. Ins.</u>
Summer Cottage	\$4,500	---
Cottage - contents	1,400	---
Office - personal effects	1,000	---
Res. - personal effects (Ban Righ Hall)	1,000	\$1,000

Your burglary policy covers theft away from your residence, but does not include coverage at any other property owned by you. This is standard practice as burglary insurance covering a stated location must have a premium charge for each location. The theft away from premises only costs \$4.00 and that is intended to cover your personal effects when on trips.

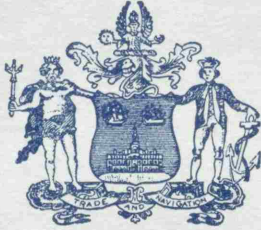
The above insurance costs your \$107.12 for three (3) years. May I suggest that instead of having four or five different policies coming due at various times, we replace these with one policy covering for the same amounts, as follows:

Summer cottage	\$4,500	fire insurance
Cottage - contents	1,400	combined fire and theft
Office - personal effects	1,000	" " " "
Residence - pers. effects	1,000	" " " "
Off Premises Theft	1,000	at both locations
Liability coverage	10,000	" " "

Cont'd.....

**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.

September 27th, 1956.

- 2 -

The cost for this coverage would be \$67.65 (see breakdown) for three (3) years after allowing pro-rata credit on existing insurance.

The total premium for three years	\$ 144.30
Credit for existing insurance	<u>69.13</u>
	\$ 75.17
Credit - 10% Discount	<u>7.52</u>
Leaving Net Charge.....	\$ 67.65

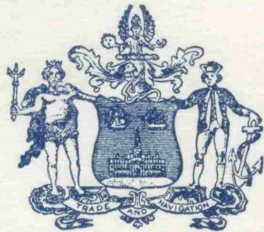
Although the gross three year rate is higher, the following coverages would be added:- Theft on the contents of your summer cottage and office and liability insurance at your summer cottage and residence. The liability policy covers your legal liability to the public and occasional employees in connection with the ownership of your cottage as well as your residence in Ban Righ Hall for the amount of \$10,000. Voluntary Medical Expense for injuries to guests up to the amount of \$250.00.

Would you please advise me if this recommendation meets with your approval.

Yours very truly,

AF/na

ROYAL EXCHANGE ASSURANCE



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

Phones: BUSINESS: HARBOUR 8191
RESIDENCES:
A. M. Fyfe DE. 0854
G. A. KEMP HU. 1-3809

ANDREW FYFE

INSURANCE BROKER

759 Victoria Square
MONTREAL 1, P.Q.

April 12th, 1957.

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

Dear Miss Douglas:-

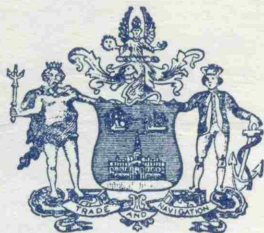
We have been very tardy in replying to your letter which you wrote to us last October, but unfortunately the file became mislaid and it only came to my attention today, consequently we have not made any progress with regard to combining your insurances under one policy.

It is your thought that you do not require liability insurance and we appreciate that the need for this may appear remote, however the 10% discount which you obtain when your insurance is combined, as suggested, is almost sufficient to pay the premium for this and should you ever become involved with a liability claim, you would find this insurance invaluable, because as you must know, one visit to a lawyer would cost you more than the three year premium. It is not possible to write a Composite Policy without including the liability feature.

With regard to the scope of the Householder's Policy. This insures up to the full amount of the policy for any perils covered and should you sustain a total loss by either fire or theft, the policy would be immediately and automatically reinstated for it's full amount without cost for the balance of the term, and we would like to have your instructions whether to change your policies at this time or not.

Cont'd...../2

ROYAL EXCHANGE ASSURANCE



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

Phones : BUSINESS : HARbour 8191
RESIDENCES :
A. M. Fyfe DE. 0854
G. A. KEMP HU. 1-3809

ANDREW FYFE

INSURANCE BROKER

759 Victoria Square
MONTREAL 1, P.Q.

April 12th, 1957.

- 2 -

The pressure of business has made it necessary for Mr. Fyfe to expand his office facilities and having recently retired, I am now assisting him with his business.

Yours very truly,

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

GAK/na

THREE YEAR RATES

Liability Limit	Principal Residence	Each Other Location	Each Permanent Inservant
\$10,000.	\$ 7.50	\$ 2.50	\$ 2.50
20,000.	9.38	3.13	3.13
30,000.	10.13	3.38	3.38
40,000.	10.50	3.50	3.50
50,000.	10.88	3.63	3.63
75,000.	11.25	3.75	3.75
100,000.	11.63	3.88	3.88

Duplex owned by Applicant: Charge as "Additional Location" for premises occupied by tenant.

MEDICAL PAYMENTS

For each \$100 over \$250 provided by Policy — \$1.00

VOLUNTARY COMPENSATION

Permanent Inservants — \$2.50 each
Occasional Servants — \$2.50 Flat Charge

Rates furnished on request for permanent out-servants, private chauffeurs, residences used for office, professional or studio purposes, and boats over 18 ft. in length. Occasional employees are covered for employers (legal) liability without charge.

