

SEMI-ANNUAL ENDORSEMENT.

The Company shall not be liable; (1) For loss or damage if the assured, any associate in interest, servant or employee of the Assured, armed guards or other persons lawfully in the premises is concerned in the burglary, or attempted burglary, either as principal or accessory; (2) If the accounts of the Assured are not so kept that the actual loss may be accurately determined therefrom; (3) For loss of money unless it belongs solely to the Assured, or for which the assured may be liable; (4) For loss from or contributed to by any undue exposure of safe or vault during repairs to it, or to the building in which it is contained; (5) By theft without violence; (6) By Robbery unless occasioned by felonious, violent and forcible robbery, commonly known as Hold-up; (7) Unless competent and conclusive evidence shall be given that the Robbery was occasioned in the manner above described and during the time above mentioned; (8) Unless the Assured shall use due and reasonable care to protect the premises and itself against such Robbery; (9) If the Messenger or guard unnecessarily deviates from the nearest and most direct course of expedient route, or enters any building, or goes into a place of public resort or a private residence unless upon the

business of the Assured, as set forth in the schedule, and unless so directed by the Assured; (10) Unless said Messenger and Guard are each over the age of nineteen (19) years and under the age of sixty-five (65) years; if the Messengers are unaccompanied by at least one armed guard; (11) If the offices of the Assured are not continually guarded by an armed guard.

The total liability under this Policy shall not exceed FIFTY THOUSAND DOLLARS (\$50,000.00).

DESCRIPTION OF VAULT

The National Safe and Lock Co., Cleveland #55487; Fire-proof one-half inch door, Yale Combination on Lock.

This insurance is for the term of forty-five days (45) days from noon of the 15th day of August 1921, to noon of the 29th day of September 1921.

This endorsement to take effect on the 15th day of August 1921, at noon (time of day)

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

Attached to and forming part of Policy No. 106881 issued by the HARTFORD ACCIDENT AND INDEMNITY COMPANY, of Hartford, Conn., in favor of MINNESOTA STATE AGRICULTURAL SOCIETY of St. Paul, Minn., but the same shall not be binding until countersigned by the duly authorized agent of the company.

J. Hollister Key
Secretary

2740

A. M. Brissau
President

Countersigned at Minneapolis, Minn. the 6th day of August 1921

H. W. Wilson
Authorized Agent
WIRT WILSON & CO.

21040
Short Rate Cancellation Table

FOR TERM OF ONE YEAR

Policy in Force	For Cent. of Annual Prem.
1 day	2%
2 days	4%
3 days	5%
4 days	6%
5 days	7%
6 days	8%
7 days	9%
8 days	9%
9 days	10%
10 days	10%
11 days	11%
12 days	12%
13 days	13%
14 days	13%
15 days	14%
16 days	14%
17 days	15%
18 days	16%
19 days	16%
20 days	17%
25 days	19%
30 days	20%
35 days	23%
40 days	26%
45 days	27%
50 days	28%
55 days	29%
60 days	30%
65 days	33%
70 days	36%
75 days	37%
80 days	38%
85 days	39%
90 days or 3 months	40%
105 days	45%
120 days or 4 months	50%
135 days	55%
150 days or 5 months	60%
165 days	65%
180 days or 6 months	70%
195 days	73%
210 days or 7 months	75%
225 days	78%
240 days or 8 months	80%
255 days	83%
270 days or 9 months	85%
285 days	88%
300 days or 10 months	90%
315 days	93%
330 days or 11 months	95%
360 days or 12 months	100%

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STATE OF MINNESOTA
DEPARTMENT OF STATE
F. I. L. E. D.
DEC 20 1921
Secretary of State

FOR TERM OF THREE YEARS

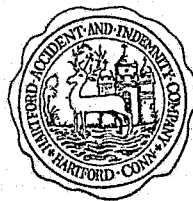
Policy in Force	Per Cent. of Term Prem.
For 3 months or less	25%
Over 3 months and not exceeding 6 months	30%
Over 6 months and not exceeding 9 months	40%
Over 9 months and not exceeding 12 months	50%
Over 12 months and not exceeding 15 months	60%
Over 15 months and not exceeding 18 months	70%
Over 18 months and not exceeding 21 months	75%
Over 21 months and not exceeding 24 months	80%
Over 24 months and not exceeding 27 months	85%
Over 27 months and not exceeding 30 months	90%
Over 30 months and not exceeding 33 months	95%
Over 33 months	100%

Accepted by board Aug. 31st, 1921

Burglary Policy

Policy No. B. 106881

Hartford Accident and Indemnity Company



Hartford, Connecticut

BURGLARY INSURANCE DEPARTMENT

ISSUED TO
MINNESOTA STATE AGRICULTURAL SOCIETY

EXPIRES *March 29, 1921*

IMPORTANT
PLEASE READ YOUR POLICY

Hartford Accident and Indemnity Co.

