

MERCANTILE BUILDING AND CONTENTS
INCLUDING
EXTENDED COVERAGE "K"

1. \$8,000.00 On the building only built of **Frame & Stucco** roof covered with **Patent**
Rate: 3.68

and its additions communicating and in contact therewith, of not more hazardous occupancy, foundations, landlord's permanent fittings and fixtures attached thereto and forming part thereof, including fences, frescoes and plate glass, only while occupied as **Restaurant & Dwelling**

situate **S/E Corner of Grandview & Garrison Road, Township of Bertie, Ontario.**

Storm doors and windows, door and window screens and shutters, belonging thereto are also held covered while contained in the above described building or on the premises.

2. \$5,000.00 On ~~stock-in-trade consisting originally of~~ **Contents including Stock usual to the business of the Insured.**
Rate: 4.32 only while contained in the above described building.

3. \$ Nil On trade and office furniture, fixtures (other than landlord's fixtures), fittings, utensils, and on all other trade and office contents excluding stock-in-trade and patterns, all only while contained in, or on, the above described building.

4. \$ Nil On household furniture, supplies, personal effects and contents of every description, usual to a dwelling, 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, automobile tractors and other motor vehicles and motor boats, and also excluding trees, lawns, plants, shrubs and garden improvements in the open, the property of the Insured or of any member of the Insured's family or for which the Insured may be responsible, only while on said premises.

At the option of the Insured the insurance under this Item shall cover the personal effects of guests and servants not otherwise insured, loss, if any, to be adjusted with and payable to the named Insured.

The insurance under Item 4 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 (C) and (D):—

(C) Household and personal effects the property of the Insured or of any member of the Insured's family permanently residing with the Insured, which have been temporarily removed from the said premises to any other location in Canada or Continental United States of America, provided said household and personal effects are not more specifically insured, but this extension (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 shed.

(D) Additional living or hotel expenses over and above the usual expenses of the Insured's household which are incurred in maintaining as far as practicable the household of the Insured or any member of the Insured's family in an uninhabitable as a direct result of the perils insured against, and during such period only as would be necessary for due diligence and despatch to re-locate the property.

5. \$ Nil

\$13,000.00 No insurance attaches under any of the above items unless an amount is specified and inserted in the blank immediately preceding the wording of the item.

Loss, if any, on buildings only, payable to **Chester Fritz, 1st. mtgee., as his interest may appear.**

subject nevertheless to the conditions endorsed heron and to all the terms and conditions of this Policy.

Further insurance, concurrent herewith, follows:—PERMITTED.

Permission is hereby granted to make ordinary alterations and repairs but it is understood and agreed that extraordinary alterations, additions or repairs are prohibited without notice to and consent of this Company in writing: to work all night and every day; to cease operations and to be vacant or unoccupied not exceeding thirty (30) days at any time; to do such work and to keep and use all articles, materials and supplies as may be deemed necessary or may be incidental to the operation of the Insured's business, including one gallon in all of gasoline, benzine or naphtha in any one building at any one time.

Permission is hereby granted to keep and use fuel oil heating equipment, including the necessary supply of fuel oil. Notwithstanding the foregoing this Policy shall not include loss or damage by smoke, due to the operation of the fuel oil burning apparatus, if the happening causing such loss or damage is confined to the apparatus or its equipment, unless the Policy is so endorsed to cover such loss or damage and an extra premium paid therefor.

ORDINARY ELECTRICAL APPARATUS CLAUSE:—This Policy also covers direct loss or damage by lightning to the property insured (meaning thereby the property 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 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 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 with a similar clause or not.

The Subscribing Companies

Attached to and forming part of Policy No. **SO-1021** of THE **MUTUAL INSURANCE COMPANY**