VOLUNTARY PAYMENT FOR DAMAGE TO PROPERTY OF OTHERS:

\$250.00.....\$2.50



ROYAL EXCHANGE ASSURANCE

INCORPORATED BY ROYAL CHARTER A.D. 1720



Associated Companies:

CAR & GENERAL INSURANCE CORPORATION LIMITED
THE MOTOR UNION INSURANCE COMPANY LIMITED
THE LOCAL GOVERNMENT GUARANTEE SOCIETY LIMITED
NATIONAL PROVINCIAL INSURANCE CO. LIMITED
THE STATE ASSURANCE COMPANY LIMITED
UNITED BRITISH INSURANCE COMPANY LIMITED

•
HEAD OFFICE FOR CANADA:
759 VICTORIA SQUARE — MONTREAL, 1
BRANCHES

TORONTO — WINNIPEG — VANCOUVER
CALGARY — EDMONTON — LONDON
QUEBEC — SAINT JOHN — HALIFAX

•
AGENCY

HOW TO BUY PEACE OF MIND



FOR LESS THAN



PER DAY

Phones : Office : HArbour 8191
Residence : DExter 0854

Room 20
759 Victoria Square

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

Montreal, Apr. 30, 1957.

To **ANDREW FYFE** Dr.

INSURANCE BROKER

*Please write thanks for
letter AND*

PAID
26-2-57

WITH THANKS

\$84.07

May 10/57

ANDREW FYFE
INSURANCE BROKER

Per

H. Asbury

May 1, 1957

To R.E.A. Composite Dwlg. Policy C/P 17372

\$ 84.07

May new issue

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

Royal Exchange Assurance

INCORPORATED BY ROYAL CHARTER A.D. 1720

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

HEAD OFFICE FOR CANADA

759 VICTORIA SQUARE

MONTREAL 1

(Hereinafter called the Insurer)

IN CONSIDERATION OF THE CONDITIONS AND STIPULATIONS contained herein and in the Riders attached hereto and of the premium specified below, the Insurer

Does Insure..... MISS. A.V. DOUGLAS.....
(Hereinafter called the Insured)

From Noon May 1st 19 57 To Noon May 1st 19 60
Standard Time at the principal residence, to the extent provided by the Riders attached, subject to the limits of insurance applying.

The location and construction of residence premises owned, rented or occupied by the Insured are

Location 1. (Principal Residence) 110, University Avenue, KINGSTON, ONT.

Built of stone and roofed with 1st class.

Location 2. Little White Calf Island, St. Lawrence River, near Gananoque, "Askirk Lodge".

Built of stone and roofed with Metal.

Loss, if any, under Coverage A, subject to mortgage clause herein, payable as follows:

Location 1.

Location 2. ASSURED

Insurance is provided for only those coverages for which Riders are attached and specific limits of insurance or premiums are stated below.

COVERAGES	LOCATION 1		LOCATION 2		PREMIUM
	Limits of Insurance	Rate	Limits of Insurance	Rate	
A. BUILDINGS — RESIDENTIAL					
Fire and Limited Extended Coverage Perils Rider <u>AB</u>	\$		\$ <u>4,500.</u>	<u>1.20</u>	\$ <u>54.00</u>
Fire and Broad Extended Coverage Perils Rider	\$		\$		\$
Earthquake Extension Rider					\$
B. RESIDENCE CONTENTS					
Fire and Limited Extended Coverage Perils Rider	\$		\$		\$
Fire and Broad Extended Coverage Perils Rider	\$		\$		\$
Householder's Named Perils Rider <u>B2</u>	\$ <u>2,000.</u>	<u>1.50</u>	\$ <u>1,400.00</u>	<u>2.70</u>	\$ <u>67.80</u>
<u>OFF PREMISES THEFT</u> Personal Property Floater Rider	<u>1,000.</u>	<u>1.00</u>	\$		\$ <u>10.00</u>
Scheduled Property Rider		\$			\$
C. COMPREHENSIVE PERSONAL LIABILITY					
Bodily Injury, Property Damage and Medical Payments Rider <u>C1</u>	Limit Agreement A \$ <u>10,000.00</u> Each Occurrence		Limit Agreement B \$ <u>250.00</u> Each Person		\$ <u>10.00</u>
Residence Voluntary Compensation Rider <u>C2</u>	\$ <u>30.00</u>	Limits specified in Rider			\$ <u>2.50</u>
D. RESIDENCE GLASS					
Rider			Limits specified in Rider		\$

Total Premium - - - - - \$ 144.30

Credit for Existing Insurance - - \$ 50.89

TOTAL - - - - - \$ 93.41

Discount - - - - - \$ 9.34

Premium Payable - - - - - \$ 84.07

ANDREW FYFE

Andrew Fyfe

Authorized Representative.

Countersigned this 29th day of April 19 57

N.B. — If mortgagee(s) named in loss payable clause above, this policy, as to Coverage A is a certified copy only.

CONDITIONS APPLICABLE TO THE VARIOUS COVERAGES PROVIDED HEREIN

All of the Conditions hereinafter set forth under the titles Conditions of the Policy and Variations in Conditions shall apply with respect to Riders specifically covering FIRE & EXTENDED COVERAGE PERILS, and EARTHQUAKE; except that the Variations to Condition 10(b) shall not be considered as amending the Rider specifically covering Earthquake; and in addition, Conditions 1, 3, 4, 19, 20 and 23 only of these Conditions of the Policy and any relevant Variations in Conditions shall apply with respect to ALL OTHER RIDERS: except as the Conditions may be modified or supplemented by the Riders attached.

CONDITIONS OF THE POLICY

1. If any person insures his buildings or goods, and causes the same to be described otherwise than as they really are, to the prejudice of the Company, or misrepresents or omits to communicate any circumstance which is material to be made known to the Company, in order to enable it to judge of the risk it undertakes, such insurance shall be of no force with respect to the property in regard to which the misrepresentation or omission is made; but when the application is made out by the Company's agent, such application shall be deemed to be the act of the Company.

