

A STOCK COMPANY  
**SCHEDULED PROPERTY FLOATER POLICY**

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No. **IMF 128055**

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ASSURED

BRANTFORD PUBLIC LIBRARY BOARD

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Amount Insured, . . . \$ 2,250.00  
Rate, . . . . . 1.55%  
Premium, . . . . . \$ 34.87  
Expires MARCH 21st, 19 50

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ÆTNA INSURANCE GROUP

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CANADIAN DEPARTMENT  
Metropolitan Building  
TORONTO 1, ONTARIO

**BUNNELL, HITCHON, LIMITED**  
**BRANTFORD, ONTARIO**

No. IMF 128055

MARINE DEPARTMENT

SCHEDULED PROPERTY FLOATER POLICY

A STOCK COMPANY

# Etna Insurance Company

HARTFORD, CONNECTICUT

Amount, \$ 2,250.00 Rate 1.55 Premium, \$ 34.87

### In Consideration of the Stipulations herein named

And of - - - - - THIRTY-FOUR - - - - - 87/100 Dollars (\$ 34.87 ) Premium,

Does Insure BRANTFORD PUBLIC LIBRARY BOARD

Whose Address is 69 GEORGE STREET, BRANTFORD, ONT.

From the 21st day of MARCH, 19 47, at noon, to the 21st day

of MARCH, 19 50, at noon, Standard Time at place of issuance, to an amount

not exceeding - - - - - TWO THOUSAND, TWO HUNDRED & FIFTY - - - - - 00/100 Dollars,

on the following described property:



### FINE ARTS RIDER

1. On property as per schedule attached or listed below, being the property of the Insured against all risks of loss of or damage to the insured property, except as hereinafter provided.

### EXCLUSIONS

2. This Policy does not insure against loss or damage caused by:
- (a) wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to and resulting from any repairing, restoration or retouching process;
  - (b) war (whether declared or not), invasion, hostilities, rebellion or insurrection, or seizure, confiscation, requisition, nationalization, destruction or damage by or under the order of any government or public authority or military or usurped power; or risks of contraband or illegal transportation and/or trade;
  - (c) breakage of glassware, statuary, marbles, bric-a-brac, chinaware, porcelain and other fragile or brittle articles, unless caused by fire, lightning, cyclone, tornado, windstorm, earthquake, flood or explosion, or by burglary, robbery, theft, larceny or attempt thereat, or by malicious damage, or by accident to road, rail, water or air conveyance, or by falling aircraft or impact of vehicles, or by collapse or falling of a building or part thereof.

### PACKING WARRANTY

3. It is warranted by the Insured that the property insured hereunder will be packed and unpacked by competent packers.

SUBJECT TO ALL TERMS, CONDITIONS AND WARRANTIES OF THE POLICY TO WHICH THIS RIDER IS ATTACHED.

Attached to and forming part of Policy No. IMF 128055 of

AETNA INSURANCE COMPANY, Hartford, Connecticut

Issued to Brantford Public Library Board

Dated March 21st, 1947 at Brantford, Ontario

B. P. 2  
C.I.U.C.-JAN.-1946-T&S.

BUNNELL HITCHON, LIMITED  
*W. Bunnell*  
Authorized Representative

Issued to Brantford Public Library Board

Dated March 21st, 1947 at Brantford, Ont.

B. P. 3  
C.I.U.C.-JAN.-1946-T&S.

BUNNELL HITCHON, LIMITED  
*W. Bunnell*  
PRESIDENT  
Authorized Representative

A STOCK COMPANY

# Aetna Insurance Company

HARTFORD, CONNECTICUT

### LOCATION AND FLOATER RIDER No. 1

(One Location)

This insurance covers the property insured hereunder while on exhibition or otherwise at 69 George Street, Brantford, Ont. also while in transit or elsewhere on exhibition or otherwise within the limits of Canada and/or the Continental United States (excluding the premises of fair grounds or of any exposition or exhibition, unless endorsed hereon). It is understood and agreed that notice shall be given this Company within 72 hours from time of leaving specified location and the premium charged will be adjusted accordingly.

### SCHEDULE OF VALUATIONS

Item	Description of Article	Amount
1.	"The Countess of Derby" by Sr. Thomas Lawrence	\$1,500.00
2.	"The Beguinage" by Middleer	<u>750.00</u>
		\$2,250.00

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS, AND TO THE CONDITIONS PRINTED on the back hereof, which are hereby incorporated and made a part of this Policy, together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto; and no officer, agent or other representative of this Company shall have power to waive or be deemed to have waived any provision or condition of this Policy unless such waiver if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this Policy ever be claimed by the Assured unless so written or attached.

In Witness Whereof, this Company

It is understood and agreed that each article listed above is valued at and insured for the amount appearing opposite thereto.

SUBJECT TO ALL TERMS, CONDITIONS AND WARRANTIES OF THE POLICY TO WHICH THIS RIDER IS ATTACHED.

Attached to and forming part of Policy No. IMF 128055 of  
AETNA INSURANCE COMPANY, Hartford, Connecticut

Issued to Brantford Public Library Board

Dated March 31st, 1947 at Brantford, Ont.

BUNNELL HITCHON, LIMITED

PRESIDENT

Authorized Representative

No. IMF 128055

MARINE DEPARTMENT

SCHEDULED PROPERTY FLOATER POLICY

A STOCK COMPANY

# Aetna Insurance Company

HARTFORD, CONNECTICUT

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS, AND TO THE CONDITIONS PRINTED ON THE BACK HEREOF, WHICH ARE HEREBY SPECIALLY REFERRED TO AND MADE A PART OF THIS POLICY, TOGETHER WITH SUCH OTHER PROVISIONS, AGREEMENTS OR CONDITIONS AS MAY BE ENDORSED HEREON OR ADDED HERETO; AND NO OFFICER, AGENT OR OTHER REPRESENTATIVE OF THIS COMPANY SHALL HAVE POWER TO WAIVE OR BE DEEMED TO HAVE WAIVED ANY PROVISION OR CONDITION OF THIS POLICY UNLESS SUCH WAIVER, IF ANY, SHALL BE WRITTEN UPON OR ATTACHED HERETO, NOR SHALL ANY PRIVILEGE OR PERMISSION AFFECTING THE INSURANCE UNDER THIS POLICY EXIST OR BE CLAIMED BY THE ASSURED UNLESS SO WRITTEN OR ATTACHED.

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS, AND TO THE CONDITIONS PRINTED ON THE BACK HEREOF, WHICH ARE HEREBY SPECIALLY REFERRED TO AND MADE A PART OF THIS POLICY, TOGETHER WITH SUCH OTHER PROVISIONS, AGREEMENTS OR CONDITIONS AS MAY BE ENDORSED HEREON OR ADDED HERETO; AND NO OFFICER, AGENT OR OTHER REPRESENTATIVE OF THIS COMPANY SHALL HAVE POWER TO WAIVE OR BE DEEMED TO HAVE WAIVED ANY PROVISION OR CONDITION OF THIS POLICY UNLESS SUCH WAIVER, IF ANY, SHALL BE WRITTEN UPON OR ATTACHED HERETO, NOR SHALL ANY PRIVILEGE OR PERMISSION AFFECTING THE INSURANCE UNDER THIS POLICY EXIST OR BE CLAIMED BY THE ASSURED UNLESS SO WRITTEN OR ATTACHED.

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**In Witness Whereof**, this Company has executed and attested these presents; but this Policy shall not be valid unless countersigned by a duly authorized Agent of the Company.

*Frank T. Bush*  
Secretary

*W. Russell Cain*  
President

Countersigned at Brantford, Ontario  
This 21st day of March, 1947

**BUNNELL HITCHON, LIMITED**  
*[Signature]*  
AGENT

## CONDITIONS

This entire Policy shall be void if the Assured has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof; or in case of any fraud or false swearing by the Assured touching any matter relating to this insurance or the subject thereof; whether before or after a loss.

The Assured shall immediately report to this Company or its Agent every loss or damage which may become a claim under this Policy, and shall also file with the Company or its Agent within ninety (90) days from date of loss, a detailed sworn proof of loss. Failure by the Assured either to report the said loss or damage or to file such written proofs of loss as herein provided shall invalidate any claim under this Policy.

The Assured shall submit, and so far as is within his or their power shall cause all other persons interested in the property and members of the household and employees to submit, to examinations under oath by any persons named by the Company, relative to any and all matters in connection with a claim, and shall produce for examination all books of account, bills, invoices, and other vouchers or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Company or its representatives, and shall permit extracts and copies thereof to be made.

Unless otherwise provided in form attached, this Company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality.

All adjusted claims shall be paid or made good to the Assured within thirty (30) days after presentation and acceptance of satisfactory proof of interest and loss at the office of this Company.

No loss shall be paid hereunder if the Assured has collected the same from others.

It is a condition of this Policy that this insurance shall in no wise inure directly or indirectly to the benefit of any carrier or other bailee.

This Company may require from the Assured an assignment of all right of recovery against any party for loss or damage to the extent that payment therefor is made by this Company.

Every claim paid hereunder reduces the amount insured by the sum so paid unless the same be reinstated by payment of additional premium thereon.

It is understood and agreed that, in the event of loss of or damage to any article or articles which are a part of a set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the set, giving consideration to the importance of said article or articles; but in no event shall such loss or damage be construed to mean total loss of set.

In case of loss or injury to any part of the insured property consisting, when complete for sale or use, of several parts, this Company shall only be liable for the insured value of the part lost or damaged.

In case of loss or damage, it shall be lawful and necessary for the Assured, his or their factors, servants and assigns, to sue, labor, and travel for, in and about the defense, safeguard and recovery of the property insured hereunder, or any part thereof without prejudice to this insurance; nor shall the acts of the Assured or this Company, in recovering, saving and preserving the property insured in case of loss or damage, be considered a waiver or an acceptance of abandonment; to the charge whereof this Company will contribute according to the rate and quantity of the sum herein insured.

No suit or action on this Policy for the recovery of any claim shall be sustainable in any court of law or equity unless the Assured shall have fully complied with all the requirements of this Policy, nor unless commenced within twelve (12) months next after the time a cause of action for the loss accrues, provided that where such limitation of time is prohibited by the laws of the state wherein this Policy is issued, then, and in that event, no suit or action under this Policy shall be sustainable unless commenced within the shortest limitation permitted under the laws of such state.

In case the Assured and this Company shall fail to agree as to the amount of loss or damage, the same shall be ascertained by two competent and disinterested appraisers, the Assured and this Company each selecting one, and the two so chosen shall first select a competent and disinterested umpire; the appraisers together shall then estimate and appraise the loss, stating separately the sound values and damage, and failing to agree, shall submit their differences to the umpire; and the award in writing of any two shall determine the amount of the loss; the parties thereto shall pay the appraisers respectively selected by them, and shall bear equally the expense of the appraisal and umpire.

This Policy may be cancelled at any time upon request of the Assured, the Company retaining or collecting the customary short rates for the time it has been in force; or, it may be cancelled by the Company by delivering or mailing to the Assured at the address stated herein five (5) days' written notice of such cancellation and, if the premium has been paid, by tendering in cash, postal money order, or check, the pro rata unearned premium thereon.