Hartford, Connecticut

INCORPORATED 1913

DIRECTORS

CHAS. E. CHASE, Chairman
THEODORE LYMAN HENRY S. ROBINSON
GEORGE ROBERTS WALTER L. GOODWIN
WILLIAM C. SKINNER NORMAN R. MORAY
MEIGS H. WHAPLES SAMUEL FERGUSON
R. M. BISSELL PHILIP B. GALE

OFFICERS

R. M. BISSELL, President
NORMAN R. MORAY JAMES WYPER
Vice-President and Gen'l Manager Vice-President
JAS. L. D. KEARNEY
Vice-President
J. COLLINS LEE, Secretary
D. J. GLAZIER
Secretary-Treasurer
R. C. L. HAMILTON, Comptroller

BURGLARY INSURANCE DEPARTMENT

FRANK R. AIKIN, Superintendent

FOR VALUE RECEIVED, and subject to the consent of the Hartford Accident and Indemnity Company, the interest of the Assured in this Policy is hereby assigned to _____

of _____
(State street, number, and town)

a _____
(State whether individual, estate, co-partnership, or corporation, and if a corporation, name State in which incorporated; give the name of each member thereof)

The above assignment of this policy is hereby accepted.

(Signature of Assured)

(Signature of Assured)

The Hartford Accident and Indemnity Company hereby consents that the interest of this Policy be assigned to _____

(Signature of Officer or Agent)

FOR VALUE RECEIVED, and subject to the consent of the Hartford Accident and Indemnity Company, the interest of the Assured in this Policy is hereby assigned to _____

of _____
(State street, number, and town)

a _____
(State whether individual, estate, co-partnership, or corporation, and if a corporation, name State in which incorporated; give the name of each member thereof)

The above assignment of this policy is hereby accepted.

(Signature of Assured)

(Signature of Assured)

The Hartford Accident and Indemnity Company hereby consents that the interest of this Policy be assigned to _____

(Signature of Officer or Agent)

Policy No. B. 106881

Premium, \$ _____

THE

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD, CONNECTICUT

(Burglary Policy)

In Consideration of the statements in the schedule attached hereto and made part hereof (which statements the assured makes and warrants to be true and material by the acceptance of this policy), and of the stipulated premium, hereby insures the person or persons named in the schedule and hereinafter called the assured, subject to conditions of general and special agreements hereinafter contained or hereunto affixed.

General Agreements

1. The company shall not be liable for loss or damage: (a) to premises, furniture or fixtures unless such property is owned by the assured or the assured as tenant is liable for such loss or damage; (b) to plate glass or lettering or ornamentation thereon; (c) if premises are occupied for any purpose other than that stated in the schedule; (d) resulting from or contributed to by fire, or occurring during a fire in the building in which the premises are located; (e) resulting from or contributed to by explosion except when the explosion occurs in or upon the premises and is caused by burglars; (f) to property, furniture or fixtures, encumbered by chattel mortgage; (g) resulting from or contributed to by war, invasion, insurrection, riot, strike, water or the action of the elements, or the act of any civil, military or usurping power; (h) to any property in excess of its actual cash value at the time of the loss or damage; nor in any event in excess of the actual cost of repairing or replacing it; (i) to money, negotiable securities, express and postal money orders, bonds, debentures, demand and time drafts and promissory notes, unless same are specifically included in the schedule of this policy and only as stated therein, and then only when they are evidences of debt negotiable by any holder thereof and as respects which when so negotiated the assured has no recourse against the innocent holder, nor unless immediately after the robbery the assured shall have taken all proper and reasonable means to stop payment of the same; (j) if the policy is assigned without the written consent of the company.

2. This policy shall be void if the hazard be increased by any means within the control or knowledge of the assured without the company's consent endorsed hereon, or if the assured attempts in any way to defraud the company before or after a loss, or if the policy is assigned without the company's consent endorsed hereon. The insurance hereunder shall not cover any property separately valued in and specifically covered by the policy of any other insurer, and if the assured or any other party in interest carry other insurance (not separately valuing, or specifically covering the property insured by this policy), covering in whole or in part anything insured by this policy, the assured may recover from this company only such proportion of the loss as the sum hereby insured bears to the whole amount of such valid and collectible insurance.

3. Immediately upon discovery of any loss covered under this policy the assured shall telegraph notice at the company's expense to the office where the policy was countersigned and to the home office of the company, also give immediate notice at the office of the proper police authorities. The company will then upon request furnish its "burglary information blank," which the assured shall complete and return forthwith. Affirmative proof of loss or damage under oath on forms provided by the company must be furnished to the company at its home office in Hartford, Connecticut, within sixty days from the date of the discovery of such loss or damage. Such proof of loss or damage shall contain a complete inventory of all property stolen or damaged, stating the original cost, the actual cash value thereof at the time of the loss, and the amount of loss thereon; a statement in detail of the damage done to the property and premises covered hereby; a statement defining the interest of the assured in the property for which indemnity is claimed; a statement containing evidence of the commission of a burglary, as aforesaid, to which the loss or damage was due and of the time of its occurrence; a statement in detail of other concurrent or similar insurance, if any, on the property insured and of the purposes for which and the persons by whom the premises described herein were occupied at the time of the loss. The assured, upon request of the company, shall also furnish a complete inventory of all property not stolen or damaged, stating the original cost and the actual cash value and quantity thereof. The assured upon request of the company shall render every assistance in his power to facilitate the investigation and adjustment of any claim, exhibiting for that purpose at such reasonable place as may be designated by the company any and all books, 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 and members of his household to examination and interrogation by any representative of the company under oath if required. Such examination or requirement shall not, however, waive any of the rights, terms, or conditions of this policy nor of any defense that the company may have to the payment of any claim hereunder.

4. Any payment to the assured for loss or damage under this policy shall constitute a payment in reduction of the total amount of insurance provided by this policy. The company may elect to repair any damage to the assured's property or replace any stolen or damaged article with one of like quality and value. Any article for which the assured has been indemnified by payment or replacement shall become the property of the company. If recovered or returned, the company may, if it so elect, surrender such recovered or returned article to the assured who shall thereupon repay to the company any payment or return any replacement received by him as payment for the loss of such recovered or returned article. Either party to this contract recovering such an article or receiving the return thereof, shall immediately notify the other party in writing of such recovery, or return. The company upon payment of any loss shall be subrogated to all claims and rights to the assured in respect of such loss to the extent of the payment, and the company may litigate the same in the name of the assured, who shall execute all necessary assignments, powers and other papers. The company, if it so elects, shall have entire charge of criminal prosecutions, and the assured shall give to the company all reasonable assistance not pecuniary, in such prosecutions or in proceedings for recovery of the property insured. All indemnities paid under this policy shall diminish, by the amounts paid, the sum insured.

5. Any loss under this policy is payable immediately after receipt of proof. No suit for recovery hereunder may be brought until ninety days after the assured has fully complied with all the requirements of this policy, nor at all unless within twelve months after the date of the event causing the loss.

6. The company's representatives shall be permitted to inspect the premises whenever the company may reasonably desire. The company may suspend the insurance hereunder by written notice served upon the assured by a representative of the company or mailed to the assured at the address of said premises. The assured upon demand shall be entitled to the unearned premium, computed *pro rata* for the period during which the policy shall have been suspended.

This policy may be canceled at any time by written notice served upon the assured by a representative of the company or mailed to the assured at the address of said premises, and the assured shall be entitled to receive the unearned premium computed *pro rata*. The assured may require the cancellation of the policy, in which case the company shall retain an earned premium, computed at customary short rates. The check of the company or its agent for the unearned premium, in either event, mailed to the assured at the address herein given, shall be sufficient tender of payment.

No agreement, stipulation, or condition of this policy, or of any endorsement hereon or attachment hereto, shall be waived or altered except by endorsement hereon signed by an officer of the company or the superintendent or assistant superintendent of its burglary insurance department.

In Witness Whereof, the HARTFORD ACCIDENT AND INDEMNITY COMPANY has caused this policy to be signed by its president and its secretary, but the same shall not be binding until countersigned by the duly authorized agent of the company at Worcester, Massachusetts.

J. Hallin Key
Secretary

P. M. Orisell
President

Countersigned at Worcester, Massachusetts this 07th day of August 1911

[Signature]
Authorized Agent.

WIRT WILSON & CO.

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19.....
FOR VALUE RECEIVED, and subject to the consent of the Hartford Accident and Indemnity Company,
the interest of the Assured in this Policy is hereby assigned to _____
of _____
(State street, number, and town)
a _____
(State whether individual, estate, co-partnership, or corporation, and if a corporation, name State in which incorporated ; if a co-partnership,
give the name of each member thereof)

The above assignment of this policy is hereby accepted.

(Signature of Assured)

(Signature of Assignee)

19.....
The Hartford Accident and Indemnity Company hereby consents that the interest of the Assured in this
Policy be assigned to _____

(Signature of Officer or Agent)

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FOR VALUE RECEIVED, and subject to the consent of the Hartford Accident and Indemnity Company,
the interest of the Assured in this Policy is hereby assigned to _____
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