2. After application for insurance, it shall be presumed that any policy sent to the assured is intended to be in accordance with the terms of the application, unless the Company points out, in writing, the particulars wherein the policy differs from the application.

3. Any change in the use or condition of the property insured as defined by the policy, made without the consent of the insurer, and within the control or knowledge of the assured, and which increases the risk, shall void the policy, unless the change is promptly notified in writing to the Company or its local agent; and the Company, when so notified, may return the premium for the unexpired period and cancel the policy, or may demand in writing an additional premium, which the assured shall, if he desires the continuance of the policy, forthwith pay to the Company; and if he neglects to make such payment forthwith after receiving such demand, the policy shall be no longer in force.

4. The insurance is rendered void by the transfer of the interest in the object of it from the insured to a third person, unless such transfer is with the consent or privity of the insurer.

The foregoing rule does not apply in the case of rights acquired by succession or in that specified in clause b of this paragraph.

(a) The insured has a right to assign the policy with the thing insured, subject to the conditions therein contained.

(b) A transfer of interest by one to another of several partners or owners of undivided property who are jointly insured does not void the policy.

5. Where property insured is only partially damaged, no abandonment of the same will be allowed except with the consent of the Company or its agent, and, in case of removal of property to escape conflagration, the Company will contribute to the loss and expense attending such act of salvage proportionately to the respective interests of the Company or Companies and the assured.

6. Money, books of account, securities for money, and evidences of debt or title are not insured.

7. Plate, plate-glass, plated-ware, jewellery, paintings, sculptures, curiosities, scientific and musical instruments, patterns, plans, uncoined gold and silver, works of art, articles of vertu, frescoes, clocks, watches, trinkets and mirrors are not insured unless mentioned in the policy.

8. The Company is not liable for loss if there is any prior insurance in any other Company, unless the Company's assent thereto appears in the policy or is endorsed thereon, nor if any subsequent insurance is effected by any other Company, unless and until the Company assents thereto, or unless the Company does not dissent in writing within two weeks after receiving written notice of the intention or desire to effect the subsequent insurance, or does not dissent in writing after that time and before the subsequent or further insurance is effected.

9. In the event of any other insurance on the property herein described, having been assented to as aforesaid, then the Company shall, if such other insurance remains in force, on the happening of any loss or damage, be liable only for the payment of a rateable proportion of such loss or damage without reference to the dates of the different policies.

10. The Company is not liable for the losses following, that is to say:

(a) For the loss of property owned by any other person than the assured, unless the interest of the assured is stated in or upon the policy;

(b) For loss by fire caused by invasion, insurrection, riot, civil commotion, military or usurped power, earthquake or volcanic eruption;

(c) Where the insurance is upon buildings or their contents, for loss caused through the want of good and substantial brick or stone chimneys; or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels; or by stoves or stove-pipes being, to the knowledge of the assured, in an unsafe condition or improperly secured;

(d) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary;

(e) For loss or damage occurring to buildings or to their contents, while the buildings are being repaired by carpenters, joiners, plasterers or other workmen, and when loss or damage to such buildings or their contents is due to such carpenters, joiners, plasterers or other workmen, unless permission to execute such repairs has been previously granted in writing, signed by a duly authorized agent of the Company. But in dwelling houses fifteen days are allowed in each year for incidental repairs without such permission;

(f) For loss or damage occurring when petroleum, or rock-earth or coal-oil, camphene, gasoline, burning fluid, benzene, naphtha or any liquid products thereof, or any of their constituent parts (refined coal-oil for lighting purposes only, not exceeding five gallons in quantity, or lubricating oil not being crude petroleum or oil of less specific gravity than required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds of gunpowder, is or are stored or kept in the building insured or containing the property insured, unless permission is given in writing by the Company.

11. The Company shall make good: loss caused by the explosion of natural or coal gas, in a building not forming part of gas-works, and all other loss caused by fire resulting from an explosion, and all loss caused by lightning, even if it does not set fire.

12. Proof of loss must be made by the assured, although the loss be payable to a third person.

13. Every person entitled to make a claim under this policy shall observe the following directions:

(a) He shall forthwith after loss give notice in writing to the Company;

(b) He shall deliver, as soon after as practicable, as particular an account of the loss as the nature of the case permits;

(c) He shall also furnish therewith a sworn declaration establishing:

1. That the said account is just and true;

2. When and how the fire originated so far as declarant knows or believes;

3. That the fire was not caused through his wilful act or neglect, procurement, means or contrivance;

4. The amount of other insurances;

5. All liens, and incumbrances on the property insured;

6. The place where the property insured, if moveable, was deposited at the time of the fire.

(d) He shall, in support of his claim, if required and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers, and also copies of all his policies; and shall separate, as far as reasonably may be, the damaged from the undamaged goods, and exhibit for examination all that remains of the property which was covered by the policy;

(e) He shall produce, if required, a certificate under the hand of a magistrate, notary, commissioner for taking affidavits, or municipal clerk, residing in the vicinity in which the fire happened, and not concerned in the loss or related to the assured or sufferers, stating that he has examined the circumstances attending the fire, loss or damage alleged, that he is acquainted with the character and circumstances of the assured or claimant, and that he verily believes that the assured has, by misfortune and without fraud or evil practice, sustained loss and damage in respect of the property assured to the amount certified.

