

PSF F.D.R. Finances (Insurance) 1933-1934

Subject File Box 179

NOTICE OF DIVIDEND FOR 1934
 (provided the policy is in full force on the anniversary date)

J. J. Jones

NEW YORK LIFE INSURANCE COMPANY

51 Madison Avenue, Madison Square, New York, N. Y.

When Due	Policy Number	Cash Dividend	Paid-up Addition (See other side)
SEP 22	9 2 2 7 2 4 9	7 7 . 5 2	2 1 1 . 0 0

I wish to use the dividends in cash or reduction of premium.

Credit dividends to the policy at interest. (See note on reverse side.)

Apply dividends to purchase a participating paid-up addition to the sum insured. (See note on reverse side.)

Indicate your choice of an option by placing an "X" after the one selected, date and sign this notice, and, when you pay the next premium, return it to the Company's Cashier from whom it was received. You may change the selection of option to apply to future dividends by notifying the Home Office of the Company.

Date _____

Please sign here

Owner of Policy

A. D.

C. A. D.

7 Y. E.

ANNUITY

NOTICE OF DIVIDEND FOR 1934
provided the policy is in full force on the anniversary date

IF DIVIDEND IS LEFT WITH THE COMPANY TO ACCUMULATE AT INTEREST

the rate of interest is such rate as the Company may declare on funds so held and is guaranteed to be not less than three per cent per annum.

Dividends left with the Company before 1934 to accumulate will be increased on the anniversary of the Policy in 1934 at the rate of 4% per annum.

Any dividend left with the Company, together with the interest accumulations, may be withdrawn on any anniversary of the policy.

IF THE DIVIDEND IS APPLIED TO PURCHASE A PARTICIPATING PAID-UP ADDITION TO THE SUM INSURED

the full amount of the premium must be paid. The paid-up additions participate in surplus, thereby increasing future dividends.

If no election of option is received, dividends will be applied automatically, as set forth in the policy, to purchase a paid-up addition to the sum insured.

(OVER)

OFFICIAL PREMIUM RECEIPT

NEW YORK LIFE INSURANCE COMPANY

MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE

POLICY NUMBER

DATE DUE

PREMIUM \$ 285.30

9 227 249 * A9

22 DAY OF SEPT.
YEAR 1933

INTEREST ON
LOAN OR NOTE

JAMES ROOSEVELT

19 COOLIDGE HILL RD

CAMBRIDGE MASS



COUNTERSIGNED BY

Thomas A. Ameringer
PRESIDENT

[Signature]
FOR PREMIUM CASHIER

J.R.
Insurance
11

Fidelity and Deposit Company of Maryland

BURGLARY AND PLATE GLASS DEPARTMENT

Continuation  Certificate

No. 5208382


In Consideration of a premium of One Hundred Eighty-three and 40/100 Dollars
(\$ 183.40), Policy No. 1127925 issued by the Fidelity and Deposit Company of Maryland
to FRANKLIN D. ROOSEVELT, is hereby continued in force
from October 14 1933, to October 14 1936, at noon, standard time, at the
location of the premises, subject to all the terms, provisions and conditions of said Policy.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

NOT VALID UNLESS COUNTERSIGNED BY A DULY
AUTHORIZED REPRESENTATIVE OF THE COMPANY.

By  President.

Countersigned at Albany, New York,
this 28th day of September 1933


Authorized Representative.

NEW YORK LIFE INSURANCE COMPANY

51 MADISON AVENUE, MADISON SQUARE, NEW YORK, N. Y.

SURRENDER VALUE DIVISION

Insurance

E. B. VAN WAGONER, SUPERINTENDENT

JOHN C. McCALL, VICE-PRESIDENT

February 7th, 1933.

Honorable Franklin D. Roosevelt
Hyde Park
New York

OUR FILE D
Re Policy No. 4123729-

Dear Sir:-

We are enclosing check No. UR21670, drawn to your order for \$95.32 in payment of the 1933 Dividend on your paid-up policy numbered above.

Yours truly,
EDGAR B. VAN WAGONER,

Supt.

By- *[Signature]*

CAW:LB
Enc.

TELEPHONES
CORTLANDT 7-1188
CORTLANDT 7-0300

HENRY EGGERS, JR.
ROBERT H. MACKEY
NEW YORK LIFE INSURANCE COMPANY

265 BROADWAY
NEW YORK CITY

Insurance

March 17, 1933.

*Miss Le Hand
P.S. - 602*

Dear Miss Le Hand:-

We all know how busy President Roosevelt is with the many serious affairs of the nation, therefore I cannot trouble him, and thought you probably would like to take care of a premium that is due on Franklin, Jr.'s policy. The premium, \$269.80, was due on February 17th, and as there are thirty-one days of grace can be accepted by the Company if mailed by, or on, March 20th.

I would appreciate very much, too, if you would extend my sincerest greetings to the President, should you get the opportunity.

With kindest personal regards, I

am,

Very sincerely yours,

Henry Eggers, Jr.
HENRY EGGERS, JR.

Miss Marguerite Le Hand

March 18, 1933.

Dear Mr. Eggers:-

I am enclosing herewith
a check for \$269.80, covering the
premium on Franklin, Jr.'s policy.

The President has asked
me to thank you for your nice message
which he appreciates.

Very sincerely yours,

M. A. Le Hand
PRIVATE SECRETARY

Henry Eggers, Jr., Esq.,
New York Life Insurance Co.,
233 Broadway,
New York, N. Y.

(enclosure)

LT

TELEPHONES
CORTLANDY 7-1108
CORTLANDY 7-0300

HENRY EGGERS, JR.
ROBERT H. MACKEY

NEW YORK LIFE INSURANCE COMPANY

233 BROADWAY
NEW YORK CITY

Matina
Elliott's address
40 Mrs Greenwood
Successor
Ariz

March 28, 1933.

Dear Miss Le Hand:-

M

May I acknowledge receipt of your letter dated March 18th enclosing a check for \$269.80, covering the premium on Franklin, Jr.'s policy.

It was nice of you to deliver my message to the President. At the moment, I am very anxious to get in touch with Elliott who, as you knew, has gone West to a ranch. Would you be kind enough to let me have his present address.

Thanking you, I am, with kindest personal regards,

Very sincerely yours,

Henry Eggers Jr
HENRY EGGERS, JR.

Miss Sully
Miss

Miss Marguerite A. Le Hand

April 12, 1933.

Dear Mr. Eggers:-

I am sorry for the delay
in answering your note of March 28th.
Elliott's address is Tucson, Arizona -
c/o Mrs. John C. Greenway.

Very sincerely yours,

M. A. Le Hand
PRIVATE SECRETARY

Henry Eggers, Jr., Esq.,
New York Life Insurance Company,
233 Broadway,
New York, N. Y.

LT

NEW YORK LIFE INSURANCE COMPANY
51 MADISON AVENUE, MADISON SQUARE
NEW YORK, N.Y.



FREDERICK M. JOHNSON
SECRETARY

FMJ-M

April 28, 1933.

To the Secretary of the President,
White House,
Washington, D. C.

Dear Sir:-

My attention has just been called to the fact that our Policy No. 9,707,894, on the life of Mr. Elliott Roosevelt, is lapsed for the non-payment of the March 23, 1933, premium of \$277.20.

On this particular policy he furnished us on August 3, 1932, a change of address in care of Mr. Franklin D. Roosevelt, 49 East 65 Street, New York, N. Y. To this address we forwarded notices which were not returned to us.

We would appreciate your furnishing us with Mr. Elliott Roosevelt's present address in order that we may communicate with him in reference to his lapsed policy.

Yours truly,

Frederick M. Johnson
Secretary.

enc.

May 3, 1933.

New York Life Insurance Company,
51 Madison Avenue,
New York, N. Y.

ATTENTION OF FREDERICK M. JOHNSON, ESQ.

My dear Mr. Johnson:-

This will acknowledge your letter of April 28th in regard to the policy on the life of MR. ELLIOTT ROOSEVELT. As Mr. Roosevelt is in Arizona this apparently did not come to his attention.

I am enclosing check covering the payment and will be grateful if you will be good enough to have the address changed so that the notices are sent to the President at the White House, Washington, D.C.

Very truly yours,

M. A. Le Hand
PRIVATE SECRETARY

(Enclosure)

NEW YORK LIFE INSURANCE COMPANY
51 Madison Avenue, Madison Square, New York, N. Y.

Statement of Dividend Credit for 1933


Policy Number	Cash Dividend for 1933 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (including 1933)
8745462	86.22	885.33

The cash dividend apportioned at the anniversary of the policy in 1933, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1933 to accumulate will be increased on the anniversary of the policy in 1933 at the rate of 4 1/4% per annum.

ARTHUR HUNTER,
Vice-President.

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY
HOME OFFICE, 51 MADISON AVENUE, MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$ 353.90	8 745 462 A5	3 DAY OF MAY 1933
INTEREST ON LOAN OR NOTE	FRANKLIN D ROOSEVELT <i>The White House</i> WASH DC <i>Washington, D.C.</i>	

COUNTERSIGNED BY *Thomas A. Guerin* PRESIDENT
W. A. Furschler
FOR CASHIER POUGHKEEPSIE BRANCH OFFICE.

3472-R. B. MARCH 1931

NEW YORK LIFE INSURANCE COMPANY
51 Madison Avenue, Madison Square, New York, N. Y.

Statement of Dividend Credit for 1933


Policy Number	Cash Dividend for 1933 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (including 1933)
10585253	62.55	210.53

The cash dividend apportioned at the anniversary of the policy in 1933, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1933 to accumulate will be increased on the anniversary of the policy in 1933 at the rate of 4 1/4% per annum.

ARTHUR HUNTER,
Vice-President.

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY
MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$ 269.80	10 585 253 A2	17 DAY OF FEB. 1933
INTEREST ON LOAN OR NOTE	FRANKLIN D ROOSEVELT JR 49 E 65TH ST NEW YORK N Y	

COUNTERSIGNED BY *Thomas A. Guerin* PRESIDENT
W. A. Furschler
FOR PREMIUM CASHIER

3472-R. B. MARCH 1931

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY

MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE

PREMIUM \$ 277.20

POLICY NUMBER

9 707 894 A3

DATE DUE

23 DAY OF MAR.
YEAR 1933

INTEREST ON
LOAN OR NOTE

ELLIOTT ROOSEVELT

49 E 65TH ST
% FRANKLIN D ROOSEVELT
NEW YORK N Y



COUNTERSIGNED BY

Thomas A. Swicker

PRESIDENT.

J. Holub

FOR PREMIUM CASHIER

NEW YORK LIFE INSURANCE COMPANY
51 MADISON AVENUE, MADISON SQUARE
NEW YORK, N.Y.

FREDERICK M. JOHNSON
SECRETARY

FMJ-M

May 5, 1933.

Mr. M. A. LeHand,
Private Secretary to the President,
The White House,
Washington, D. C.

My dear Sir:-

Thank you for your letter of the 3rd instant,
enclosing check covering the premium due March 23, 1933,
on Policy No. 9,707,894, on the life of Mr. Elliott
Roosevelt. Enclosed is the Company's official receipt.

I am directing that the address for sending notices
on this policy be entered as c/o The President, The White
House, Washington, D. C.

Yours truly,

Frederick M. Johnson
Secretary.

enc.

NEW YORK LIFE INSURANCE COMPANY

Poughkeepsie
Use B. O. Stamp in this space.

Yell

Mr Hon. Franklin D. Roosevelt
The White House,
Washington, D.C.

*5/5/33.....19....

Dear Sir:

According to the records of this Company, the above is your permanent address, to which you desire all communications from this Company to be sent.

On the supposition that it may be a convenience to you to transact your business with the Company, through our Branch Office located nearest to you, we have furnished a record of your policy (or policies) to our

Washington Branch Office. Located at { Shoreham Bldg.,
806 -15th St., N.W.
Washington, D.C.

If you have a policy (or policies) not listed below, please communicate the fact to the Cashier of the new office;—or to the Comptroller of the Company, 51 Madison Avenue, New York City, N. Y.

Yours truly,

[Signature] Cashier

<u>Policy Number</u>	<u>How Payable</u>	<u>Next Payment Due</u>	<u>Amount</u>
8 745 462-A5	annual	May 3, 1934	\$353.90

WILLIAM W. LUCKEY
POUGHKEEPSIE, N.Y.

*File
Insurance*

August 24, 1933

*July
8-28-33
MWR*

Attention of M. A. LeHand, Private Secretary

Hon. Franklin D. Roosevelt
Hyde Park
New York

Dear Mr. Roosevelt:

We take pleasure in enclosing United States Fidelity and Guaranty policy A811846 for Public Liability, one hundred and three hundred thousand limits, and Property Damage, five thousand dollars; and Hanover policy A1276 covering Fire, Theft and Tornado on the DeSoto Convertible Sedan, as per your order of July 12th.

We delayed delivery of these policies awaiting your statement as to the actual cost. We are still awaiting this information but in order to deliver the policies to you we have estimated the cost at \$1200. If this figure does not agree with the facts, please advise us and we will correct our records.

We found in our mail the enclosed letter from the Insurance Department apparently forwarded to us from the White House and are at a loss to know why it was referred to us, as we have had no connection with this transaction and have never issued a policy in the Lloyds Insurance Company to the President or his family. It is evident from the circular letter that the policy has some connection with the Dutchess County Automobile Club and we would suggest that you get in touch with Mr. Henry T. Hoag, Secretary of the Dutchess County Automobile Club for further information on this subject.

Very truly yours,

W. W. Lucky



STATE OF NEW YORK
INSURANCE DEPARTMENT

BUREAU OF LIQUIDATIONS, CONSERVATIONS
AND REHABILITATIONS

BRANCH OFFICE: 75 MAIDEN LANE, NEW YORK

BEEKMAN 3-5880

GEORGE S. VAN SCHAIK
Superintendent of Insurance

RICHARD A. BRENNAN
Special Deputy Superintendent
in Charge of Bureau

MILTON O. LOYSEN
Assistant Special Deputy Supt.
in Charge of Branch Office

ALFRED C. BENNETT
Attorney for Superintendent

August 11th, 1933

Franklin D. Roosevelt
Hyde Park, N. Y.

Send to Mr.

Please take notice that policy No. 2333 (Dutchess Co. Automobile Club) issued to you by the Lloyds Insurance Company of America is hereby cancelled, pursuant to an order of Supreme Court, New York County, dated and entered August 8th, 1933, such cancellation to take effect on the 16th day of August, 1933, at 12:01 A. M. Standard Time.

LLOYDS INSURANCE COMPANY OF AMERICA
in Rehabilitation.

Milton O. Loysen

MILTON O. LOYSEN,
Ass't. Spec. Deputy Supt. of Ins.

*Mailed to WWS Lucky
return to addresser!*

*We have no connection with this policy. Evidently issued through
Dutchess Co. Automobile Club.
WWS Lucky.*

Hyde Park, New York,
August 28, 1933.

Dear Mr. Luckey:

Thank you for sending me the insurance policies on the President's car. We do not have here the exact cost but if this is really necessary will you get in touch with the DeSoto people and ask them the price of this type of automobile?

Sincerely yours,

M. A. LEHAND
Private Secretary

William W. Luckey, Esq.,
Poughkeepsie,
New York.

mwd

A. D.

Duplicate

NOTICE OF DIVIDEND FOR 1933

(provided the policy is in full force on the anniversary date)

January 1st

C. A. D.

NEW YORK LIFE INSURANCE COMPANY

51 Madison Avenue, Madison Square, New York, N. Y.

7 Y. E.

When Due	Policy Number	Cash Dividend	Paid-up Addition (See other side)
SEP 22	9227249	77.56	214.00

ANNUITY

I wish to use the dividends in cash or reduction of premium.

Credit dividends to the policy at interest. (See note on reverse side.)

Apply dividends to purchase a participating paid-up addition to the sum insured. (See note on reverse side.)

Indicate your choice of an option by placing an "X" after the one selected, date and sign this notice, and, when you pay the next premium, return it to the Company's Cashier from whom it was received. You may change the selection of option to apply to future dividends by notifying the Home Office of the Company.

Date _____

Please sign here

Owner of Policy

NOTICE OF DIVIDEND FOR 1933
provided the policy is in full force on the anniversary date

V. D.
C. V. E.
A. E. R.
V. A. G. L. J.

IF DIVIDEND IS LEFT WITH THE COMPANY TO ACCUMULATE AT INTEREST

the rate of interest is such rate as the Company may declare on funds so held and is guaranteed to be not less than three per cent per annum.

Dividends left with the Company before 1933 to accumulate will be increased on the anniversary of the Policy in 1933 at the rate of 4¼% per annum.

Any dividend left with the Company, together with the interest accumulations, may be withdrawn on any anniversary of the policy.

IF THE DIVIDEND IS APPLIED TO PURCHASE A PARTICIPATING PAID-UP ADDITION TO THE SUM INSURED

the full amount of the premium must be paid. The paid-up additions participate in surplus, thereby increasing future dividends.

If no election of option is received, dividends will be applied automatically, as set forth in the policy, to purchase a paid-up addition to the sum insured.

(OVER)

TIME TRIED

FOUNDED 1825

FIRE TESTED

YOU HAVE THE ADVANTAGE OF OUR EXPERIENCE

W. W. LUCKEY

SUCCESSOR TO

FROST & LUCKEY

10 GARDEN STREET

INSURANCE

REPRESENTING ONLY STANDARD STOCK COMPANIES

File
Ins.

Poughkeepsie, N. Y.,.....10.....Mo.....12.....1933,.....

Mr.....Franklin D. Roosevelt,.....

renewal of
We take pleasure in handing you/policy No.....5208382,.....

Fidelity & Deposit.....Insurance Co. Premium \$ 183.40,.....

RENEWING expiration of October 14th.....

INSURING.....

Policies are renewed for your protection and must be RETURNED
PROMPTLY IF NOT WANTED--OR FOR CORRECTION.

Please remit, if satisfactory, and oblige,

Yours respectfully,

W. W. LUCKEY.

When payment is by check Receipt will not be
sent unless you return this Notice with Your
Remittance and request it.

Telephones 1228—1229

Where Insurance is not a Side Line

TELEPHONES
CORTLANDT 7-1198
CORTLANDT 7-0300

HENRY EGGERS, JR.
ROBERT H. MACKEY
NEW YORK LIFE INSURANCE COMPANY

Life Personal Insurance
233 BROADWAY
NEW YORK CITY

October 18, 1933.

Dear Miss Le Hand:-

I wish to acknowledge your check in payment of John's New York Life Policy No. 11232311, receipt for which I enclose.

In accordance with your request, the address on this policy has been changed to -

The White House,
Washington, D. C.

Hoping you will find this satisfactory, I am, with kindest personal regards,

Very sincerely yours,


HENRY EGGERS, JR.

Miss Marguerite Le Hand

OFFICIAL PREMIUM RECEIPT

NEW YORK LIFE INSURANCE COMPANY

MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE

POLICY NUMBER

DATE DUE

PREMIUM \$ 269.80

11 232 311 A9

12 DAY OF SEPT.
YEAR 1933

INTEREST ON
LOAN OR NOTE

JOHN A ROOSEVELT

~~NEW YORK, N. Y.~~
The White House,

~~NEW YORK, N. Y.~~
Washington, D. C.



COUNTERSIGNED BY

Thomas A. Guerin

PRESIDENT

C. Bunke

FOR PREMIUM CASHIER

OFFICIAL PREMIUM RECEIPT

NEW YORK LIFE INSURANCE COMPANY

MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE

PREMIUM \$ 206.20

INTEREST ON
LOAN OR NOTE

POLICY NUMBER

8 911 678 AN

ANNA ROOSEVELT DALL

49 E 65TH ST

NEW YORK N Y

DATE DUE

3 DAY OF NOV.
YEAR 1933



COUNTERSIGNED BY

Thomas A. Guerin

PRESIDENT

[Signature]

FOR PREMIUM CASHIER

Insurance

January 19, 1934.

Gentlemen:

Will you be good enough to have the Theft and Larceny insurance policy for 49 East 65th Street out to \$5,000 dollars and send me the adjusted bill?

Very truly yours,

M. A. LE HAND
Private Secretary

W. W. Luckey,
10 Garden Street,
Poughkeepsie,
New York.

WHERE INSURANCE IS NOT A SIDE LINE

Mr. Franklin D. Roosevelt and Anna Eleanor Roosevelt

In Account with

W. W. LUCKEY

SUCCESSOR TO

FROST & LUCKEY

10 GARDEN STREET

POUGHKEEPSIE, N. Y.

TELEPHONES 1228-1229

ESTABLISHED 1825

You have the advantage
of our experience

INSURANCE

Representing
Stock Companies Only

WWR ok?

DATE	TERM	COMPANY	NUMBER	PREMIUM	CREDIT	BALANCE
7/12/33	1 yr.	Hanover	A1276	\$ 8.60		
7/12/33	1 "	U.S.Fid.& Guar.	A811846	61.69		
10/14/33	3 "	Fidelity & Deposit	1127925	183.40		\$ 253.69

Note:

Hanover A1276 - Fire, Theft and Tornado DeSoto

U.S.F.& G. A811846 - Public Liability & Property Damage DeSoto

Fid. & Dep. 1127925 - \$9000. Burglary, Theft and Larceny 49 East 65th St.,
New York City

*↑
Cnl - This to 5, was*

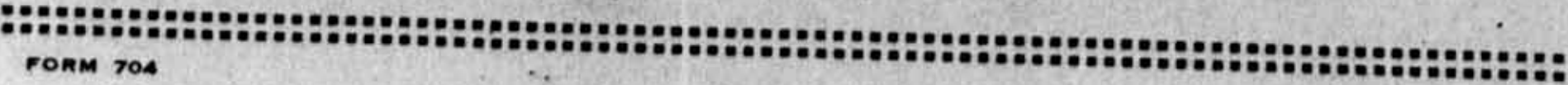
Premiums payable within thirty days. Return policies if not wanted.



IMPORTANT!

**This Endorsement forms a part of your Policy
and should be attached to the same.**

Please DO NOT FAIL to have this done.



FORM 704

WHERE INSURANCE IS NOT A SIDE LINE

MR. Franklin D. Roosevelt and Anna Eleanor Roosevelt

In Account with

W. W. LUCKEY

SUCCESSOR TO

FROST & LUCKEY

10 GARDEN STREET

POUGHKEEPSIE, N. Y.

TELEPHONES 1228-1229

ESTABLISHED 1825

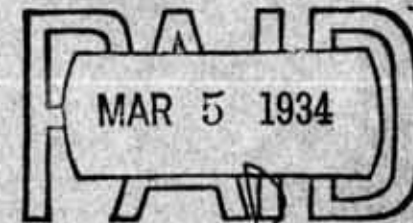
You have the advantage
of our experience

INSURANCE

Representing
Stock Companies Only

DATE	TERM	COMPANY	NUMBER	PREMIUM	CREDIT	BALANCE
1933						DeSoto
July 12	1 yr.	Hanover	A1276	\$ 8.60		Fire, Theft & Tornado-/ 61.69 P.L. & P. D.-DeSoto
" 12	1 "	U.S.F. & G.	A811846			183.40 Burgl.-N.Y.C. Residence
Oct. 14	3 "	Fid. & Deposit	1127925			
1934						
Jan. 19		Credit by Ret. Prem. F. & D. \$4000. Canceled	1127925		\$ 48.17	
				\$253.69	\$ 48.17	\$205.52

WILLIAM W. LUCKEY
10 GARDEN ST.



PER *[Signature]*

Miss Le Hand:-

Please attach endorsement to the
policy when convenient to do so. Thank you.

W. W. Luckey

Premiums payable within thirty days. Return policies if not wanted.

RIDER

To be attached to and form a part of Residence Burglary Policy No. 11 27 925
(Kind of Policy)
 dated the 14th day of October, 1930, issued by the
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND in favor of FRANKLIN D. ROOSEVELT.

In consideration of a return premium of Forty-eight and 17/100 Dollars, (\$48.17), it is hereby understood and agreed that policy to which this endorsement is attached is reduced by the amount of Four Thousand Dollars, (\$4000.00), and is continued in force on and after the date hereof, as follows:

Coverage granted under Section (a) is continued in force in the amount of **\$4000.**

Coverage granted under Section (b) is continued in force in the amount of **\$1000.**

It is further understood and agreed that the total coverage granted under this policy and all riders combined, from the date hereof, shall not exceed the sum of Five Thousand Dollars, (\$5,000.)

The said Policy shall be subject to all its terms, conditions and limitations except as herein expressly modified.

Signed, sealed and dated this 19th day of January, 1934.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ATTEST:

Robert Stark
Secretary.

By *Arthur Miller*
President.

Countersigned by *[Signature]*
Authorized Representative.

X Accepted by *Franklin D. Roosevelt*
(Insured).

By.....



File - Ins.

Fidelity and Deposit Company of Maryland

HOME OFFICE BALTIMORE

2/1/34

William W. Luckey
10 Garden Street
Poughkeepsie, N. Y.
INSURANCE

January 23, 1934

27-896

Miss M. A. LeHand
The White House
Washington, D. C.

My dear Miss LeHand:

In compliance with your request of January 19 we would advise that we were able to get the Company to reduce the amount of burglary insurance on the President's New York City residence from \$9,000. to \$5,000. with a return premium of \$48.17 as shown by the enclosed rider which is to be attached to the policy.

We are sending this rider in duplicate because it requires the acceptance of the reduction by the assured evidenced by signature on rider to be attached to policy and duplicate for the Company's files, which duplicate is to be returned to us.

We are enclosing revised statement showing this credit.

Very truly yours,

W. W. Luckey
Agent.

WWL:F
Encl.

*Sent check for \$205.52
March 3, 1934.
P.O.*

OFFICIAL PREMIUM RECEIPT

NEW YORK LIFE INSURANCE COMPANY

MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE,

POLICY NUMBER

DATE DUE

PREMIUM \$ 269.80

10 585 253 A2

17 DAY OF FEB.
YEAR 1934

INTEREST ON
LOAN OR NOTE

FRANKLIN D ROOSEVELT JR

The White House

Washington D. C.



COUNTERSIGNED BY

Thomas A. Ameringer

PRESIDENT.

W. Davis

FOR PREMIUM CASHIER

TELEPHONES
CORTLANDT 7-1198
CORTLANDT 7-0300

HENRY EGGERS, JR.
ROBERT H. MACKEY
NEW YORK LIFE INSURANCE COMPANY

233 BROADWAY
NEW YORK CITY

File In.

March 20, 1934.

Dear Miss Le Hand:-

Thank you very much for your check covering Franklin, Jr's premium, official receipt for which I enclose. I have also had the address changed so that in the future premium notices will be sent to Washington.

With kindest personal regards,

I am,

Very sincerely yours,

Henry Eggers, Jr.
HENRY EGGERS, JR.

Miss Marguerite Le Hand

OFFICIAL PREMIUM RECEIPT

NEW YORK LIFE INSURANCE COMPANY

HOME OFFICE, 51 MADISON AVENUE, MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

*Full
paid*

	AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$	353.90	8 745 462 A5	3 DAY OF MAY 1934
INTEREST ON LOAN OR NOTE			

FRANKLIN D ROOSEVELT

THE WHITE HOUSE

WASHINGTON D C



COUNTERSIGNED BY

James H. ...
PRESIDENT

FOR CASHIER WASHINGTON BRANCH OFFICE.

TIME TRIED

FOUNDED 1825

FIRE TESTED

YOU HAVE THE ADVANTAGE OF OUR EXPERIENCE

W. W. LUCKEY

SUCCESSOR TO

FROST & LUCKEY

10 GARDEN STREET

INSURANCE

REPRESENTING ONLY STANDARD STOCK COMPANIES

Poughkeepsie, N. Y., 6 Mo. 29 1934.

Mr. Franklin D. & Anna Eleanor Roosevelt

We take pleasure in handing you policy No. 1326 Hannover &

U.S. Fid. & Gty 80731 Insurance Co. Premium \$68.24

RENEWING expirations of July 12th for 1 year with invoice

INSURING De Soto convertible sedan. If any change

has occurred in cars please return the policies with instructions

Policies are renewed for your protection and must be RETURNED PROMPTLY IF NOT WANTED--OR FOR CORRECTION.

Please remit, if satisfactory, and oblige,

Yours respectfully,

W. W. LUCKEY.

When payment is by check Receipt will not be sent unless you return this Notice with Your Remittance and request it.

Telephones 1228-1229

Where Insurance is not a Side Line

ANY REPRESENTATIVE OF THE
United States Fidelity and Guaranty Company

is hereby authorized to execute, upon presentation of this card, for

Franklin D. Roosevelt's Anna E. Roosevelt

of Hyde Park Dutchess Co. N.Y.

whose signature is attached for identification, and who is insured under our Automobile

Policy No. A. P. 80731 July 12-1935

and covering We Sola No 6018634

any bond for Release of Attachment, or as provided as part of our claim service; or Bail Bond or undertaking for the assured, or any member of his immediate family, or his chauffeur, in an amount not in excess of FIVE THOUSAND DOLLARS at our manual rate, the need for either of which arises from an accident involving the insured or the infraction of any traffic law, ordinance, rule or regulation in effect during the term of the aforesaid policy.

UNITED STATES FIDELITY AND GUARANTY COMPANY



C. Asbury Davis
President.

Signature of Assured.

ALWAYS CARRY THIS CARD WITH YOU. IN THE EVENT OF ACCIDENT OBSERVE THE INSTRUCTIONS ON THE REVERSE HEREOF.

IN THE EVENT OF AN ACCIDENT:

1. Stop at once, obtain name and address of injured and where taken after accident.
2. Obtain names, addresses and phone-numbers of witnesses, and if other car involved, name and address of owner, license number, make and number of car and in what company insured.
3. Telegraph or Telephone the Home Office in Baltimore, Maryland, or the nearest Branch Office the above information, giving also the data regarding owner, car and policy appearing on the reverse of this card.
4. Follow your verbal report at the earliest opportunity with written statement on the claim blanks provided.
5. Do not admit liability. Make no comment or statement regarding the accident to anyone except police or an identified representative of this Company.

Agents of the Company are located in all cities and towns of any importance, any of whom will be pleased to assist you. Branch Offices are located at:

Atlanta, Ga.	Harrisburg, Pa.	Minneapolis, Minn.	Portland, Ore.
Boston, Mass.	Helena, Mont.	Montreal, Quebec	Rochester, N. Y.
Buffalo, N. Y.	Indianapolis, Ind.	Nashville, Tenn.	St. Louis, Mo.
Chicago, Ill.	Kansas City, Mo.	Newark, N. J.	Salt Lake City, Utah
Cincinnati, Ohio	Knoxville, Tenn.	New Orleans, La.	San Francisco, Cal.
Cleveland, Ohio	Little Rock, Ark.	New York, N. Y.	Syracuse, N. Y.
Dallas, Texas	Los Angeles, Cal.	Oklahoma City, Okla.	Toledo, Ohio
Denver, Colo.	Louisville, Ky.	Omaha, Neb.	Toronto, Ontario
Des Moines, Iowa	Memphis, Tenn.	Philadelphia, Pa.	Washington, D. C.
Detroit, Mich.	Milwaukee, Wis.	Pittsburgh, Pa.	

**United States Fidelity and Guaranty Co.
Baltimore, Md.**

AUTO 161

PRINTED IN U. S. A.

Y. L. Lins.

July 3, 1934

Gentlemen:

Enclosed please find check for two hundred and Seventy-seven dollars and twenty cents (\$277.20) to cover premium due on Policy Number 9,707,894 A3 — Elliott Roosevelt.

Very sincerely yours,

B. Tally

Premium Cashier, Home Office,
The New York Life Insurance Company,
372 Fourth Avenue,
New York, New York.

Enclosure

PT:TMB

July 9, 1934

Dear Elliott:

The enclosed letter is self-explanatory.

**It would seem that the efficient Miss LeHand
took care of the matter before sailing.**

With kindest regards to you and Ruth,

Cordially,

**Elliott Roosevelt, Esq.,
Hyde Park,
New York.**

Enclosure

PT:TMB

**Letter from the New York Life Insurance Co. returning check mailed them
July 3, 1934--dated July 5, 1934.**

August 7, 1934.

Gentlemen:

Enclosed please find check for Two-hundred and eighty-five dollars and thirty cents (\$385.30) to cover premium due on Policy Number 9,227,249 A9-James Roosevelt; also check for Two-hundred and sixty-nine dollars and eighty cents to cover premium due on Policy Number 11,232,311 A9-John A. Roosevelt.

Very truly yours,

M. A. LE HEND
Private Secretary

Premium Cashier, Home Office,
New York Life Insurance Company,
372 Fourth Avenue,
New York City, N. Y.

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY

MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

	AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$	285.30	9 227 249 * A9	22 DAY OF SEPT. 1934

INTEREST
ON LOAN
OR NOTE

JAMES ROOSEVELT

19 COOLIDGE HILL RD

CAMBRIDGE MASS



COUNTERSIGNED BY

Thomas A. Quecher

PRESIDENT

[Signature]

FOR PREMIUM CASHIER

OFFICIAL PREMIUM RECEIPT

NEW YORK LIFE INSURANCE COMPANY

MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

	AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$	269.80	11 232 311 A9	12 DAY OF SEPT. 1934

INTEREST
ON LOAN
OR NOTE

JOHN A ROOSEVELT

THE WHITE HOUSE

WASHINGTON D C



COUNTERSIGNED BY

Thomas A. Swisher

PRESIDENT

W. Brown

FOR PREMIUM CASHIER

Insurance file

This receipt is for payment of the month indicated on dues line. Your next rate falls due on the first day of the following month.

This is an official receipt only when signed by the Record Keeper.

OFFICIAL RECEIPT

THE MACCABEES
5057 WOODWARD AVE.
DETROIT, MICHIGAN

RECEIPT NUMBER
9,856

RECEIVED OF		L.B. MONTHLY RATE NO. <i>Annual</i>	\$250	75
NAME OF MEMBER		S. AND A. RATE NO.		
Franklin D. Roosevelt				
TENT HIVE, OR COURT NO.	STATE OR PROVINCE	DUES FOR MONTH OF	3	00
1000	New York	TOTAL	\$253	75

DATE
September 13, 1934


SIGNATURE OF R. K.
C. L. Biggs

FORM NO. 93-14 (OLD E-14)

PRINTED IN U.S.A.

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY
 HOME OFFICE, 51 MADISON AVENUE, MADISON SQUARE, NEW YORK, N. Y.
RECEIVED THE PAYMENT SPECIFIED BELOW

	AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$	206.20	8 911 678 AN	3 DAY OF NOV. 1934
INTEREST ON LOAN OR NOTE		ANNA ROOSEVELT DALL	
		THE WHITE HOUSE	
		WASHINGTON D C	


Insured
 COUNTERSIGNED BY *James A. Ameringer* PRESIDENT
 FOR CASHIER WASHINGTON BRANCH OFFICE.

3472-R. B. APRIL 1934

Duplicate NOTICE OF DIVIDEND FOR 1934
 (provided the policy is in full force on the anniversary date)

NEW YORK LIFE INSURANCE COMPANY
 51 Madison Avenue, Madison Square, New York, N. Y.

When Due	Policy Number	Cash Dividend	Paid-up Addition (See other side)
SEP 22	9 227 249	77.52	211.00

I wish to use the dividends in cash or reduction of premium.

Credit dividends to the policy at interest. (See note on reverse side.)

Apply dividends to purchase a participating paid-up addition to the sum insured. (See note on reverse side.)

Indicate your choice of an option by placing an "X" after the one selected, date and sign this notice, and, when you pay the next premium, return it to the Company's Cashier from whom it was received. You may change the selection of option to apply to future dividends by notifying the Home Office of the Company.

Date _____

Please sign here

Owner of Policy

APPLICATION FOR INSURANCE

CAUTION: This application is for your personal use only. Avoid any act interpretable as solicitation of insurance unless you are a licensed agent of the Company.

ANSWER EVERY QUESTION ★ Do not use dashes, ditto marks or check marks. If the answer is No Exceptions, say "NONE" ★ USE BLACK INK

1-A. My name is: (Print)
 First name: FRANKLIN Middle name or initial: D. Last name: ROOSEVELT
 B. My sex is: Male Female
 E. I am Married: Single Widowed Separated Divorced

C. I was born in: New York State or Country: New York Month: Jan Day: 31 Year: 1882
 D. My age (nearest birthday) is: 46 years (Indicate conjugal status by X in square)

2-A. My residence is: Street and Number (or R. F. D.): Hyde Park
 City or Town: Hyde Park County: Dutchess State: New York
 B. My place of business is: Name of Employer: Fidelity and Deposit Co
 Street and Number (or R. F. D.): 35 Liberty St
 City or Town: New York County: Manhattan State: New York

3-A. I am a member of (Name of Union): _____ and my Local is No. _____
 B. The nature of my Employer's business is: Business

4-A. I am employed in the Boarding Industry; in the Executive Department; in the Particular Process: _____ My Particular Duties are: Executive and office duties only

B. During the last five years, I have engaged in no other occupation, except as follows: _____
 C. I do not expect to change my occupation, except as follows: _____

5-A. I hereby apply for \$ 10,000 of insurance on the Industrial Plan (As Whole Life, 20 Payment Life, 20-Year Endowment, etc.)
 B. With Permanent Total Disability Benefit With Additional Accidental Death Benefit (Strike out either or both if not desired)
 C. I desire to pay premiums Annually Semi-Annually Quarterly Monthly (Indicate which by X in square)

6. Send all communications to my Residence Place of business (Strike out one)
 7. I do elect that the automatic premium loan provision (paragraph 10 of the policy) shall apply in case any premium remains unpaid at the end of the grace period.
 8. I desire dividends to be (Indicate by X in one of the squares):
 (a) Paid in cash or Applied in reduction of premiums
 (b) Applied to purchase paid up additional insurance
 (c) Left to accumulate at interest

9-A. At my death the insurance shall be payable to: (Print)
 First name: ANNA Middle name or initial: ELEANOR Last name: ROOSEVELT
 B. The beneficiary named in 9-A is my Wife (Relationship)
 C. I reserve the right to change the beneficiary. (Strike this out if you do not)

10. I have no life or disability insurance in this or any other Company or Association, except as follows: (Indicate Company, Amount, Year issued) 10000 N.Y. Life

11. No application I ever made for life or disability insurance has been declined, nor has any insurance contract ever been issued to me other than as applied for, except as follows: (Indicate Company, Date, Cause)

12. I have no other application pending for insurance, except as follows:

13-A. My height is 6 ft. 1 in. B. My weight is 175 lbs. C. My weight has changed in the last two years by: Gain — lbs. Loss — lbs.

14. Family history:

	Living		Dead		
	Age	State of Health	Age at Death	Cause of Death	Duration of Last Illness
Father				<u>Heart Trouble</u>	
Mother	<u>74</u>	<u>Good</u>			
Wife or Husband	<u>73</u>	<u>Good</u>			
Bro. or Sister			<u>73</u>	<u>Bronchitis</u>	
Bro. or Sister					
Bro. or Sister					
Bro. or Sister					
Bro. or Sister					

15-A. I have not been associated in any way within the last two years with any person suffering from consumption, except as follows:
 B. No member of my family is suffering from consumption, except as follows:
 C. I have never changed my occupation or residence for my health, except as follows:
 D. I have never used liquor to excess, nor taken treatment for the liquor or narcotic habit, nor have I ever used opium or any other narcotic, except as follows:

16. I have never had any illness, operation or accident, nor have I consulted a physician within the last ten years, except as is fully stated in the table below:

Illness, Disease, Operation or Accident	Year	Duration and Severity	Name and Address of Attending Physician
<u>Infantile Paralysis</u>	<u>1921</u>	<u>6 months</u>	<u>Dr. Pratt</u>

Since passed by N.Y. Life

17-A. I have no deformity, rupture, lameness, impairment of sight or hearing, nor have I suffered any loss of limb, except as follows: Infantile Paralysis 1921, since only the right hand line, Resection of 1st
 B. I am now, to the best of my knowledge, free from disease and in good health, except as follows:

18-A. May the Company refer to the physicians named in 16-B?
 B. If the Company requests a medical examination, will you submit to such examination?
 C. No unfavorable medical opinion has ever been given me as to my physical condition, except as follows:

I HEREBY DECLARE that the above statements are complete and true to the best of my knowledge and belief, and I agree that they shall form the basis of the contract of insurance, if issued. I further agree that the Company shall incur no liability under this application until it has been received, and approved and the full premium stipulated in the policy has actually been paid to and accepted by the Company during my lifetime and good health.

Signed and dated at New York the 20th day of December, 1927
 Witnessed by: Edmund P. Tobin (Agent or Witness)
 Applicant: Franklin Roosevelt (Sign the name here in full)

The UNION LABOR Life Insurance Company

Incorporated Under the Laws of the State of Maryland

Age

46

WASHINGTON, D. C.

ANNUAL Premium

\$ 44.29

HEREBY INSURES THE LIFE OF

--- FRANKLIN D ROOSEVELT ---

herein called the Insured, in accordance with the terms of this Policy,

Number - 39 -, and

AGREES TO PAY AT ITS OFFICE IN WASHINGTON, D. C.

--- ONE THOUSAND ---
THE FACE AMOUNT OF THIS INSURANCE

Dollars

to --- ANNA ELEANOR ROOSEVELT, HIS WIFE --- Beneficiary,

upon receipt of due proof of the death of the Insured and upon the surrender of this Policy. The right on the part of the Insured to change the Beneficiary, in the manner hereinafter provided, is reserved.

This Policy is issued in consideration of the Application therefor, copy of which Application is attached hereto and made part hereof, and of the payment for said insurance on the life of the above-

named Insured, of FORTY-FOUR Dollars and TWENTY-NINE Cents,

(which maintains this Policy in force for a period of TWELVE months from its date

as set forth below) and of the payment thereafter of a like ANNUAL premium on

each TWENTY-THIRD day of DECEMBER

(hereinafter called the due date), until the death of the Insured. This insurance shall not take effect until the first premium therefor has actually been paid in cash. The first year's insurance under this Policy is term insurance purchased by the whole or a part of the premium to be received during the first policy year, and a reserve, based upon the American Experience Table of Mortality and three and one-half per cent interest per annum, shall be maintained hereon according to the preliminary term method of valuation modified on the twenty payment life basis.

The provisions and benefits printed or written by the Company on the following pages or in any supplementary agreement attached hereto, are a part of this Policy as fully as if recited over the signatures hereto affixed.

IN WITNESS WHEREOF, THE UNION LABOR LIFE INSURANCE COMPANY has executed this Policy this TWENTY-THIRD day of DECEMBER 1927

Luther C. Steward
Secretary

Walter Wall
President

Premiums Payable During Life

Insurance Payable at Death Only

Annual Distribution of Divisible Surplus

WHOLE LIFE

ORDINARY Class

EXAMINED *See* CHECKED *C.F.K.*

John Curran REGISTRAR

PROVISIONS AND BENEFITS

1. PAYMENT OF PREMIUMS.—All premiums are payable on or before their due dates, at the office of the Company in Washington, D. C., or to an authorized Agent of the Company, but only in exchange for the Company's official premium receipt signed by the President or Secretary of the Company and countersigned by the Agent or other authorized representative of the Company receiving the premium.

The payment of a premium shall not maintain this Policy in force beyond the due date when the next premium is payable, except as hereinafter provided.

A grace period of thirty-one days, without interest charge, will be granted for the payment of every premium after the first, during which period the insurance shall continue in force.

At the death of the Insured, semi-annual, quarterly or monthly premiums, not then due by the terms of this Policy, for the remainder of the current policy year, shall not be deductible from the proceeds of this Policy.

2. AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

3. INCONTESTABILITY.—This Policy shall be incontestable after it has been in force for a period of one year, during the lifetime of the Insured, from its date of issue, except for non-payment of premiums, and except as to provisions and conditions relating to benefits in the event of total and permanent disability, and those granting additional insurance specifically against death by accident, contained in any supplementary agreement attached to and made part of, this Policy.

4. ENTIRE CONTRACT.—This Policy and the Application therefor constitute the entire contract between the parties, and all statements made by the Insured, shall, in the absence of fraud, be deemed representations and not warranties, and no statement shall avoid this Policy or be used in defense of a claim hereunder unless it be contained in the Application therefor and a copy of such Application is attached to this Policy when issued.

5. SUICIDE.—If the Insured within one year from the date of issue hereof die by his own hand or act, whether sane or insane, the liability of the Company hereunder shall be limited to an amount equal to the premiums which have been received, without interest.

6. CHANGE OF BENEFICIARY.—If the right to change the Beneficiary is reserved, and there be no written assignment of this Policy on file with the Company, the Insured may (while this Policy is in force) designate a new Beneficiary, with or without reserving the right of change thereafter, by filing written notice thereof at the office of the Company in Washington, D. C., accompanied by this Policy for suitable endorsement. Such change shall take effect upon endorsement of the same on this Policy by the Company. If any Beneficiary shall die before the Insured, the interest of such Beneficiary shall vest in the Insured, unless otherwise provided herein.

7. ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company unless it be executed upon blanks furnished by the Company and filed with the Company at its office in Washington, D. C. The Company assumes no obligation as to the validity or effect of any assignment.

8. AGENTS.—No Agent is authorized to waive forfeitures, to alter or amend this Policy, to accept premiums in arrears or to extend the due date of any premium.

9. OPTIONS ON SURRENDER OR LAPSE.—After premiums for three full years shall have been paid, and within three months after the due date of the first premium in default, this Policy may be presented for legal surrender at the Company's office in Washington, D. C., for:

(a) Its CASH SURRENDER VALUE.

If this Policy be not presented for surrender as above, it will be continued by the Company for a reduced amount of:

(b) PAID-UP NON-PARTICIPATING WHOLE LIFE INSURANCE, payable at the time this Policy would be payable if continued in force.

The Cash Surrender Value after three full years' premiums have been paid will be equal to the reserve on the face amount of this insurance and on any Dividend Additions, less any indebtedness, on this Policy.

The amount of the Paid-up Non-Participating Whole Life Insurance will be such as the Cash Surrender Value will purchase as a net single premium.

The Company at its discretion may defer the payment of any Cash Surrender Value under the above provisions for a period not exceeding ninety days after the application therefor is received by the Company.

10. AUTOMATIC PREMIUM LOAN.—Upon written request contained in the Application for this insurance or filed with the Company at its office in Washington, D. C., while no premium is in default, the Company will, while such request remains unrevoked, charge the premiums thereafter falling due and not paid, including any premiums for total and permanent disability benefits and for additional insurance against accidental death, stated in any supplementary agreement attached to and made part of this Policy, as premium loans with interest at the rate of six per cent per annum, provided the then Cash Surrender Value (Option (a) above) is sufficient to cover such loans. If the said Cash Surrender Value is less than the premium falling due, this Policy will be continued in force for such part of the period to the next premium due date as the Cash Surrender Value shall be of the premium due. At any time while this Policy is in force, the whole or any part of such indebtedness may be repaid.

11. REINSTATEMENT.—If this Policy shall lapse in consequence of default in payment of any premium, it may, unless the Cash Surrender Value has been paid, be reinstated at any time upon the production of evidence of insurability satisfactory to the Company and the payment of all overdue premiums with interest at six per cent per annum to the date of reinstatement.

TABLE OF GUARANTEED LOAN VALUES AND SURRENDER OPTIONS

Per \$1,000 of Face Amount of Insurance

Computed in accordance with Paragraph 9 for a Policy free from indebtedness and without paid-up additions

End of Year	Cash Value or Loan Value	Paid-up Non-Participating Whole Life Insurance
3	\$ 41.24	\$ 82
4	\$ 62.53	\$ 122
5	\$ 84.25	\$ 162
6	\$ 106.33	\$ 200
7	\$ 128.78	\$ 237
8	\$ 151.56	\$ 273
9	\$ 174.65	\$ 308
10	\$ 198.00	\$ 342
11	\$ 221.59	\$ 375
12	\$ 245.38	\$ 407
13	\$ 269.33	\$ 438
14	\$ 293.45	\$ 468
15	\$ 317.64	\$ 496
16	\$ 341.89	\$ 524
17	\$ 366.15	\$ 551
18	\$ 390.41	\$ 577
19	\$ 414.63	\$ 602
20	\$ 438.76	\$ 626
	\$	\$
	\$	\$

The values shown in the above table are for complete policy years. Values for later years will be computed upon the same basis and furnished on request.

Should default in payment of any premium occur at any other time than at the anniversary date of the Policy, the values for the end of the preceding policy year shall be increased by an amount equal to one-twelfth of the increase in value for the then current policy year, according to the above table, for each-twelfth of such year for which premiums shall have been paid.

The Cash Surrender Value at any time other than at the end of the period for which premiums have been paid shall be the Cash Surrender Value at the end of such period less interest from the date of payment to the end of such period at the rate of six per cent per annum.

The Loan Values provided for in the above table for the end of a policy year can be obtained at any time during such policy year in the manner and according to the clause (13) below, entitled "Loans."

12. LOANS.—At any time after premiums for three full years shall have been paid and while this Policy is in force, the Company, on proper and lawful assignment of this Policy and presentation of it for endorsement, will loan to the Owner or Assignee of record, if any, on the sole security thereof, an amount not greater than the Cash Surrender Value at the end of the current policy year. Any indebtedness to the Company on this Policy, at the date of said loan, together with interest in advance on said loan to the end of the current policy year and any unpaid premium or premiums for the current policy year, will be deducted from the amount of said loan. Said loan will bear interest at the rate of six per cent per annum payable

annually on each anniversary of this Policy. If interest be not paid when due, it shall be added to the principal, until the entire outstanding indebtedness shall equal the Cash Surrender Value, in which event this Policy shall become null and void, after one month's notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee of record, if any. When this Policy is continued for a reduced amount of non-participating Paid-up Whole Life Insurance, payment of interest on any loan each year, in advance, to the end of the current policy year, will be required. At the option of the Company, the granting of a loan may be deferred for a period not exceeding ninety days after application therefor is received by the Company, unless such loan is to be applied solely to the payment of premiums due the Company. At any time while this Policy is in force the whole or any part of any such indebtedness may be repaid. At the death of the Insured any such indebtedness to the Company shall be deducted from the amount payable hereunder.

14. OPTIONAL MODES OF SETTLEMENT.—Upon written election made to, and accepted by, the Company in accordance with the provisions hereinafter contained, the whole or any part of the net proceeds of this Policy will, upon receipt of due proof of the death of the Insured, be retained by the Company and paid out according to one of the following OPTIONS:

OPTION 1. (Interest Payments.) By the payment of Interest, either annually or semi-annually, at the rate of three and one-half per cent per annum on said amount so to be retained by the Company, the first annual Interest payment being payable at the end of one year, or the first semi-annual Interest payment being payable at the end of six months, and by the payment upon the death of the payee, or at the end of a certain number of years as specified in said written election, of the amount so to be retained by the Company, together with any accrued Interest, to such payee, or to the person designated in said election; or, if there be no person so designated, to the executors or administrators of such payee.

OPTION 2. (Instalment Payments.) By the payment of equal annual or semi-annual Instalments during a number of years certain in accordance with the table below, for each one thousand dollars of the amount so to be retained by the Company, the first Instalment being payable immediately.

OPTION 2—INSTALMENT PAYMENTS
Per \$1,000 left in trust with the Company

Number of Years Specified	Amount of Each Annual Instalment	Amount of Each Semi-Annual Instalment	Number of Years Specified	Amount of Each Annual Instalment	Amount of Each Semi-Annual Instalment
1	\$1,000.00	\$504.34	16	\$79.88	\$40.38
2	508.60	256.54	17	76.38	38.60
3	344.86	173.98	18	73.26	37.02
4	263.04	132.72	19	70.48	35.62
5	214.00	107.98	20	67.98	34.38
6	181.32	91.52	21	65.74	33.24
7	158.02	79.76	22	63.70	32.22
8	140.56	70.96	23	61.86	31.28
9	127.00	64.12	24	60.16	30.44
10	116.18	58.66	25	58.62	29.66
11	107.34	54.22	26	57.20	28.94
12	99.98	50.50	27	55.90	28.28
13	93.78	47.38	28	54.68	27.68
14	88.48	44.70	29	53.56	27.12
15	83.90	42.40	30	52.54	26.60

OPTION 3. (Life Income.) By the payment of equal annual Instalments for a fixed period of either ten or twenty years, and for so many years longer as the payee shall survive, in accordance with the table below for each one thousand dollars of the amount to be so retained by the Company, the first Instalment being payable immediately.

OPTION 3—LIFE INCOME
Per \$1,000 left in trust with the Company

Age of Payee When Policy becomes Payable	AMOUNT OF EACH ANNUAL INSTALMENT		Age of Payee When Policy becomes Payable	AMOUNT OF EACH ANNUAL INSTALMENT		Age of Payee When Policy becomes Payable	AMOUNT OF EACH ANNUAL INSTALMENT	
	Fixed Period of 20 Years	Fixed Period of 10 Years		Fixed Period of 20 Years	Fixed Period of 10 Years		Fixed Period of 20 Years	Fixed Period of 10 Years
10 and under	\$43.24	\$44.48	33	\$49.60	\$51.68	56	\$63.44	\$75.18
11	43.40	44.64	34	50.04	52.22	57	64.00	76.88
12	43.58	44.82	35	50.52	52.78	58	64.54	78.66
13	43.76	45.02	36	51.00	53.38	59	65.04	80.50
14	43.94	45.22	37	51.50	54.02	60	65.50	82.38
15	44.14	45.44	38	52.02	54.68	61	65.92	84.30
16	44.34	45.66	39	52.58	55.38	62	66.30	86.28
17	44.54	45.90	40	53.14	56.14	63	66.64	88.28
18	44.78	46.14	41	53.72	56.92	64	66.94	90.30
19	45.00	46.40	42	54.32	57.74	65	67.20	92.32
20	45.24	46.68	43	54.92	58.62	66	67.40	94.34
21	45.50	46.96	44	55.56	59.54	67	67.50	96.36
22	45.76	47.26	45	56.20	60.52	68	and over	98.34
23	46.04	47.56	46	56.86	61.56	69	same as 67	100.38
24	46.32	47.90	47	57.54	62.64	70		102.18
25	46.64	48.24	48	58.20	63.78	71		104.00
26	46.94	48.60	49	58.88	64.98	72		105.74
27	47.28	48.96	50	59.56	66.24	73		107.38
28	47.62	49.36	51	60.24	67.56	74		108.92
29	47.98	49.78	52	60.92	68.96	75		110.32
30	48.36	50.22	53	61.68	70.42	76		111.16
31	48.76	50.68	54	62.22	71.94	77		112.74
32	49.16	51.16	55	62.84	73.52			and over same as 77

13. PARTICIPATION IN DIVISIBLE SURPLUS.—This Policy is issued in the **ORDINARY** rating class and shall share in the divisible surplus annually as apportioned in this class by the Company. The amount so apportioned shall at the option of the Insured be either (a) paid in cash; or (b) applied within the grace period toward the payment of any premium or premiums; or (c) applied to the purchase of a non-participating paid-up addition to the sum insured; or (d) left to accumulate to the credit of this Policy at such rate of interest as the Company may declare on such funds, but not less than three and one-half per cent per annum, and payable at maturity of this Policy or withdrawable in cash on any anniversary date of this Policy. If no other option is selected by the Insured, or by the Assignee of record, if any, within three months after the date when such divisible surplus is payable, then the divisible surplus will be credited against any indebtedness under the Policy, including any premiums due, or, if there be no indebtedness, will be paid in cash.

Any Instalments payable under Option 2, or any Instalments for the fixed period of ten or twenty years, as the case may be, under Option 3, which shall not have been paid prior to the death of the payee, shall, unless otherwise directed in said written election, be commuted at three and one-half per cent per annum, compound interest, and paid in one sum to the executors or administrators of the payee.

In lieu of semi-annual Instalments under Option 2, quarterly or monthly payments thereof, and in lieu of annual Instalments under Option 3, semi-annual, quarterly or monthly payments thereof, in each case for proportionate parts, may be elected.

The amounts payable under the foregoing Options are based upon an assumed interest earning of three and one-half per cent per annum, but if in any year the Company shall declare for that year, upon funds held by it under such Options, a greater interest rate than three and one-half per cent, the amount payable on the next anniversary of such payments under Option 1 or 2, or under Option 3 within the fixed period of ten or twenty years, as the case may be, shall be increased accordingly.

When so directed in the said written election, but not otherwise, the supplementary contract hereinafter provided for, on legal release thereof, may be surrendered for the amount so retained by the Company, with any accrued Interest under Option 1, or for the commuted value of any stipulated Instalments yet to be paid under Option 2, or for the commuted value of any unpaid Instalments for the fixed period of ten or twenty years, as the case may be, then remaining unpaid under Option 3. Such commutation under Option 3 shall however, in no wise operate as to payments conditional upon the payee surviving the term during which the Instalments certain would have been payable. Such commuted value under either Option 2 or 3 shall be the amount calculated by the Company on the basis of compound interest at the rate of three and one-half per cent per annum. A payee who has not, by virtue of the terms of said written election, the right to surrender the supplementary contract may not assign or encumber such contract or any payment thereunder.

Election of any of the foregoing Options must be made in writing, addressed to the Company at its office in Washington, D. C., and may be made (a) prior to the death of the Insured, by the Insured and the Beneficiary jointly, or, if the right to change the Beneficiary has been reserved, then by the Insured alone; or (b) if there be no such election on file with the Company at the time of the death of the Insured, then such election may be made by the Beneficiary. In no event, however, will any of the foregoing modes of settlement be available if the Policy is assigned; any assignment will nullify any prior election.

No election shall be effective which shall purport to require any Interest or Instalment payment to be made by the Company in a sum less than \$5.00.

Optional settlements may not be elected under a Policy which is payable to a corporation, co-partnership or association.

In case one of the foregoing optional modes of settlement is selected, this Policy must be surrendered, whereupon a supplementary contract will be issued by the Company for the Option elected.

55 Liberty St.



W. W. LUCKEY

AGENT

UNITED STATES FIDELITY AND GUARANTY COMPANY

TELEPHONE: POUGHKEEPSIE 1228

10 GARDEN STREET

POUGHKEEPSIE, N. Y.

Are these all right?

Insurance

October 11, 1934

Attention: Miss Le Hand, Secretary

The President
White House
Washington, D. C.

Dear Miss Le Hand:

We enclose policies OLT41832-A and E44245, as renewals of policies expiring October 13, 1934 for three years, covering Public and Elevator Liability at 47-49 East 65th Street, New York City.

These policies were formerly issued to Sara D. Roosevelt as owner, but at her request we assigned them to the President; as was also done on the fire insurance policies covering dwellings and contents. Mrs. James Roosevelt advised us to send these direct to the President, so that he would know that the coverage had been continued.

If the renewals are not as required, we would appreciate their prompt return.

Very truly yours,

W. W. Luckey
Agent.

WWL:F
Encl.

Paula - Ins.

NEW YORK LIFE INSURANCE COMPANY
51 Madison Avenue, Madison Square, New York, N. Y.
Statement of Dividend Credit for 1935

Policy Number	Cash Dividend for 1935 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (including 1935)
10585253	62.55	368.61

The cash dividend apportioned at the anniversary of the policy in 1935, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the policy in 1935 at the rate of 3% per annum.

ARTHUR HUNTER,
Vice-President.

NEW YORK LIFE INSURANCE COMPANY
51 Madison Avenue, Madison Square, New York, N. Y.
Statement of Dividend Credit for 1934

Policy Number	Cash Dividend for 1934 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (including 1934)
8911678	33.66	574.73

The cash dividend apportioned at the anniversary of the policy in 1934, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1934 to accumulate will be increased on the anniversary of the policy in 1934 at the rate of 4% per annum.

ARTHUR HUNTER,
Vice-President.

Paula - Ins.

NEW YORK LIFE INSURANCE COMPANY
51 Madison Avenue, Madison Square, New York, N. Y.
Statement of Dividend Credit for 1935

Policy Number	Cash Dividend for 1935 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (including 1935)
9707894	66.42	585.33

The cash dividend apportioned at the anniversary of the policy in 1935, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the policy in 1935 at the rate of 3% per annum.

ARTHUR HUNTER,
Vice-President.

NEW YORK LIFE INSURANCE COMPANY
51 Madison Avenue, Madison Square, New York, N. Y.
Statement of Dividend Credit for 1934

Policy Number	Cash Dividend for 1934 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (including 1934)
11232311	60.57	196.53

The cash dividend apportioned at the anniversary of the policy in 1934, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1934 to accumulate will be increased on the anniversary of the policy in 1934 at the rate of 4% per annum.

ARTHUR HUNTER,
Vice-President.

NEW YORK LIFE INSURANCE COMPANY
51 Madison Avenue, Madison Square, New York, N. Y.

Statement of Dividend Credit for 1934, Including EXTRA DIVIDEND

Policy Number	Cash Dividends for 1934 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (including 1934)
8745462	86.22	500.00
EXTRA		1056.96

The cash dividend, including the EXTRA DIVIDEND apportioned at the anniversary of the policy in 1934, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1934 to accumulate will be increased on the anniversary of the policy in 1934 at the rate of 4% per annum.

ARTHUR HUNTER,
Vice-President.


8927-A. PRINTED BY NEW YORK LIFE INS. CO., NEW YORK CITY

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY
MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$ 277.20	9 707 894 A3	23 DAY OF MAR. 1935
INTEREST ON LOAN OR NOTE		

ELLIOTT ROOSEVELT
% THE PRESIDENT
THE WHITE HOUSE
WASHINGTON D C


 COUNTERSIGNED BY *Thomas A. Ameringer*
 PRESIDENT
Arthur Hunter
 FOR PREMIUM CASHIER

2472-R. B. APRIL 1934

THE UNION LABOR LIFE INSURANCE COMPANY

Home Office, Washington, D. C.

Change address

Statement of Accumulated Dividend Credit

Policy Number	Cash Dividend For Current Year Credited to Policy	Date Due	Total Credit from Dividends at Interest Accumulated to Anniversary (including Current Dividend)
39	3.23	12/23/33	6.40

The cash dividend apportioned at the current anniversary of the policy, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3½% per annum, together with such additional interest as may be declared by the Company. The current interest accumulation rate is 3 3/4 %.



OFFICE OF ACTUARY

THE MACCABEES

5057 WOODWARD AVE.

DETROIT, MICH.

November
23rd
1934

President Franklin D. Roosevelt
White House
Washington, D. C.

Dear Mr. President:

We are pleased to inclose our check No. A-600951 for \$11.48 representing your share in the participation of the excess earnings of The Maccabees as allocated to your certificate from September 1, 1933, to September 1, 1934.

The earnings arise from three sources, namely—excess interest earned over and above the $5\frac{1}{2}\%$ required to maintain the reserves, gains from favorable mortality and savings in management expense.

We are sending a copy of this letter to J. E. Shelley, Record Keeper, at 60 East Forty-Second Street, New York City.

Fraternally yours,

THE MACCABEES

J. E. LITTLE, Actuary

JEL:HC
Inc. 1

March 14, 1934.

Jms

My dear Mr. Eggers:

I am enclosing check covering Franklin Junior's life insurance policy.

I did not get the notice of the premium due. Will you be good enough to check and see that they are using this address for mailing notices?

Very truly yours,

M. A. LEHAND
Private Secretary

Henry Eggers, Jr., Esq.,
New York Life Insurance Company,
233 Broadway,
New York, N.Y.

Enclosure-check for \$259.80

mam

TELEPHONES
CORTLANDT 7-1198
CORTLANDT 7-0300

HENRY EGGERS, JR.
ROBERT H. MACKEY
NEW YORK LIFE INSURANCE COMPANY

233 BROADWAY
NEW YORK CITY

March 13, 1934.

Dear Miss Le Hand:-

I have just been notified by our Home Office that the premium of \$269.80 on Franklin's New York Life Policy No. 10585253, which was due on February 17th, has not been received to date. In as much as Saturday is the last day on which the Company may accept this premium I would appreciate your attention to this matter.

With kindest personal regards,

I am,

Very sincerely yours,

Henry Eggers, Jr.
HENRY EGGERS, JR.

Miss Marguerite Le Hand

*Added
3/14*

NEW YORK LIFE INSURANCE COMPANY

51 Madison Avenue, Madison Square, New York, N. Y.

Statement of Dividend Credit for 1935

Policy Number	Cash Dividend for 1935 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (Including 1935)
8911678	33.66	629.94

The cash dividend apportioned at the anniversary of the policy in 1935, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the policy in 1935 at the rate of 3 3/4% per annum.

ARTHUR HUNTER,
Vice-President.

3027. PRINTED BY NEW YORK LIFE INS. CO., NEW YORK CITY

NEW YORK LIFE INSURANCE COMPANY

51 Madison Avenue, Madison Square, New York, N. Y.

Statement of Dividend Credit for 1935, Including EXTRA DIVIDEND

Policy Number	Cash Dividends for 1935 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (Including 1935)
11232311	60.57	277.97
EXTRA	13.50	

The cash dividend, including the EXTRA DIVIDEND apportioned at the anniversary of the policy in 1935, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the policy in 1935 at the rate of 3 3/4% per annum.

ARTHUR HUNTER,
Vice-President.

3027-A. PRINTED BY NEW YORK LIFE INS. CO., NEW YORK CITY

NEW YORK LIFE INSURANCE COMPANY

51 Madison Avenue, Madison Square, New York, N. Y.

Statement of Dividend Credit for 1935

Policy Number	Cash Dividend for 1935 Credited to Policy	Total Credit from Dividends at Interest Accumulated to Anniversary (Including 1935)
8745462	86.22	1182.82

The cash dividend apportioned at the anniversary of the policy in 1935, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the policy in 1935 at the rate of 3 3/4% per annum.

ARTHUR HUNTER,
Vice-President.

3027. PRINTED BY NEW YORK LIFE INS. CO., NEW YORK CITY

OFFICIAL PREMIUM RECEIPT

NEW YORK LIFE INSURANCE COMPANY

MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$ 285.30	9 227 249 * A9	22 DAY OF SEPT. 1935

INTEREST
ON LOAN
OR NOTE

JAMES ROOSEVELT
49-2nd 65th St.
19 COOLIDGE HILL RD
New York City
CAMBRIDGE MASS



COUNTERSIGNED BY

Thomas A. Ameringer
PRESIDENT

Wm. Faung
FOR PREMIUM COLLECTOR

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY
 MADISON SQUARE, NEW YORK, N. Y.
RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$ 269.80 INTEREST ON LOAN OR NOTE	11 232 311 A9	12 DAY OF SEPT. 1935
JOHN A ROOSEVELT THE WHITE HOUSE WASHINGTON D C		
COUNTERSIGNED BY		<i>Thomas A. Ameringer</i> PRESIDENT
		<i>W. J. Duff</i> FOR PREMIUM CASHIER

3472-R. B. APRIL 1934

Paul's file -

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY
 HOME OFFICE, 51 MADISON AVENUE, MADISON SQUARE, NEW YORK, N. Y.
RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE	POLICY NUMBER	DATE DUE
PREMIUM \$ 206.20 INTEREST ON LOAN OR NOTE	8 911 678 AN	3 DAY OF NOV. 1935
ANNA ROOSEVELT DALL THE WHITE HOUSE WASHINGTON D C		
COUNTERSIGNED BY		<i>Thomas A. Ameringer</i> PRESIDENT
		<i>W. J. Duff</i> FOR CASHIER WASHINGTON BRANCH OFFICE.

3472-R. B. APRIL 1934

The UNION LABOR
 Life Insurance Company
 WASHINGTON, D. C.
 New York, N. Y.

Statement of Accumulated Dividend Credit

Policy Number	Cash Dividend For Current Year Credited to Policy	Date Due	Total Credit from Dividends at Interest Accumulated to Anniversary (including Current Dividend)
39	\$ 3.32	12/23/35	\$ 13.58

The cash dividend apportioned at the current anniversary of the policy, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3½% per annum, together with such additional interest as may be declared by the Company. The current interest accumulation rate is 3½ %.

Notice of Dividend for 1935, including EXTRA DIVIDEND
 (provided the policy is in full force on the anniversary date)

NEW YORK LIFE INSURANCE COMPANY

51 Madison Avenue, Madison Square, New York, N. Y.

When Due	Policy Number	Cash Dividends	Paid-up Additions (See other side)
SEP 22	9 2 2 7 2 4 9	77.52	208.00
		50.00	134.00

EXTRA

I wish to use the dividends in cash or reduction of premium.	
--	--

Credit dividends to the policy at interest. (See note on reverse side.)	
---	--

Apply dividends to purchase a participating paid-up addition to the sum insured. (See note on reverse side.)	
--	--

Indicate your choice of an option by placing an "X" after the one selected, date and sign this notice, and, when you pay the next premium, return it to the Company's Cashier from whom it was received. You may change the selection of option to apply to future dividends by notifying the Home Office of the Company.

Date _____

_____ Please sign here

_____ Owner of Policy

Notice of Dividend for 1935, including

IF DIVIDEND IS LEFT WITH THE COMPANY TO ACCUMULATE AT
INTEREST

the rate of interest is such rate as the Company may declare on funds so held and is guaranteed to be not less than three per cent per annum.

Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the Policy in 1935 at the rate of $3\frac{3}{4}\%$ per annum.

Any dividend left with the Company, together with the interest accumulations, may be withdrawn on any anniversary of the policy.

IF THE DIVIDEND IS APPLIED TO PURCHASE A PARTICIPATING PAID-UP
ADDITION TO THE SUM INSURED

the full amount of the premium must be paid. The paid-up additions participate in surplus, thereby increasing future dividends.

If no election of option is received, dividends will be applied automatically, as set forth in the policy, to purchase a paid-up addition to the sum insured.

(OVER)

Yellow

Mr. Sweeney

△ 5125. AUG. 1931
PRINTED BY NEW YORK LIFE INS. CO., NEW YORK CITY

NEW YORK LIFE INSURANCE COMPANY

ALBANY, N. Y.
Use B. O. Stamp in this space.

Mr. s. Anna Roosevelt Dall,
49 East 65th St.,
New York, NY.

... March 27th 19.... 33

Dear Sir:

According to the records of this Company, the above is your permanent address, to which you desire all communications from this Company to be sent.

On the supposition that it may be a convenience to you to transact your business with the Company, through our Branch Office located nearest to you, we have furnished a record of your policy (or policies) to our

Home Office _____ Branch Office. _____ Located at { 51 Madison Ave.,
New York City, NY.

If you have a policy (or policies) not listed below, please communicate the fact to the Cashier of the new office;—or to the Comptroller of the Company, 51 Madison Avenue, New York City, N. Y.

Yours truly,
J. C. Sweeney Cashier

<u>Policy Number</u>	<u>How Payable</u>	<u>Next Payment Due</u>	<u>Amount</u>
8 911 678	AN	11-3-33	\$206.20

April 11, 1933.

New York Life Insurance Company,
51 Madison Avenue,
New York City, N. Y.

Gentlemen:-

Will you be good enough to send
notices of dividend payments for Mrs.
Anna Roosevelt Dall to the White House,
Washington, D. C.?

Very truly yours,

M. A. Le Hand
PRIVATE SECRETARY

LT



POLICY No. E 44245

FIDELITY AND GUARANTEE COMPANY

BALTIMORE, MARYLAND

(hereinafter called the Company), in consideration of the premium and of the statements which are set forth in the Schedule of Statements, and which the Assured makes and warrants to be true by the acceptance of this policy, does hereby agree:

AGREEMENTS

- Insurance Provided.** I. To settle and/or defend in the manner hereinafter set forth all claims resulting from liability imposed by law upon the Assured for damages on account of bodily injuries, including death at any time resulting therefrom, accidentally suffered or alleged to have been suffered by any persons others than employes of the Assured.
- Defense.** II. To defend in the name and on behalf of the Assured any suit brought against the Assured to enforce such claim, whether groundless or not, for damages on account of bodily injuries, including death at any time resulting therefrom, accidentally suffered or alleged to have been suffered by any person or persons other than employes of the Assured.
- Expense.** III. **TO PAY:**
All premiums on attachment and/or appeal bonds and/or costs attached against the Assured required in any such proceeding.
All expense incurred by the Company for investigation, negotiation or defense.
All interest accruing after entry of judgment upon such part thereof as shall not be in excess of the limits of the Company's liability as expressed in Item No. 3 of the Schedule of Statements.
- Service.** IV. To serve the Assured by inspection of the elevator and machinery, appliances and appurtenances connected therewith covered by this policy, when and as deemed advisable by the Company, and thereupon to suggest to the Assured such changes or improvements as may operate to reduce the number or severity of such injuries.
- Coverage** V. This policy covers, except as provided in Condition "A," all claims for bodily injuries, including death at any time resulting therefrom, accidentally suffered or alleged to have been suffered by any person or persons other than employes of the Assured while within, entering, upon or alighting from any elevator described in Item No. 4 of the Schedule of Statements, or caused by the maintenance, operation or use of any such elevator, or by goods, material or merchandise while being carried thereon, or caused by the existence of any elevator well, shaft or hoistway, or by the appliances, appurtenances or attachments contained therein, or machinery directly connected therewith.
- Policy Period.** VI. This policy covers only such injuries so sustained by reason of accidents occurring within the policy period as defined in Item No. 2 of the Schedule of Statements.
- Limits of Liability.** VII. The Company's liability under this policy is limited as expressed in Item No. 3 of the Schedule of Statements. If there be more than one named in the Schedule of Statements as the Assured, the said limits shall be available to them jointly, but not to more than one of them severally.

THE FOREGOING AGREEMENTS ARE SUBJECT TO THE FOLLOWING CONDITIONS:

- Exclusions.** *Condition A.* This policy does not cover loss from liability for, or any suit based on injury and/or death:
1. Caused by any elevator while in charge of any person under the age fixed by law for elevator attendants, or, if there is no legal age limit, under the age of sixteen (16) years.
 2. Caused by making additions to, structural alterations in or the construction or demolition in whole or in part of any elevator or building or structure within which it is contained, unless a written permit describing such work and providing a premium therefor is attached to this policy, except that those repairs usual and necessary to the care and maintenance in good condition of the elevator or elevator plant may be made without such permit, provided that during the making of such repairs the elevator or elevators shall not be in operation or used for any service.
 3. Liability of others assumed by the Assured under any contract or agreement, oral or written.
- Basis of Premium.** *Condition B.* The premium for this policy is as expressed in Item No. 5 of the Schedule of Statements.
- Cancellation of Insurance** *Condition C.* This policy may be cancelled either by the Company or the Assured at any time by not less than five days written notice to the other, stating when cancellation shall be effective. Notice of cancellation sent by mail to the address of the Assured herein given shall be a sufficient notice and check of the Company or the Company's authorized agent similarly mailed a sufficient tender of any unearned premium.
If cancelled by the Assured, the Company shall be entitled to an earned premium according to the short-rate table printed hereon. If cancelled by the Company, or by the Assured upon retiring from business, the Company shall be entitled to the earned premium computed pro rata; in any event when cancelled at the request of the Assured the Company shall retain not less than the Minimum Premium stated in the policy.

Inspection.

Condition D. The Company shall be permitted at all reasonable times to inspect the Assured's elevators, elevator wells, shafts and hoistways, and the machinery, appliances and appurtenances connected with or contained in same; and the Company or any of its duly authorized representatives may suspend this insurance until any defect or dangerous conditions found are remedied to the satisfaction of the Company. Notice of such suspension and the reason therefor, and of the reinstatement of the insurance, must be in writing. For the period of such suspension the Company will allow a pro rata return premium.

Report of Accident

Condition E. Upon the occurrence of an accident the Assured shall give, as soon as reasonably possible, notice thereof, with the fullest information obtainable, to the Company at its Home Office, or to a duly authorized agent of the Company. If a claim is made on account of such accident, the Assured shall give like notice thereof with fullest particulars. If thereafter a suit is brought against the assured to enforce such a claim, the assured shall, as soon as reasonably possible, forward to the Company at its Home Office every summons or other process as soon as same shall be served on him.

Co-operation.

Condition F. The Assured shall not voluntarily assume any liability, nor incur any expense, other than for such immediate surgical relief as is imperative at the time of the accident, nor settle any claims except at the Assured's own cost. The Assured shall not interfere in any negotiation for settlement, nor in any legal proceedings, but whenever requested by the Company, and at the Company's expense, the Assured shall aid in securing information and evidence, and the attendance of witnesses, and shall co-operate with the Company (except in a pecuniary way) in all matters which the Company deems necessary in the settlement of claims, defense of any suit or prosecution of any appeal.

Action Against the Company.

Condition G. No action shall lie against the Company to recover for any loss under this policy unless brought within two years after the amount of such loss is made certain either by judgment against the Assured after the trial of the issue or by agreement between the parties with the written consent of the Company.

Insolvency.

Condition H. The insolvency or bankruptcy of the Assured shall not release the Company from the payment of damages for injuries sustained or loss suffered by any person or persons as the result of an accident occurring while this policy is in full force and effect; and in case execution against the Assured is returned unsatisfied in an action brought by the injured or his or her personal representatives in case of death resulting from the accident, because of such insolvency or bankruptcy, then an action may be maintained by the injured or his or her personal representatives against the Company under the terms of this policy for the amount of the judgment in said action not exceeding the limits stated in the policy.

Special Statutes.

Condition I. If the method of serving notice of cancellation or the limit of time for notice of accident 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 business operations herein described are conducted, such specific statutory provision shall supersede any condition in this contract inconsistent therewith.

Subrogation.

Condition J. In case of payment of loss under this policy the Company shall be subrogated to all interests of the Assured against any person, co-partnership or corporation as respects such loss, to the amount of such payment, and the Assured shall execute all papers required and shall co-operate with the Company to secure to the Company such rights.

Other Insurance.

Condition K. If the Assured carries other valid insurance against a loss covered by this policy, the Assured shall not be entitled to recover from the Company a larger proportion of the entire loss than the amount hereby insured bears to the total amount of valid and collectable insurance.

Assignment.

Condition L. No assignment of interest under this policy shall bind the Company unless the consent of the Company shall be endorsed hereon as provided in Condition "M." In case of the death, insolvency or bankruptcy of the Assured during the policy period, this policy shall cover for its unexpired term the legal representatives of the Assured, provided notice shall be given to the Company at its Home Office in writing within thirty days after the date of such death, insolvency or bankruptcy.

Policy Changes.

Condition M. No changes in the agreements, conditions or statements of this policy, or of any subsequent agreement which may be made a part hereof, shall be valid unless set forth in writing and signed by the President, a Vice-President or one of the Secretaries of the Company, nor shall notice to or the knowledge of any agent or other person in respect to these matters be notice to the Company, and no agent or other person has any right or authority to waive this provision.

Statements.

Condition N. The Assured by the acceptance of this policy declares the several statements in the Schedule of Statements, hereby made a part hereof, to be true, and this policy is issued upon such statements and in consideration of the premium as in this policy provided.

AGREEMENT

FIDELITY AND GUARANTEE COMPANY

MADE IN NEW YORK

NOV 20 1937

United States Fidelity and Guaranty Company
BALTIMORE, MARYLAND

DIRECTORS

SIDNEY W. BAND, Assistant Manager, Toronto, Canada.
 J. KEMP BARTLETT, Vice-President and General Counsel.
 J. KEMP BARTLETT, JR., Attorney-at-Law.
 R. HOWARD BLAND, Chairman of the Board.
 J. P. BUTLER, Fenner & Beane, New Orleans, La.
 L. W. CAMPBELL, Vice-President Chemical National Bank & Trust Co., New York, N. Y.
 PHILIP A. CARROLL, Shoemaker and Sterling, New York, N. Y.
 ALLAN L. CARTER, Resinoid Chemical Co.
 W. F. CARTER, Carter, Jones & Turvey, St. Louis, Mo.
 E. J. CURTIS, Curtis Cos., Inc., Clinton, Iowa.
 E. ASBURY DAVIS, President.
 ERNEST E. DECARY, President, The Title Guarantee and Trust Corp. of Canada, Montreal, Can.
 JOHN M. DENNIS, President Union Trust Company.
 PHILIP DE RONDE, President Hibernia Trust Co., New York, N. Y.
 WILLIAM A. DIXON, President Dixon-Bartlett Company.
 RONALD A. FOSTER, Manager, Indianapolis, Ind.
 FRANK A. GANTERT, Fidelity & Guaranty Fire Corporation.
 R. WALTER GRAHAM, Mayer, Pitts & Co.
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 SIDNEY HALL, Vice-President.
 FRANK HAWKINS, Chairman of the Board Citizens and Southern Bank, Atlanta, Ga.
 WALTER W. HEAD, The Morris Plan Corporation of America, New York.
 W. GEORGE HYNSON, Vice-President and Treasurer.
 JOHN KENT KANE, Manager, Philadelphia, Pa.
 R. CROSSBY KEMPER, President City Bank of Kansas City, Kansas City, Mo.
 FRANK R. KENT, Vice-President A. S. Abel Co.
 ARTHUR E. KIRKPATRICK, Manager, Toronto, Canada.
 CHARLES H. KNAPP, Attorney-at-Law.
 HARRY S. KNIGHT, Attorney-at-Law, Sunbury, Pa.
 WILLIAM A. LANG, W. A. Lang, Inc., St. Paul, Minn.
 EDWIN W. LEVERING, JR., Vice-President.
 WILLIAM H. MATTHAI, President Beaver Dam Marble Co., Mich.
 WILLIAM H. MCBRYAN, Resident Vice-President, Detroit, Mich.
 JAMES M. MOTLEY, President Levering Coffee Co.
 RUSSELL T. MOUNT, Duncan & Mount, New York, N. Y.
 H. A. MULLINS, M. P., Vice-President Royal Canadian Security Co., Winnipeg, Canada.
 WM. F. MYLANDER, Vice-President Standard Wholesale Phosphate & Acid Works.
 GURNEY E. NEWLIN, Newlin & Ashburn, Los Angeles, Cal.
 ALONZO GORE OAKLEY, