



Septa Rose Esq  
East Granville  
Mass



Register A, Page 122,  
No. 54,673.

**WASHINGTON COUNTY**



**MUTUAL INSURANCE CO.**

*Septa Rose -*

<b>Amount Insured</b> . . . . \$	<i>8651</i>
<b>Survey</b> . . . . \$1 00	<b>Premium Note</b> \$ <i>816 51</i>
<b>Policy</b> . . . . 50	<b>Cash Premium</b> \$ <i>2,88</i>

**Insurance for Five Years.**

Ending *15 May* 18*54*

Granville, N. Y. ....

*Alfred S. Gillett*  
*Agent*  
*Chicago, Meigs*





**THE WASHINGTON COUNTY  
MUTUAL INSURANCE COMPANY.**

**GRANVILLE, N. Y.**

No. 54.698.



# THE WASHINGTON COUNTY MUTUAL INSURANCE COMPANY.

GRANVILLE, N. Y.

No. 54.673.

By this Policy of Insurance, and for and in consideration of Two & 88-  $\frac{100}{100}$  Dollars, and of the **PREMIUM**

**NOTE** of Eight & 05-  $\frac{100}{100}$  Dollars, by the said Company received, **DO INSURE** Septa Rose -

of East Granville in the County of Hampden and State of Mass - against **Loss or Damage by Fire.** to the amount of

Application and Survey No. 54.673 Eight Hundred & Sixty five Dollars on the following property, as described in **Viz. -**

<u>On his Dwelling House -</u>	<u>\$400</u>
<u>Household furniture therein</u>	<u>100-</u>
<u>Barn &amp; Shed adj. No 1.</u>	<u>266.</u>
<u>Barn &amp; Shed adj. No 2</u>	<u>66</u>
<u>Horse Barn -</u>	<u>33.</u>

And the said Company do hereby Promise and Agree, to and with the said Insured, to make good unto him his executors, administrators and assigns, all such loss or damage, not exceeding in amount the sum Insured, as shall happen by fire to the property as above specified, during the term of Five years from the Fifteenth day of May - one thousand eight hundred and forty - five at 12 o'clock at noon, unto the Fifteenth day of May - one thousand eight hundred and forty five at 12 o'clock at noon; the