14. The above proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for.

15. Any fraud or false representation in relation to any of the above particulars, shall vitiate the claim.

16. If any difference arises as to the value of the property insured, of the property saved or the amount of the loss, such value and amount and the proportion thereof (if any) to be paid by the Company, 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 three persons, one to be chosen by the party assured and the other by the Company, and the third to be appointed by the two persons first chosen, or, on their failing to agree, then by a judge of the Superior Court sitting in the district wherein the loss has happened; and such reference shall be subject to the provisions of articles 1431 and following of the Code of Civil Procedure. The award shall, if the Company is in other respects liable, be conclusive as to the amount of the loss and proportion to be paid by the Company. 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.

17. The loss shall not be payable until sixty days after completion of the proofs of loss, unless otherwise provided for by the contract of insurance.

18. The Company, instead of making payment, may repair, rebuild or replace within a reasonable time, the property damaged or lost, giving notice of their intention within fifteen days after the receipt of the proofs herein required.

19. The insurance may be terminated by the Company, by giving notice to that effect, and, if on the cash plan, by tendering therewith a rateable proportion of the premium for the unexpired term, calculated from the termination of the notice. In the case of personal service of the notice, five days' notice, excluding Sunday, shall be sufficient. Notice may be given by any Company having an agency in the Province of Quebec, by registered letter addressed to the assured at his last post office address notified to the Company, and where no address has been notified, then to the post office of the agency from which the application was received, and, where such notice is by letter, then seven days from the arrival at any post office in the Province shall be deemed good notice. The policy shall cease after such tender and notice aforesaid, and at the expiration of the five or seven days as the case may be.

The insurance, if for cash, may also be terminated by the assured, by giving written notice to that effect to the Company or its authorized agent, in which case the Company may retain the customary short rate for the time the insurance has been in force, and shall pay to the assured the balance of the premium paid.

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

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

22. Every action or proceeding against the Company 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.

23. Any written notice to the Company for any purpose of the conditions of the policy, where the mode thereof is not expressly provided by law, may be by letter delivered at the head office of the Company in the Province of Quebec, or by registered letter addressed to the Company, its manager or agent, at such head office, or by such written notice given in any other manner to an authorized agent of the Company.

VARIATIONS IN CONDITIONS:

Insofar as Riders specifically covering FIRE & EXTENDED COVERAGE PERILS and EARTHQUAKE are concerned, this policy is issued on the above Conditions with the following Variations and Additions:

The following clause is added both as a new condition and as a variation of condition 11.

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.

The following clause is added both as a new condition and as a variation of condition 9, and shall not apply to the insurance unless it is stated on the face of the policy or on the wording attached that the insurance is subject thereto.

CO-INSURANCE CLAUSE — 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 the proportion stated in the policy of the actual cash value thereof, and that, failing so to do, the insured shall be a coinsurer to the extent of an amount sufficient to make the aggregate insurance equal to that proportion 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 subdivision (if any) of the sum insured shall be deemed to be an item.

Condition 10(b) is amended as follows:

It is understood and agreed that Condition 10(b) insofar as it pertains to Earthquake or Volcanic eruption is hereby waived and shall be of no effect. The following clause is added as a new condition:

Unless permission is given by the policy or endorsed thereon, the insurer shall not be liable for loss or damage occurring; 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.

These variations are made by virtue of the Quebec Insurance Act and shall have effect in so far as, by the Court or Judge before whom a question is tried relating thereto they shall be held to be just and reasonable requirements on the part of the Company.

**BUILDINGS - RESIDENTIAL
and
RESIDENCE CONTENTS
FIRE AND EXTENDED COVERAGE PERILS**

Attached to and forming part of this Policy.

Section 1.—AMOUNT AND PERILS INSURED:

The Insurer agrees to indemnify the Insured as to each item separately and as to each location separately, to an amount not exceeding the applicable limit of insurance stated in the Coverage against direct loss or damage caused by FIRE or by the applicable EXTENDED COVERAGE PERILS as defined or limited in Section 3 of this Rider (the amount of such loss or damage to be estimated according to the actual cash value of the property at the time of loss or damage).

Section 2.—PROPERTY COVERED:

(a) Item (i)—If specific limits of insurance or premiums are stated on the face of this policy under Coverage A—BUILDINGS, RESIDENTIAL—for FIRE AND LIMITED EXTENDED COVERAGE PERILS, or for FIRE AND BROAD EXTENDED COVERAGE PERILS, only: this rider covers to such limit(s) the Building(s) as herein defined while occupied only as a private dwelling, situated on the premises at the location(s) stated.

Item (ii)—If specific limits of insurance or premiums are stated on the face of this policy under Coverage B—RESIDENCE CONTENTS—for FIRE AND LIMITED EXTENDED COVERAGE PERILS, or for FIRE AND BROAD EXTENDED COVERAGE PERILS, only: this rider covers to such limit(s) Household Furniture as herein defined while on the premises at the location(s) stated (but see the "Extensions of Coverage" provisions).

(b) DEFINITIONS RELATIVE TO ITEMS (i) and (ii) above

Item (i)—"Building" shall include its additions attached thereto and forming part thereof as they now are or may hereafter be erected, building fixtures and fittings, frescoes, plate glass, fences, walks, flag poles, pergolas, garden improvements and decorations (excluding trees, lawns, plants and shrubs) all anywhere on said premises.

If the building is under construction this insurance shall be held to cover materials on the premises which would form part of the building when completed.

Item (ii)—"Household Furniture" shall include 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 and shrubs 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.

