

Messenger or
Interior Robbery
Policy

Standard Accident Insurance Company

DETROIT, MICHIGAN
A STOCK COMPANY

DECLARATIONS

Item 1. Name of the Assured is **MINN. STATE BOARD OF HAIR DRESSERS AND BEAUTY CULTURE EXAMINERS,**
(If a firm or corporation, give names of members or officers)
Assured's business address is **#624 METROPOLITAN BANK BUILDING, MINNEAPOLIS, MINNESOTA**
(Street and Number, Town or City, County and State)

Item 2. The POLICY PERIOD shall be from **FEBRUARY 7TH, 1938**, to **FEBRUARY 7TH, 1939**
at 12 o'clock, noon, standard time at the location of the Premises, as to each of said dates.

Item 3. Location of the building containing the Premises is **CORNER 6TH STREET AND 2ND AVENUE,**
MINNEAPOLIS, HENNEPIN COUNTY, MINNESOTA
(Street and Number, Town or City, County and State)

The portion of the building occupied solely by the Assured in conducting his business described in Item 4 and herein called the "Premises" is **#624**

Item 4. The business conducted in said Premises by the Assured is **STATE BOARD OF HAIR DRESSERS**

Item 5. The property insured under Insuring Agreement I-A is **AS REQUIRED IN ASSURED'S BUSINESS**

Item 6. The property insured under Insuring Agreement I-B is **AS REQUIRED IN ASSURED'S BUSINESS**

Item 7. The insurance granted by this Policy shall apply specifically as follows:

	Amount of Insurance	Annual Premium
UNDER INSURING AGREEMENT I-A—LOSS OUTSIDE PREMISES:		
(a) On property specified in Item 5, while in the care and custody of a Custodian accompanied or unaccompanied by a Guard, limited to.....	\$1000.00	\$ 11.25
(b) On property specified in Item 5, while in the care and custody of a Custodian accompanied by at least.....Guard(s), limited to.....	\$ NIL	\$ NIL
UNDER INSURING AGREEMENT I-B—LOSS INSIDE PREMISES:		
(c) On property specified in Item 6, from within the Premises, while at least one Custodian is on duty therein, limited to.....	\$1000.00	\$ 15.00
(d) On property specified in Item 6, from within the Premises, while a Custodian and at least.....other employee(s) are on duty therein, limited to.....	\$ NIL	\$ NIL

Subject to the limits specified in sections (a), (b), (c), and (d) above, as respects each such section, the COMPANY'S TOTAL LIABILITY under this Policy is limited to **TWO THOUSAND & NO/100 - - - Dollars (\$ 2000.00)**.

Item 8. The premium for this Policy is **TWENTY-SIX AND 25/100 - - - Dollars (\$ 26.25)**; payable **\$26.25** in advance, \$ - on first anniversary, and \$ - on second anniversary.

Item 9. The property, while in course of conveyance outside the Premises, will be conveyed in:

- (a) **NONE** employed for the exclusive use of the Custodian and his Guard, if any, throughout his entire trip **NO** ;
(State character of vehicle) (Yes or No)
- (b) A locked messenger safe or chest **NO** ;
(Yes or No)
- (c) A steel or wire mesh lined messenger satchel or wallet attached to the Custodian or to the vehicle used by the Custodian **NO** ;
(Yes or No)

Item 10. Not more than one Custodian outside the Premises will have custody of the property covered hereby at any one time, *except as herein stated:* **NO EXCEPTIONS**

Item 11. All Custodians and Guards will be armed with loaded firearms, *except as herein stated:* **MAY OR MAY NOT**


Item 12. **NO** watchman (watchmen) or Guard(s) with no other duties will be on duty within the Premises or at the door of the Premises, at all times when the Premises are regularly open for business, while this Policy is in force.
(State number)

