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CHAS. E. CHASE, CHAIRMAN
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R. C. L. HAMILTON, COMPTROLLER



HARTFORD

ACCIDENT AND INDEMNITY COMPANY

HARTFORD, CONNECTICUT

WIRT WILSON & CO.
400-408 BUILDERS' EX. BLDG.
PHONES: MAIN 3671, AUTO 36417

Minneapolis, Minn., August 28, 1922

Mr. W. B. Hombrink,
First National Bank,
St. Paul, Minn.

Re: Burglary Policy - Minnesota
State Agricultural Society.

Dear Sir:

We enclose herewith endorsement stating that Bank Messenger covered under this policy will be accompanied by at least two armed guards, and would ask that you kindly see that same is attached to the above captioned policy.

Very truly yours,

WIRT WILSON & COMPANY

EG

By *[Signature]*

Encl.

2901

It is hereby understood and agreed that the Bank Messenger covered under this policy will be accompanied by at least two armed guards.

This endorsement to take effect on the 26th day of August 1922, 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. E-127496 issued by the HARTFORD ACCIDENT AND INDEMNITY COMPANY, of Hartford, Conn., in favor of State of Minnesota of _____, but the same shall not be binding until countersigned by the duly authorized agent of the company.

J. C. Kelly
Secretary

A. M. Wilson
President

Countersigned at Minneapolis the 26th day of August 1922

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

**VAULT
COVERAGE**

FOR DIRECT LOSS BY BURGLARY of money in current use of bullion in consequence of the felonious abstraction of same from the vault described in schedule attached and located in the offices actually occupied by the Assured, and hereinafter called the premises, located in the State Fair Grounds, Ramsey County, Minnesota, by any person or persons who shall have made entry into such vault by the use of tools or explosives directly thereupon; or for direct loss by Robbery of money, (Currency and gold and silver coin), feloniously, violently and forcibly abstracted from within the offices of the Assured. The liability hereunder is limited to the sum of SEVENTY-FIVE THOUSAND DOLLARS (\$75,000.00).

**BOOTH
&
TICKET
SELLERS**

FOR DIRECT LOSS BY ROBBERY of money, (Currency and gold and silver coin,) feloniously, violently or forcibly abstracted from forty (40) booths more or less and Ticket Sellers at Vehicle Gates, at the entrances of same premises and on the grounds between the hours of Six A.M. and Twelve P. M. The liability on any one booth or Ticket Seller hereunder is limited to the sum of ONE THOUSAND DOLLARS (\$1,000.00) with the exception of booths known as Cash Booths at the St. Paul entrance, Loop Cash Booth, Como Ave. Entrance Booth, Administration Gate Booth, Hippodrome Entrance Booth, which shall be covered in the sum of SEVEN THOUSAND DOLLARS (\$7,000.00) each and with the exception of nine (9) Money Change Booths for the Grandstand which shall be covered in the sum of THREE THOUSAND DOLLARS (\$3,000.00) each.

**BANK
MESSENGER**

FOR DIRECT LOSS BY ROBBERY by force and violence, commonly known as Highway Robbery or Hold-up, of money, (Coin or currency,) from the person, care and custody of any employee of the Assured while acting in the capacity of Messenger, and while such Messenger is conveying the same from the said Premises to banks in Minneapolis or St. Paul, Minnesota, or from said banks to said premises, between the hours of Six A.M. and Six P.M. as may be directed by the Assured, in the sum of \$75,000.

**OFFICE
HOLD-UP**

FOR DIRECT LOSS BY ROBBERY by force and violence, commonly known as Highway Robbery or Hold-up, of money, (Coin or currency,) while contained in any office of the Assured and not deposited in Vault referred to, in the sum of SEVENTY-FIVE THOUSAND DOLLARS (\$75,000.00) between the hours of Six A.M. and 12 P.M.

**MESSENGER
ON
GROUNDS**

FOR DIRECT LOSS BY ROBBERY by force and violence, commonly known as Highway Robbery or Hold-up of money (coin or currency), from the person care and custody of any employee of the Assured while acting in the capacity of Messenger or Collector, and while such Messenger or Collector is conveying same from Booths to the offices or from offices to Booths above referred to, between the hours of Six A. M. and Two A. M. as may be directed by the Assured, when such Messenger is accompanied by at least one armed guard, in the sum of TWELVE THOUSAND DOLLARS (\$12,000.00).

SPECIAL AGREEMENTS

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 route.

St. Paul, Minn.
Aug. 14th. 1922
The within bond is hereby approved as to form and execution.
[Signature]

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 SEVENTY-FIVE THOUSAND DOLLARS (\$75,000.00).

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 1st day of August 1922, to noon of the 15th day of September 1922.

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. 127496 issued by the HARTFORD ACCIDENT AND INDEMNITY COMPANY, of Hartford, Conn., in favor of State of Minnesota of _____, but the same shall not be binding until countersigned by the duly authorized agent of the company.

J. Holliman Key
Secretary

A. Morrison
President

Countersigned at Minneapolis the 29th day of July 19 22

50m 5-3-22 Form L-618a

Wirt Wilson
WIRT WILSON & CO. Authorized Agent

assured shall complete and return forthwith. Affirmative proof must be furnished to the company at its home office in Hartford, such loss or damage. Such proof of loss or damage shall contain the original cost, the actual cash value thereof at the time of the damage done to the property and premises covered hereby; a statement indemnity is claimed; a statement containing evidence of the cost was due and of the time of its occurrence; a statement in detail insured and of the purposes for which and the persons by whom the insured. The assured, upon request of the company, shall also furnish a check the original cost and the actual cash value and quantity thereof assistance in his power to facilitate the investigation and adjustment place as may be designated by the company any and all books, papers submitting himself and his associates in interest and also, so far examination and interrogation by any representative of the company shall not, however, waive any of the rights, terms, or conditions the payment of any claim hereunder.

4. Any payment to the assured for loss or damage under the amount of insurance provided by this policy. The company may any stolen or damaged article with one of like quality and value. ment or replacement shall become the property of the company. If such recovered or returned article to the assured who shall there ment received by him as payment for the loss of such recovered or an article or receiving the return thereof, shall immediately no company upon payment of any loss shall be subrogated to all extent of the payment, and the company may litigate the same in ments, powers and other papers. The company, if it so elects, shall give to the company all reasonable assistance not pecuniary, insured. All indemnities paid under this policy shall diminish, but

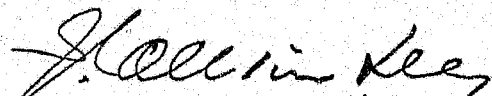
5. Any loss under this policy is payable immediately after receipt until ninety days after the assured has fully complied with all months after the date of the event causing the loss.

6. The company's representatives shall be permitted to inspect. The company may suspend the insurance hereunder by written notice or mailed to the assured at the address of said premises. The computed *pro rata* for the period during which the policy shall be

This policy may be canceled at any time by written notice served to the assured at the address of said premises, and the assured shall The assured may require the cancellation of the policy, in which customary short rates. The check of the company or its agent at the address herein given, shall be sufficient tender of payment

No agreement, stipulation, or condition of this policy, or of any altered except by endorsement hereon signed by an officer of the burglary insurance department.

In Witness Whereof, the HARTFORD ACCIDENT INSURANCE COMPANY by its president and its secretary, but the same shall not be binding on the company at Minneapolis, Minnesota.


Secretary

Countersigned at Minneapolis, Minn. this day of 19 .

of loss or damage under oath in forms provided by the company in Connecticut, within sixty days from the date of the discovery of a complete inventory of all property stolen or damaged, stating loss, and the amount of loss thereon; a statement in detail of the amount defining the interest of the assured in the property for which admission of a burglary, as aforesaid, to which the loss or damage of other concurrent or similar insurance, if any, on the property at the premises described herein were occupied at the time of the loss. complete inventory of all property not stolen or damaged, stating . The assured upon request of the company shall render every receipt of any claim, exhibiting for that purpose at such reasonable papers, and vouchers bearing in any way upon the claim made and for as he is able, his employees and members of his household to company under oath if required. Such examination or requirement of this policy nor of any defense that the company may have to

for this policy shall constitute a payment in reduction of the total amount to elect to repair any damage to the assured's property or replace . Any article for which the assured has been indemnified by payment recovered or returned, the company may, if it so elect, surrender the amount upon repay to the company any payment or return any replacement returned article. Either party to this contract recovering such amount shall notify the other party in writing of such recovery, or return. The company shall have the claims and rights to the assured in respect of such loss to the extent in the name of the assured, who shall execute all necessary assignments and shall have entire charge of criminal prosecutions, and the assured shall have in such prosecutions or in proceedings for recovery of the property the amounts paid, the sum insured. receipt of proof. No suit for recovery hereunder may be brought unless the requirements of this policy, nor at all unless within twelve

to inspect the premises whenever the company may reasonably desire. notice served upon the assured by a representative of the company shall be entitled upon demand shall be entitled to the unearned premium, if the premium have been suspended.

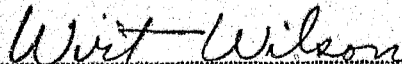
to be served upon the assured by a representative of the company or mailed to the assured shall be entitled to receive the unearned premium computed *pro rata*. In case the company shall retain an earned premium, computed at the rate for the unearned premium, in either event, mailed to the assured

any endorsement hereon or attachment hereto, shall be waived or void if not signed by the company or the superintendent or assistant superintendent of its

AND INDEMNITY COMPANY has caused this policy to be signed and binding until countersigned by the duly authorized agent of the


President

29th day of July 19 22



Authorized Agent.

WIRT WILSON & CO.

Short Rate Cancellation Table

FOR TERM OF ONE YEAR

Policy in Force	Per 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	10%
9 days	10%
10 days	11%
11 days	12%
12 days	13%
13 days	14%
14 days	14%
15 days	15%
16 days	16%
17 days	16%
18 days	17%
19 days	18%
20 days	19%
25 days	20%
30 days	22%
35 days	24%
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	75%
210 days or 7 months	78%
225 days	80%
240 days or 8 months	83%
255 days	85%
270 days or 9 months	88%
285 days	90%
300 days or 10 months	93%
315 days	95%
330 days or 11 months	98%
360 days or 12 months	100%

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%

Burglar

Policy No. B.

Hartford A Indemnity



Hartford,

BURGLARY INSURANCE

ISSUED

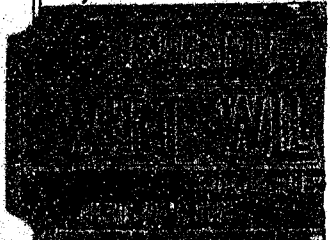
START OF

EXPIRES September

IMPOSED

PLEASE READ

Premium



Accepted

2901

y Policy

127496

accident and
Company



Connecticut

ANCE DEPARTMENT

ED TO

MINNESOTA.

IF 15th 19 22

RTANT

YOUR POLICY



Board Aug 4/19
1922

January, 1921

No. 502

Hartford Accident and Indemnity Co.

Hartford, Connecticut

INCORPORATED 1913

DIRECTORS

CHAS. E. CHASE, Chairman

GEORGE ROBERTS	HENRY S. ROBINSON
WILLIAM C. SKINNER	WALTER L. GOODWIN
MEIGS H. WHAPLES	NORMAN R. MORAY
R. M. BISSELL	SAMUEL FERGUSON

PHILIP B. GALE

OFFICERS

R. M. BISSELL, President

NORMAN R. MORAY	JAMES WYPER
Vice-President and Gen'l Mgr.	Vice-President

STATE OF MINNESOTA
 DEPARTMENT OF STATE
 FILED
 DEC 21 1922
 J. COLLINS LEE, Secretary

Handwritten signature
 Secretary - Treasurer of State

R. C. L. HAMILTON, Comptroller

BURGLARY INSURANCE DEPARTMENT

FRANK R. AIKIN, Superintendent

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)

(Signature of Assured)
The above assignment of this policy is hereby accepted. _____
(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)

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)

(Signature of Assured)
The above assignment of this policy is hereby accepted. _____
(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)