(c) PERMISSION GRANTED

- (i) For other insurance; but other insurance covering Household Furniture insured under this Rider is not permitted except existing insurance for which credit is given in this policy or insurance against perils not covered by this Rider.
- (ii) To complete construction.
- (iii) To make alterations, additions and repairs without limit of time.
- (iv) To be or become vacant or unoccupied without limit of time, if the property is under public fire protection, or is a seasonal dwelling. This permission shall not modify or affect any limitation as to vacancy or non-occupancy in any Extended Coverage forming part of this policy.
- (v) To keep and use coal oil, fuel oil or liquefied petroleum gas.
- (vi) To keep automobiles, but not exceeding 2 gallons in all of gasoline, benzine, or naphtha in addition to that contained in the tanks of power equipment and vehicles.

(d) OPTIONAL SETTLEMENT CLAUSE

In the event of loss or damage to building(s), at the option of the Insured, the Insurer agrees to make settlement on the basis of the cost of repairs to or the replacement cost of the building(s) (whichever is the less) with material of like kind and quality without deduction for depreciation subject to the following:

- 1. In the event of there being other insurance permitted by this policy and such other insurance is written subject to this "Optional Settlement Clause" in identical terms.
- 2. That replacement must be on the same site.
- 3. That repair or replacement must be executed with due diligence and dispatch.

And in the event of the Insured exercising this option:

- 1. The Insurer shall not be liable for any increased cost of repair or replacement arising out of an order of any civil authority nor,
- 2. Shall the Insurer's liability exceed:
 - (a) the amount of the actual expenditure for repair or replacement or,
 - (b) the amount of insurance applicable to such building(s) or,
 - (c) the rateable proportion that the amount of insurance bears to 80% of the replacement cost of the building(s) determined on the basis set out above,whichever is the least.

If the rider covers two or more buildings this "Optional Settlement Clause" shall apply separately to each building.

(e) EXTENSIONS OF COVERAGE

(i) The insurance under Section 2 (a) Item (i) 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 (a) and (b):—

OUTBUILDINGS (a) On the building of any outbuildings belonging to and used in connection with an insured dwelling on the premises, at the location(s) stated.

*The following Extension of Coverage (marked *) shall not apply with respect to the Building of any seasonal dwelling:

* **RENTAL INCOME OR RENTAL VALUE.** (b) On rental income (or if occupied by the owner the rental value) of building(s) insured hereunder (other than seasonal dwellings) unfurnished. The Insurer shall only be liable where the building(s) become untenable as a direct result of the perils insured against and for not exceeding the Insured's actual and unavoidable loss in respect to rental income (or rental value) during such period as would be required with due diligence and dispatch to reinstate the property.

(ii) The Insurance under Section 2 (a) Item (ii) 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):—

GUESTS' AND SERVANTS' PROPERTY. (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.

*The following Extension(s) of Coverage (marked *) shall not apply with respect to the Household Furniture of any seasonal dwelling:

* **PROPERTY TEMPORARILY REMOVED.** (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 premises at which Household Furniture is insured hereunder (other than seasonal dwellings) to any other location in Canada, or the Continental United States of America, 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.

* **ADDITIONAL LIVING EXPENSES.** (c) Additional living or hotel expenses over and above the rental value of building(s) at which Household Furniture is insured hereunder (other than seasonal dwellings) unfurnished, and which are incurred in maintaining as far as practicable the normal conduct of Insured's household if said building(s) be rendered uninhabitable as a direct result of the perils insured against, together with moving expense, if necessary, of household furniture and personal effects, and during such period only as would be required with due diligence and dispatch to reinstate the property.

- (iii) **ELECTRICAL APPARATUS:**—This rider 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 Insurer 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 Insurer 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.

Section 3.—EXTENDED COVERAGE PERILS—LIMITED AND BROAD FORMS:

(a) **GENERAL CONDITIONS**

- (i) This rider provides Extended Coverage in accordance with whichever of the following Extended Coverage forms is made applicable through specific limits of insurance or premiums being stated in the face of the policy in the corresponding section of the Coverage under A—Buildings, residential, or B—Residence Contents.
- (ii) 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 hereafter.
- (iii) This Insurer shall not be liable for more than the proportion of any loss or damage covered by the Extended Coverage which the amount of insurance under this Rider bears to the total amount of Fire Insurance, irrespective of whether such other Fire Insurance is subject to an Extended Coverage Endorsement.

(b) **EXTENDED COVERAGE PERILS—LIMITED FORM
(Buildings and Contents)**

1. Subject to the preceding General Conditions of the Extended Coverage Perils—Limited and Broad Forms, the insurance provided by each item of this rider 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, 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 fireplace.

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 Rider 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:

- (a) 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.
- (b) To trees, lawns, plants and shrubs.
- (c) 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 Rider is excluded.

(c) *

**EXTENDED COVERAGE PERILS—BROAD FORM
SEE THE PRECEDING GENERAL CONDITIONS AS TO WHEN APPLICABLE
(Buildings and Contents but excluding (a) Dwellings containing more than six families, and
(b) Seasonal Dwellings)**

1. Subject to the preceding General Conditions of the Extended Coverage Perils—Limited and Broad Forms, the insurance provided by each item of this rider is hereby extended to include loss or damage caused directly by the after-noted perils, all as hereinafter defined or limited; but this extension does not apply to: (a) dwellings containing more than six families; (b) seasonal dwellings.