Item 13. A push button alarm system connecting with an outside central station or with an alarm gong outside or inside the Premises, will be maintained in proper working order at all times when the Premises are regularly open for business, while this Policy is in force, *except as herein stated:* **NO SUCH ALARM**

Item 14. The Assured has no other burglary, robbery, or theft insurance, *except as herein stated:* **AS REQUIRED**

Item 15. The Assured has not sustained, nor received indemnity for, any loss or damage by burglary, robbery, or theft within the last five years, *except as herein stated:* **NO EXCEPTIONS**

Item 16. No burglary, robbery, or theft insurance applied for or carried by the Assured has been declined or cancelled within the last five years, *except as herein stated:* **NO EXCEPTIONS**

COUNTERSIGNED AT **MINNEAPOLIS, MINN.** BY  AUTHORIZED AGENT

ON THE **7TH** DAY OF **FEBRUARY**, 193**8**.

Not valid unless countersigned by a duly authorized Agent of the Company. Read Your Policy.

8314

Standard Accident Insurance Company

DETROIT, MICHIGAN
A STOCK COMPANY
(HEREIN CALLED THE COMPANY)

DOES HEREBY AGREE

INSURING AGREEMENTS

With the Assured named and described in the Declarations on page 1, forming a part, hereof, SUBJECT TO THE CONDITIONS, AGREEMENTS, AND DEFINITIONS HEREINAFTER PROVIDED, as respects loss of or damage to Money or Securities, or both, and such Merchandise as is described in said Declarations and stated therein to be insured hereunder, as follows:

Loss Outside Premises **I-A.** TO INDEMNIFY the Assured for all loss of or damage to such property (excluding Merchandise unless specifically described in Item 5 of said Declarations), including the wallet, bag, satchel, safe, or chest within which such property is contained, occasioned by ROBBERY OR ATTEMPT THEREAT, committed during the hours beginning at 7 o'clock A. M. and ending at 7 o'clock P. M., within the Policy Period, from a Custodian outside the Assured's premises but within the United States of America or the Dominion of Canada.

Loss Inside Premises **I-B.** TO INDEMNIFY the Assured for all loss of or damage to such property (excluding Merchandise unless specifically described in Item 6 of said Declarations, but including the furniture, fixtures, and other property in the Premises defined herein), occasioned by ROBBERY OR ATTEMPT THEREAT, committed, within the Premises defined herein, during the hours beginning at 7 o'clock A. M. and ending at 12 o'clock midnight, within the Policy Period; and also TO INDEMNIFY the Assured for all damage to said Premises occasioned by any such robbery or attempt thereat, committed as aforesaid, provided that the Assured is the owner thereof or is liable for such damage.

Limits of Indemnity **II.** The Company's Liability is limited to the several specific amounts stated in sections (a), (b), (c), and (d) of Item 7 of said Declarations and, subject to such limits as respects each such section, the total liability of the Company under this Policy is limited to the amount specified in said Item 7 as the limit of the Company's Total Liability. If more than one person or interest is named herein as the Assured, the total liability of the Company as respects loss or damage sustained by all Assured combined shall be limited in the aggregate to the amount specified as the limit of the Company's Total Liability, in Item 7 of the Declarations.

Exclusions **III.** The Company shall not be liable for any loss or damage:
(1) of or to Securities unless the Assured shall take all reasonable means to prevent their payment, negotiation, or retirement;
(2) unless the Robbery is established by direct and affirmative evidence;
(3) unless the Assured has taken all reasonable precautions to safeguard the property against loss by robbery;
(4) unless books and accounts are regularly kept by the Assured and in such manner that the Company can accurately determine therefrom the amount of loss;
(5) of or to any property contained in show windows in said Premises, occasioned by the felonious abstraction of such property from within any show window in said Premises, after the glass therein has been broken from the outside;
(6) to plate glass and lettering or ornamentation thereon;
(7) of any property owned by the United States Government or held by the Assured as Postmaster.