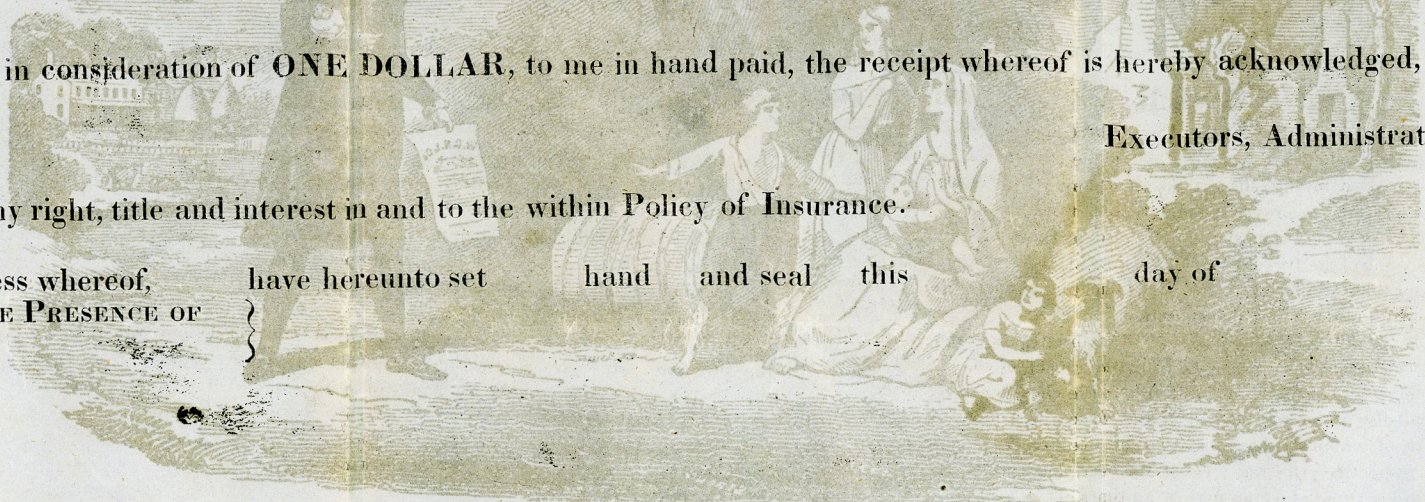
And the said Company do hereby Promise and Agree, to and with the said Insured, to make good unto *him* his executors, administrators and assigns, all such loss or damage, not exceeding in amount the sum Insured, as shall happen by fire to the property as above specified, during the term of *Five Years* from the *Fifteenth* day of *May* one thousand eight hundred and forty-*seven* at 12 o'clock at noon, unto the *Fifteenth* day of *May* one thousand eight hundred and *Forty Seven* at 12 o'clock at noon; the said loss or damage to be estimated according to the true or actual value of said property, at the time the same shall happen; and to be paid within four months after due notice and proof thereof, made by the Insured, in conformity to the By-Laws and conditions annexed to this Policy; PROVIDED, always and it is hereby declared, That this Company shall not be liable to make good any loss or damage by fire, which may happen or take place by means of any invasion, insurrection, or of any military or usurped power. AND PROVIDED FURTHER, That in case the Insured shall have already any other Insurance against loss by fire, on the property hereby Insured, not notified to this corporation, according to the annexed conditions, then this Insurance shall be void and of no effect. And if the said Insured, or *his* assigns, shall hereafter make any other Insurance on the same property, and shall not with all reasonable diligence give notice thereof to the Secretary, and have the same endorsed on this instrument or otherwise acknowledged by the Corporation in writing, this Policy shall cease and be of no further effect. And in all cases of other Insurance upon the property hereby Insured, whether prior or subsequent to the date of this Policy, in case of loss or damage by fire, the Insured shall not be entitled to demand or recover on this Policy any greater portion of the loss or damage sustained, than the amount hereby Insured shall bear to the whole amount insured on the said property. AND IT IS FURTHER AGREED, That in case the above mentioned premises shall at any time, after the making and during the time this Policy would otherwise continue in force, be so altered, or be appropriated, applied or used, to or for the purpose of carrying on or exercising therein any trade, business or vocation, which according to the By-Laws and conditions, class of hazards, or rates hereto annexed, would increase the hazard, unless it be by the consent and agreement in writing of this Corporation, added to or endorsed upon this Policy; then and from thenceforth so long as the same shall be so appropriated, applied or used, this Policy shall cease and be of no force or effect. AND IT IS ALSO AGREED, That this Insurance is not to apply or cover any books of account, written securities, deeds or other evidences of title to lands, nor to bonds, bills, notes or other evidences of debt, nor to money or bullion, nor to jewels, plate, plated ware, medals, pictures, family paintings, sculpture, statuary or musical instruments, unless the same are particularly mentioned in this Policy. AND IT IS ALSO AGREED, That this Policy is made and accepted, subject to and in reference to the terms, By-Laws and conditions hereunto annexed, which are to be used and resorted to, to explain or ascertain the rights and obligations of the parties hereto in all cases not herein otherwise provided for.

THE INTEREST OF THE INSURED IN THIS POLICY IS NOT ASSIGNABLE, unless the assignee, before any loss happens, shall give notice in writing of the assignment, in pursuance of the By-Laws of this Company, and have the same endorsed on or annexed to this Policy.

*Wm. P. ...*  
Secretary.

*Nathan ...* President.





For and in consideration of **ONE DOLLAR**, to me in hand paid, the receipt whereof is hereby acknowledged, do  
assign to \_\_\_\_\_ **Executors, Administrators and**  
**Assigns, all my right, title and interest in and to the within Policy of Insurance.**

In witness whereof, \_\_\_\_\_ have hereunto set \_\_\_\_\_ hand and seal this \_\_\_\_\_ day of \_\_\_\_\_ 18  
**IN THE PRESENCE OF** }

*Office of the Washington County Mutual Insurance Company, }*  
**GRANVILLE, 18** }

**THE ASSIGNEE** \_\_\_\_\_ having given  
a *Note* corresponding in form and amount to the original Premium Note, and having paid fifty cents, recording fee, the  
consent of the Company in consideration thereof, is hereby given to the above Assignment.

*Approved and entered of Record,* \_\_\_\_\_ }  
this \_\_\_\_\_ day of \_\_\_\_\_ 18 \_\_\_\_\_ }

**Secretary.**

**Director.**

*Handwritten signatures and notes are visible at the bottom of the page, including a signature that appears to be 'J. C. ...' and some illegible scribbles.*



# WASHINGTON CO. MUTUAL INSURANCE COMPANY.

## BY-LAWS.

### Article I.

SEC. 1. The annual election of Directors of this Company on the first Monday of October, shall be held at one o'clock, P. M., at the office of the Secretary, which is hereby declared to be the office of the Company. Notice of which may be given by the Secretary, as provided for in section third of the act of incorporation; and, in case an election shall not be had, as required therein, it shall be lawful for any one of the Directors to give notice of an election of Directors, by publication, for thirty days prior to the time of holding said election, as provided for in section fifth of the act of incorporation.

SEC. 2. The Directors shall immediately after an election, proceed to elect a President, Vice President, Secretary and Treasurer, each of whom shall hold their respective offices for one year, and until others are chosen in their places. Said Directors shall also at the said time, choose an Executive Committee, consisting of five Directors, of whom the President shall be one. Said committee shall hold their offices respectively for the term of one year, and until others are chosen in their places—any three of whom may at all times act.

SEC. 3. It shall be the duty of the President to preside at all the meetings of the board of Directors, or executive committee, sign all policies of insurance, draw orders on the treasurer for all sums audited by the board of directors, or executive committee, and exercise a general superintendence over the affairs of the Company; and in his absence the Vice President shall possess the same powers as the President of the board and of the executive committee.

SEC. 4. It shall be the duty of the Secretary to keep a record of the proceedings of the board of directors and executive committee, to preserve the premium notes, applications for insurance, and all other writings coming into his hands, necessary to be preserved; to keep a record of all policies of insurance transfers, alterations and surrenders; to answer all communications on the business of the Company, to receive the advance premiums, and pay the same to the treasurer; to countersign all orders drawn on the treasurer by the president; to keep all accounts between the company and its agents and officers; to report to the directors quarterly the amount due to the company from its agents; the amount collected by him during the quarter, and the amount drawn on the treasurer during the quarters; and to perform all other duties pertaining to the office of Secretary.

SEC. 5. It shall be the duty of the Treasurer to receive and keep all moneys belonging to the company, as soon as collected; to pay all orders drawn on him by the president countersigned by the Secretary; to make and file with the Secretary quarterly, a report of the state of the treasury; the amount received by him, and from whom; the amount paid out, and by what authority, during the last quarter; and before entering upon the duties of his office he shall give bond in the penal sum of five thousand dollars, conditioned for the faithful performance of his duty as such treasurer, with sureties to be approved by a majority of the board of directors.

SEC. 6. It shall be the duty of the Executive Committee to determine upon, and to audit all accounts presented against the company for payment, and generally to transact all business of the company in the absence of the board of directors, not inconsistent with the by-laws.

years 30 per cent;—and the cash premium shall in no case be less than two dollars in addition to the one dollar and fifty cents for survey and policy.

SEC. 6. Application for insurance or for any change in the Policy of Insurance in all cases may be passed upon and approved or rejected by two Directors.

SEC. 7. If insurance be wanted on more than one building in the same policy, the amount in each must be named; also the amount on furniture, goods, grain, &c., must be separately named.

SEC. 8. In all cases of application for insurance in this company, the applicant shall state the value of the property and the amount of incumbrance thereon in the application.

SEC. 9. In all cases where the policy is to be assigned the assignee must sign the premium note—give a new note, or give security for the payment of the same. The assignment should be made out on the back of the Policy and sent to the Secretary, or a true copy thereof with fifty cents recording fees, to be approved by a Director, and recorded on the record of the Policy assigned.

[Form of Premium Note.]

§ \_\_\_\_\_ For Value Received, in Policy No. \_\_\_\_\_  
dated the \_\_\_\_\_ day of \_\_\_\_\_ 184 \_\_\_\_\_ issued by the Washington County  
Mutual Insurance Company, \_\_\_\_\_ promise to pay the said Company the sum  
of \_\_\_\_\_ in such portions, and at such time or times, as the Directors  
of said Company may agreeably to their act of Incorporation, require.  
Dated the \_\_\_\_\_ day of \_\_\_\_\_ 184 \_\_\_\_\_

SEC. 10. Whenever any alteration shall be made in any building insured, which changes the class of such building by increasing the risk, such alteration shall void the policy, unless the insured give an additional premium note, which shall make the premium equal to that of the class to which such building shall be changed, and pay thereon thirty three and one third per cent.

SEC. 11. All persons insured by this Company and sustaining loss or damage by fire, shall forthwith give notice thereof to the Secretary, and within thirty days after said loss, deliver a particular account of such loss or damage to the Secretary, verified on oath or affirmation; and, also, if required, by their books of accounts and other proper vouchers. They shall also declare on oath, whether any, and what, other insurance has been made on the same property. When any loss shall happen, and a difference shall arise between the insured and the company, the same may be determined at the option of said insured by three disinterested arbitrators of the county where said loss happened, to be mutually chosen by said insured and the company.

SEC. 12. No policy shall be binding unless signed by the President and Secretary, or by persons acting as such.

SEC. 13. Any two of the Directors may direct the Secretary to call a special meeting of the board, and in his absence may notify the other Directors of said special meeting.

SEC. 14. The by-laws of this Company shall not be altered or modified, without the consent of seven Directors at a meeting of the Board.

SEC. 15. Every person who applies for insurance in this company, and at the



Sec. 6. It shall be the duty of the Executive Committee to determine upon, and to audit all accounts presented against the company for payment, and generally to transact all business of the company in the absence of the board of directors, not inconsistent with the by-laws.

## Article II.

Sec. 1. This company will make insurance for the term of five years, or for such shorter period as may be agreed upon.

Sec. 2. Not more than two-thirds of the estimated value of any buildings shall be insured by this Company.

Sec. 3. Buildings are divided into the following classes, and the amount of premium notes required for their insurance will be according to the following rates, to wit:—

1st Class. Dwelling houses of brick or stone, with roofs covered with slate or metal,  $\frac{1}{4}$  per cent. of the insured value.

2d Class. Brick and wood houses, barns and outbuildings, one per cent. of the insured value.

3d Class. Tailors' shops, shoemakers' shops, and saddlers' shops,  $1\frac{1}{4}$  per cent. of the insured value.

4th Class. Store houses, taverns, boarding houses, academies, churches and school houses, 2 per cent. of the insured value.

5th Class. Saw-mills from 3 to 5 per cent. of the insured value.

Furniture, goods, produce and stock, will be insured at the same rates with the buildings in which they are contained.

The rates annexed are intended for buildings that are not exposed by others, or where there are no others within ten rods, except the barn and out-buildings on the premises—if there are others within ten rods, the rates will be increased according to the degree of exposure.

Buildings and other property situated in blocks, or exposed parts of villages, and all kinds of mills, shops and machinery, more hazardous than those mentioned in the above classes, shall not be insured by this Company.

This Company will in no case take over \$2,000 on one risk, and on property named in the 3d, 4th, and 5th classes not to exceed \$1,000.

This company will be responsible for the correctness of all surveys, taken by or under the personal direction of their agents.

Sec. 4. Every person wishing to become a member of this company, shall previous to being insured, deposit with the Secretary his application and survey, and his premium note, dated on the day of making out his application, or at some future day, when he wishes his policy to take effect, and if approved, the policy will take effect from the noon of the day of the date of the premium note.

Sec. 5. A sum equal to one-third of the premium note shall be paid, in addition to the note, at the time of making application, if the insurance is for five years—if for a shorter time, as follows:—For one year a sum equal to 15 per cent. on the premium note; for two years 20 per cent.; for three years 25 per cent.; for four

special meeting.

Sec. 14. The by-laws of this Company shall not be altered or modified, without the consent of seven Directors at a meeting of the Board.

Sec. 15. Every person who applies for insurance in this company, and at the time of such application, is insured on the same property in any other company shall state the fact of such insurance in such application, and in default thereof, or if he shall make a false statement therein, the policy issued thereon shall be void.

And if he shall afterwards, during the existence of such policy issued by this Company, procure insurance on the same property from any other company, he shall give notice thereof to the Secretary with all reasonable diligence, and the same shall be endorsed on the policy of insurance, or acknowledged in writing by the Secretary, and in default thereof, the said policy shall be forfeited; and in all cases of double insurance, this company shall be liable for such rateable proportions only of the loss, or damage happening to the property insured, as the amount insured by this company shall bear to the whole amount insured thereon, without reference to the dates of the different policies.

Sec. 16. Whenever an assessment shall have been made upon the premium notes, and the sum determined which each person shall pay on his note, if such sum shall not be paid within thirty days after the same shall have been demanded by the company or their agent, the Directors may at their option, annul the policy of insurance given upon such note, and may retain such note and collect thereon such sum so assessed.

Sec. 17. When personal property shall have been insured by this Company, and such property shall be removed to a place different from the one mentioned in the application, the person so insured may procure a survey by an agent of this Company and if the risk shall be increased, give a premium note for such increased hazard, and pay thirty per cent. on such note. Such removal shall be endorsed on his policy, or acknowledged in writing by the Secretary, if approved by two Directors. And such policy shall continue in force in like manner as if no removal had taken place.

Sec. 18. There shall be a regular meeting of the Directors at the Secretary's office on the second Tuesday in January, April, July and October, at 9 o'clock in the forenoon.

Sec. 19. All proxies for the purpose of authorizing any person at an election of Directors to vote in the name of another, may in substance be as follows:

I hereby appoint \_\_\_\_\_ as my proxy to vote for me and in my name at any election of Directors of the Washington County Mutual Insurance Company, and be signed by the person making such appointment, and no evidence shall be required of the execution thereof.

Sec. 20. All former By-Laws of this Company are hereby repealed.

NOTE.—This Company will be liable for losses on property burnt by lightning.

☞ All communications on the business of the Company directed to the Secretary, Granville, N. Y., post paid.

In all cases the Number of the Policy must be given.