2. **COLLAPSE,** meaning thereby only the collapse of foundations, walls, floors, or roof, or **LANDSLIDE:** There shall in no event be any liability hereunder in respect to loss or damage:

- (a) Caused by tidal wave, high water, overflow, flood, water-borne objects, waves, ice, or land subsidence, irrespective of the cause.
- (b) To outdoor equipment, fences, driveways, walks or retaining walls and bulkheads not constituting part of a building.
- (c) Caused by earthquake.

3. **EXPLOSION.**

4. **FALLING OBJECTS:** Restricted to objects, other than aircraft, striking the exterior of a building but excluding any loss or damage to outdoor equipment, fences, driveways, walks or retaining walls and bulkheads not constituting part of a building.

5. **GLASS BREAKAGE:** Meaning thereby loss or damage to glass constituting part of a building, including glass in storm doors and storm windows, but excluding any loss or damage while a building is in course of construction or is vacant beyond a period of 30 consecutive days, irrespective of any permit elsewhere in this policy.

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

6. **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.

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

8. **MALICIOUS DAMAGE:** But excluding any loss or damage while a building is vacant beyond a period of 30 consecutive days, irrespective of any permit elsewhere in this policy. A building in course of construction shall not be deemed vacant.

9. **RIOT.**

10. **RUPTURE OR FREEZING OF STEAM OR HOT WATER HEATING SYSTEMS, PLUMBING AND AIR CONDITIONING SYSTEMS:** Meaning thereby the sudden and accidental tearing asunder, cracking, burning or bulging caused by pressure of water, steam or ice therein or by a deficiency of water or steam therein, but excluding any loss or damage while a building is vacant or unoccupied, irrespective of any permit elsewhere in this policy, unless the Insured had exercised due diligence with respect to maintaining heat in the building or unless the systems had been drained and the water supply shut off during such vacancy or unoccupancy.

There shall in no event be any liability hereunder in respect to loss or damage due to rust or corrosion.

11. **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 fireplace.

12. **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, and the melting of ice or snow on the exterior of the roof.

There shall be no liability in the case of buildings that at the time of 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, nor for loss or damage to contents of buildings due to Theft, Burglary or Robbery.

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

- (a) To the interior of a building or its contents unless damage occurs concurrently with and results from an aperture caused by windstorm or hail.

HOUSEHOLDER'S NAMED PERILS OFF PREMISES THEFT ENDORSEMENT

In consideration of an additional premium of \$ ~~1,000.00~~ INCLUDED Sub-section 4 of Section C of the Householder's Named Perils Rider is hereby deleted and this rider is extended to cover property as described in Section A (but excluding watercraft, the equipment, furnishings and appurtenances thereof, and outboard motors) in the amount of \$ 1,000.00 while temporarily removed from the residence premises described in this Policy against direct loss or damage caused by theft or attempt thereof, subject to all the provisions, limitations, exclusions and conditions of the rider.

The insurance provided by this endorsement does not cover:

- (a) on any seasonal dwelling premises owned by the Insured nor on any other dwelling premises occupied by the Insured nor in a storage warehouse;
- (b) property while in or on any automobile or trailer, unless the loss be the result of forcible entry (of which there must be visible evidence) into a fully enclosed body or luggage compartment, the doors and windows of which have been locked but this exclusion shall not apply where the property is in the custody of a common carrier;
- (c) loss of property while in the custody of any bailee except by theft through breaking and entering of the premises of such bailee or by robbery.

EXCEPT AS OTHERWISE PROVIDED IN THIS ENDORSEMENT ALL THE TERMS AND CONDITIONS OF THE POLICY SHALL HAVE FULL FORCE AND EFFECT.

Premises, against direct loss or damage by the following perils:

1. fire, collapse, explosion, falling objects, impact by aircraft or vehicles, lightnings, malicious damage, riot, smoke, water, windstorm and hail;
2. robbery;
3. collision, upset, overturn, derailment, stranding or sinking of an automobile, or any conveyance of common carriage by land, water or air in which the insured property is being carried;
4. (a) theft of entire trunks, travelling bags or other shipping packages with their contents from rooms temporarily occupied by the Insured for residence purposes, or when checked by any hotel, boarding house, or public passenger automobile after the unlawful breaking and entering thereof;

The insurance provided by this Section C 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.

SECTION D — Optional Extensions

1. At the option of the Insured not exceeding \$100.00 of the insurance provided by Section A only may be applied to cover theft from the entrances, porches, garages, stables or outbuildings of the principal residence premises, or from any portion of a building on the premises not occupied exclusively by the Insured for living quarters.
2. At the option of the Insured with respect to each residence premises described in this Policy ten per cent (10%) of the amount of insurance provided at such premises may be applied to cover property of non-paying guests and domestic servants of the Insured on such residence premises.
3. At the option of the Insured ten per cent (10%) of the insurance provided by Section A only may be applied to cover additional living and hotel expenses over and above the rental value of the principal residence unfurnished, incurred in maintaining as far as possible, the normal conduct of the Insured's household, if such principal residence is rendered uninhabitable as a direct result of the perils set forth in Section A, but during such period only as would be required with due diligence and despatch to reinstate such residence.
4. Subject to the limitations of liability contained in Items 1 and 2 under the heading "Limitations", at the option of the Insured the amount of insurance provided by Section A may be applied to cover contents of safe deposit boxes in a vault in a bank, trust or safe deposit company situate in Canada against loss by theft.
5. At the option of the Insured
 - (a) not exceeding \$500.00 of the insurance provided by Section A may be applied to cover damage (except by fire or smoke) to any building or portion thereof on the principal residence premises which is occupied exclusively by the Insured for living quarters, directly caused by theft or attempted theft of property covered by this rider;
 - (b) not exceeding \$500.00 of the insurance provided by Section B (if any) may be applied to cover damage (except by fire or smoke) to the residence buildings at Location 2, directly caused by Burglary or attempted burglary of property covered by this rider.

DEFINITIONS

"Insured" as used herein shall include the named Insured and members of the Insured's family of the same household.

"Burglary" as used herein shall mean theft following forcible entry of a building on which there are visible marks by tools or explosives at place of such entry.

"Robbery" as used herein shall mean theft accompanied by violence or threats of violence to any person, used to extort the property stolen, or to prevent or overcome resistance to its being stolen.

"Collapse" as used herein shall mean only the collapse of foundations, walls, floors, or roof. There shall in no event be any liability hereunder in respect to loss or damage:

- (a) Caused by tidal wave, high water, overflow, flood, water-borne objects, waves, ice or land subsidence, irrespective of the cause;
- (b) To outdoor equipment;
- (c) Caused by earthquake.

"Falling Objects" as used herein shall mean objects, other than aircraft, striking the exterior of a building but excluding any loss or damage to outdoor equipment.

"Smoke" as used herein 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 fireplace.

"Water" as used in Section A and Section C1 hereof 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 watermains and melting of ice or snow on the exterior of the roof; and as used in Section B hereof 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 watermains.

"Windstorm and Hail" as used herein shall not include loss or damage

- (a) to contents of a building unless damage occurs concurrently with and results from an aperture caused by windstorm or hail;
- (b) caused by tidal wave, high water, overflow, flood, water-borne objects, waves, ice or land subsidence, irrespective of the cause;
- (c) to property insured under Section B, due to snowload or iceload, irrespective of the cause.

AUGUST 56

GENERAL PROVISION

Losses (Applying to all coverages): Any loss hereunder shall not reduce the amount of this policy.

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS TOGETHER WITH SUCH OTHER PROVISIONS, AGREEMENTS OR CONDITIONS AS MAY BE ENDORSED HEREOF OR ADDED HERETO.

In Witness Whereof, the ROYAL EXCHANGE ASSURANCE, has caused this Policy to be signed by its Manager for Canada, but the same shall not be binding upon the Insurer until countersigned by a duly authorized Representative of the Insurer.

J. B. Battersby

Manager for Canada.

10. 1960

No. of Weeks

* (iii) Any other Finger	
(a) at or above the second phalangeal joint.....	15
(b) at or above the third phalangeal joint.....	8
(c) below the third phalangeal joint, involving a portion of the third phalange.....	5

NOTE:—For a combination of two or more of the incapacities marked with a * the total amount payable under this division shall not exceed eighty (80) times the weekly indemnity.

DIVISION B

1. Leg	
(a) at or above knee.....	100
(b) below knee.....	75
2. Foot at ankle.....	75
3.* (i) Great Toe	
(a) at or above the second phalangeal joint.....	15
(b) below the second phalangeal joint, involving a portion of the second phalange.....	8
* (ii) Any other Toe	
(a) at or above the second phalangeal joint.....	10
(b) at or above the third phalangeal joint.....	5
(c) below the third phalangeal joint, involving a portion of the third phalange.....	3

NOTE:—For a combination of two or more of the incapacities marked with a * the total amount payable under this division shall not exceed thirty-five (35) times the weekly indemnity.

CONDITIONS APPLYING TO CERTAIN RIDERS

Conditions 1 to 14 (inclusive) hereunder, except as they may be modified or supplemented by the Riders attached, shall apply with respect to all Riders attached hereto EXCEPT as to Riders specifically covering Fire & Extended Coverage Perils; Earthquake; Liability for Bodily Injury, Property Damage, and Medical Payments; or Residence Voluntary Compensation.

Whenever the word "Policy" is used in Conditions 1 to 14 (inclusive) hereunder, it shall be held to apply with reference only to Riders other than those specifically excluded above.

1. 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.
2. 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 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.
3. 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.
4. Unless otherwise provided in rider(s) 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.
5. 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.
6. Except as to jewellery, watches and furs this Policy shall not attach, or shall cease to attach, as the case may be as to any property in respect to which there is any other insurance taken by and in the name of any person whose property is covered under the policy, which would attach if this Policy had not been effected. As to jewellery, watches and furs not specifically insured by schedule hereunder, this Policy shall apply only as excess insurance over and above any other insurance taken by or in the name of any person whose property is covered by this Policy, which would attach had this Policy not been effected.
7. 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.
8. 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 of 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.
9. 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.
10. It shall be the duty of the Insured (1) in the event of the destruction of or damage to any property insured hereunder to take all reasonable steps to prevent further damage to any such property so damaged and to prevent damage to other property insured hereunder; and (2) in the event of the loss of any property insured hereunder to take all reasonable steps in and about the recovery of such property. The Insurer will contribute pro rata towards any reasonable and proper expenses in connection with the foregoing according to the respective interests of the parties. Without the consent in writing of the Insurer there can be no abandonment to it of any property and no action by the Insurer endeavouring to preserve or salvage any property shall be considered as an acceptance of abandonment nor shall any act of the Insured in taking any steps to prevent further damage or to recover property be construed a waiver of abandonment.
11. 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.
12. 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.
13. This Policy does not insure against loss or damage caused by:
 - (i) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval, or air force; or (b) by military, naval or air forces; or (c) by an agent of any such government, power, authority or forces;
 - (ii) any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
 - (iii) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or Customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.
14. It is expressly agreed that upon payment of any claim 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 or damage and will use all proper and reasonable means to recover the same.

GENERAL PROVISION

Losses (Applying to all coverages): Any loss hereunder shall not reduce the amount of this policy.

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS 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 the same shall not be binding upon the Insurer until countersigned by a duly authorized Representative of the Insurer.

Ed. Bittery

Manager for Canada.

To 1960

Residence Voluntary Compensation Rider	C2	\$30.00	Limits specified in Rider	\$ 10.00
D. RESIDENCE GLASS Rider			Limits specified in Rider	\$ 2.50
Total Premium				\$ 144.30
Credit for Existing Insurance				\$ 50.89
TOTAL				\$ 93.41
Discount				\$ 9.34
Premium Payable				\$ 84.07

ANDREW EYFE

Andrew Eyfe

Countersigned this 29th day of April 1957. Authorized Representative.

N.B. — If mortgage(s) named in loss payable clause above, this policy, as to Coverage A is a certified copy only.

CANCELLATION OF POLICY

Date of Cancellation.....
 Date of Policy.....
 Time in Force.....

Agency.....19.....

Received of the ROYAL EXCHANGE ASSURANCE

the sum of.....Dollars

being return premium in consideration of which this Policy is hereby cancelled and surrendered.

.....Insured

DAY	MONTH	YEAR

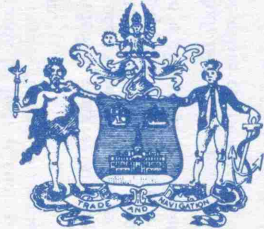
Whole Premium - - - \$
 Premium Earned - - - \$
 Rebate - - - - - \$

Please state whether PRO RATA or SHORT RATE and why:

COMPOSITE DWELLING POLICY

POLICY No. C/P 1- 7372

ROYAL EXCHANGE ASSURANCE



A.D. 1720.

Head Office for Canada:
 759 VICTORIA SQUARE, MONTREAL

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

ISSUED TO

Name MISS. A.V. DOUGLAS,
 110, University Avenue,
 KINGSTON, ONT.

Expires May 1st 19 60

Total Premium \$ 84.07

PHONES | OFFICE HA: 8191 - BE: 8070
 | RESIDENCE DEXTER 0854

ANDREW FYFE
 INSURANCE BROKER

C.S.L. BUILDING
 400 CRAIG ST. W. MONTREAL

PLEASE READ YOUR POLICY

QUEBEC

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

Room 20
759 Victoria Square

Miss A. V. Douglas,
209 Stuart Street,
Apt. 2,
Kingston, Ont.

Montreal I., May 6, 1960.

To May 1 1963

To **ANDREW FYFE** Dr.
INSURANCE BROKER

PAID
MAY 9 1960
164.34 N. Osberg
W. H. Shanks

2M-12-58

May 1, 1960

To R.E.A. Composite Dwlg. Policy C/P 1-12202
(building, contents and liability)

\$ 164.34

+ 15^c Groch

May renewal...

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

164.49

1960

1960

1960



ROYAL EXCHANGE-
ATLAS GROUP

ANDREW FYFE

INSURANCE BROKER

759 Victoria Square
MONTREAL 1, P.Q.

BUSINESS :

Victor 5-8191
Victor 4-8070

RESIDENCES :

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

September 22nd, 1961.

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

Dear Miss Douglas:-

We have pleasure in enclosing an endorsement to be attached to your Royal Exchange Composite Dwelling Policy No. C/P 1-12202 (expiring May 1st, 1963), transferring the insurance coverage at Stuart Street to your new residence address, as noted above, effective the 9th day of September, 1961. There is no charge for this amendment.

Trusting you will find the enclosed satisfactory, we are,

Yours very truly,

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

GAK/na
Encl.

—REPRESENTING—

ROYAL EXCHANGE ASSURANCE



The Manufacturers Life Insurance Company

HEAD OFFICE: TORONTO, CANADA

CERTIFIES that it will pay benefits in accordance with the following particulars:

ANNUITANT	GROUP POLICY NUMBER	CERTIFICATE NUMBER
A. VIBERT DOUGLAS	GA 8658-00-7	8

POLICYHOLDER
QUEEN'S UNIVERSITY

AMOUNT OF EACH ANNUITY PAYMENT	FREQUENCY OF PAYMENTS	DATE FIRST PAYMENT DUE
\$23.25	MONTHLY	SEPTEMBER 30, 1969

CURRENCY. All amounts payable by the Insurance Company will be payable in the lawful currency of Canada.

ANNUITY PAYMENTS. Annuity payments will be payable during the Annuitant's lifetime. The last payment will be that falling due immediately preceding the date of the Annuitant's death. Payments falling due during the Annuitant's lifetime will be payable to the Annuitant.

INFORMATION AND PROOFS. The Insurance Company has the right to require information and proofs as to any matters which relate to its obligations under the policy.

GENERAL. The benefits with respect to the Annuitant are governed by and subject to the provisions and conditions of the policy, which alone constitutes the agreement under which payments are made. Some of the provisions which affect the Annuitant's coverage are described on this certificate.

This certificate replaces any previous certificate(s) bearing the same certificate number.

Dated SEPTEMBER 26, 1969

RETIRED LIFE CERTIFICATE

dm
.....

THIS IS A VALUABLE DOCUMENT AND SHOULD BE CAREFULLY PRESERVED