This space is intended for the attachment of such endorsements as may be executed as in this Policy provided, and, when so executed and attached, they are to be construed as a part of this Policy.

THIS AGREEMENT IS SUBJECT TO THE FOLLOWING CONDITIONS:

Notice of Loss **A.** The Assured, upon knowledge of any loss or damage, shall give immediate notice thereof by telegraph to the Company at its Home Office, Detroit, Michigan, or give immediate written notice thereof to a duly authorized Agent of the Company, and shall also give immediate notice thereof to the public police or other peace authorities having jurisdiction. Compliance with this provision is a condition precedent to the right of the Assured to recover under this Policy, and failure to comply therewith shall forfeit all claim to indemnity hereunder.

Proof of Loss—Prosecution **B.** As a condition precedent to recovery hereunder, affirmative proof of loss or damage under oath on forms provided by the Company must be furnished to the Company at its Home Office, Detroit, Michigan, within sixty days from the date of the discovery of such loss or damage. Such proof of loss or damage shall contain: (1) a complete inventory of all property stolen or damaged, stating the original cost and actual cash value of each item thereof at the time of the loss, and the amount of the loss thereon; (2) a statement in detail of the damage done to the property and Premises covered hereby; (3) a statement containing reasonable evidence of the commission of a robbery, as aforesaid, to which the loss or damage was due, and of the time of its occurrence; (4) a statement defining the interest of the Assured in the property for which indemnity is claimed; (5) a statement of other concurrent or similar insurance, if any, on the property insured hereunder, and of the purposes for which and the persons by whom the Premises were occupied at the time of the loss. The Assured, upon request of the Company, shall render all assistance in his power to facilitate the investigation and adjustment of any claim, and shall exhibit for that purpose, at such reasonable place and time as may be designated by the Company, any and all books, papers, and vouchers, bearing in any way upon the claim made, and shall submit 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. In the event of loss or damage for which claim is made, the Assured shall, at the request and expense of the Company, take legal action to procure the arrest and prosecution of the offenders and the recovery of the property.

Action Against Company—Statutory Provisions C. No suit shall be brought under this Policy until three months after proof of loss or damage, as required herein, has been furnished, nor at all unless commenced within two years from the date upon which the loss or damage occurred. If any limitation of time for notice of loss or damage or for any legal proceeding herein contained is at variance with any specific statutory provision in relation thereto, in force in the state in which the Premises of the Assured as herein described are located, such specific statutory provision shall supersede any condition in this Policy inconsistent therewith.

Definitions D. "ROBBERY", as used in this Policy, shall mean a felonious and forcible taking of property: (1) by violence inflicted upon a Custodian; (2) by putting him in fear of violence; (3) by any other overt felonious act committed in the presence of a Custodian and of which he was actually cognizant, provided such other act is not committed by an officer or employee of the Assured; or (4) from the person or direct care and custody of a Custodian, who, while having custody of property covered hereby, has been killed or rendered unconscious by injuries inflicted maliciously or sustained accidentally. "MONEY", as used in this Policy, shall mean currency, coin, bank notes (signed or unsigned), bullion, and uncanceled and precanceled postage stamps in current use. "SECURITIES", as used in this Policy, shall mean all negotiable or non-negotiable instruments, documents, or contracts, representing money or other property, and shall include revenue and other stamps in current use, but shall not include postage stamps. "PREMISES", as used in this Policy, shall mean the interior of that portion of the building designated in Item 3 of said Declarations, occupied solely by the Assured in conducting his business. "CUSTODIAN", as used in this Policy, shall mean: (1) the Assured, if an individual; (2) a member of the firm, if the Assured is a co-partnership; (3) any officer of the Assured, if the Assured is a corporation; (4) any person not less than seventeen nor more than sixty-five years of age, who is in the regular employ of the Assured and is duly authorized by him to act as paymaster, messenger, cashier, clerk, or sales person and, while so acting, to have the care and custody of property covered hereby. It is agreed, however, that in no event shall a watchman or porter be considered a custodian under Insuring Agreement I-B of this Policy. "GUARD", as used with respect to the coverage provided by Insuring Agreement I-A of this Policy, shall mean any male person not less than seventeen nor more than sixty-five years of age who accompanies the Custodian by the direction of the Assured, but who is not a driver of any public conveyance.

Ownership of Property Insured E. The property covered hereby may be owned by the Assured or held by him as bailee or in trust or on commission or for safe-keeping or as collateral for indebtedness to the Assured, or held by the Assured in any capacity that would render him liable to the owner thereof for such loss or damage as is covered hereby. In the event of a claim hereunder for loss of or damage to property held in any such capacity by the Assured, the Company may adjust such loss or damage either with the Assured or with the owner or owners of such property, and payment of such loss or damage to such owner or owners shall constitute a full satisfaction of any claim made hereunder by the Assured for such loss or damage. If legal proceedings are taken against the Assured to recover for such loss or damage the Assured shall immediately notify the Company in writing and the Company may conduct and control the defense in the name and on behalf of the Assured.

Change in Risk F. If the Assured fails, because of an unforeseen contingency beyond his control, to maintain any service or perform any act specified in said Declarations, thereby increasing any risk insured under any Insuring Agreement herein, the insurance applicable to such risk shall not be forfeited, but the Company's liability for such risk shall be limited to the amount of insurance which the premium charged for such risk would have purchased under the Company's manual of rates in force when this Policy was issued, for the actual risk under which the loss was sustained.

Inspection—Suspension—Cancellation G. The Company shall be permitted, at all reasonable times during the Policy Period, to inspect said Premises, and may require the Assured to make them reasonably secure. This Policy may be suspended by written notice to the Assured by any representative of the Company, and the Assured shall be allowed unearned premium pro rata for the period of such suspension. Reinstatement after suspension shall be granted by the Company in writing only. This Policy may be cancelled by the Assured by mailing written notice to the Company stating when thereafter such cancellation shall be effective, in which case the Company upon demand shall refund the excess of premium paid by the Assured above the short rate premium for the expired term, in accordance with the table printed hereon. This Policy may be cancelled by the Company by mailing written notice to the Assured at his business address or at the premises, stating when thereafter such cancellation shall be effective, in which case the Company upon demand shall refund the excess of premium paid by the Assured above the pro rata premium for the expired term. The mailing of notice as aforesaid shall be sufficient proof of notice and the effective date and hour of cancellation stated in the notice shall be the end of the Policy Period. Cancellation shall be without prejudice to any claim originating prior to such effective date. Delivery of such written notice either by the Assured or by the Company shall be equivalent to mailing and the check of the Company similarly mailed or delivered shall be a sufficient tender of any refund of premium due the Assured.

Payments and Replacements H. In no event shall the Company be liable for more than the actual cash value of the stolen or damaged property at the time of the loss or damage, nor for more than the actual cost of repairing or replacing such property, nor, as respects property held by the Assured as a pledge or as collateral for an advance or a loan, for more than the value of the property as determined by the Assured at the time of making such advance or loan and duly recorded at that time by the Assured. In the absence of any such record, the Company's liability shall be limited to the actual amount of the advance or loan plus the interest actually accrued thereon at legal rates. The Company may repair any damage or replace any stolen or damaged property with property of like quality and value or pay for the same in money, as the Company may elect. The occurrence of any loss or payment or replacement therefor shall not reduce the amount of insurance granted hereunder but the Assured shall pay the Company an additional premium on the amount of loss payment or replacement, computed pro rata from the date of the occurrence of the loss to the date on which this Policy expires. Any property for which the Assured has been indemnified by payment or replacement shall become the property of the Company. If the Assured recovers any such property or receives the return thereof, he shall immediately notify the Company in writing of such recovery or return.

Other Insurance I. If the Assured or any other interested party carries other insurance covering such loss or damage as is covered by this Policy, the Company shall not be liable for a greater proportion of any such loss or damage than the amount applicable thereto as hereby insured, bears to the total amount of all valid and collectible insurance covering such loss or damage.

Subrogation J. The Company shall be subrogated in case of any payment under this Policy, to the extent of such payment, to all of the Assured's rights of recovery therefor, and the Assured shall execute all papers required, and shall render all reasonable assistance and co-operation, to secure to the Company such rights.

Assignment K. No assignment of interest under this Policy shall bind the Company unless the consent of the Company is given by an endorsement, signed by its President, a Vice-President, or the Secretary. If the death, insolvency, or bankruptcy of the Assured shall occur during the Policy Period, this Policy (unless earlier terminated by expiration or cancellation) shall cover the legal representative of the Assured, as such, for a period of thirty days subsequent to such death, insolvency, or bankruptcy, and may be extended to cover such legal representative thereafter by assignment as herein provided.

Changes L. No condition or provision of this Policy shall be waived or altered except by endorsement attached hereto and signed by the President, a Vice-President, or the Secretary of the Company; 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 contract. The personal pronoun herein used to refer to the Assured or a Custodian shall apply regardless of number and gender.

Considerations and Warranties M. This Policy is issued in consideration of its provisions respecting the premium, the payment of the premium expressed in the Declarations on page 1 hereof, which are hereby made a part of this Policy, and the statements contained in said Declarations, which statements the Assured, by the acceptance of this Policy, warrants to be true. This Policy shall not be valid unless countersigned on page 1 hereof by a duly authorized Agent of the Company.

In Witness Whereof the STANDARD ACCIDENT INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary at Detroit, Michigan, and countersigned by a duly authorized Agent of the Company.

[Signature]
Secretary

[Signature]
President

SHORT RATE CANCELLATION TABLE

The percentages in this table are not subject to modification for periods not shown.

FOR TERM OF ONE YEAR. Periods exceeding 20 days and not exceeding 25 days, to be the rate for 25 days, and so on.

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

FOR TERM OF THREE YEARS. Part of a month shall be included as a whole month.

POLICY IN FORCE	PER CENT OF 3 YEAR PREMIUM	POLICY IN FORCE	PER CENT OF 3 YEAR PREMIUM	POLICY IN FORCE	PER CENT OF 3 YEAR PREMIUM	POLICY IN FORCE	PER CENT OF 3 YEAR PREMIUM
1 month	7.4%	10 months	33.3%	19 months	55.4%	28 months	79.0%
2 months	11.1%	11 months	35.2%	20 months	58.0%	29 months	81.7%
3 months	14.8%	12 months	37.0%	21 months	60.7%	30 months	84.3%
4 months	18.5%	13 months	39.6%	22 months	63.3%	31 months	86.9%
5 months	22.2%	14 months	42.3%	23 months	65.9%	32 months	89.5%
6 months	25.9%	15 months	44.9%	24 months	68.5%	33 months	92.1%
7 months	27.8%	16 months	47.5%	25 months	71.2%	34 months	94.8%
8 months	29.6%	17 months	50.2%	26 months	73.8%	35 months	97.4%
9 months	31.5%	18 months	52.8%	27 months	76.4%	36 months	100.0%

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The foregoing *[Signature]* examined and approved as to form and legality this *26th* day of *March* 19*38*.
[Signature]
Attorney General.
[Signature]
Assistant Attorney General.

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
FILED
MAR 4 - 1938
[Signature]
Secretary of State

8314

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Standard Accident Insurance Company
DETROIT, MICHIGAN
A STOCK COMPANY

Messenger of Interior Robbery Policy

No. MO 50647

Issued to
MINN. STATE BOARD OF HAIR DRESSERS AND BEAUTY CULTURE EXAMINERS

Expires FEBRUARY 7TH, 1939.

READ YOUR POLICY

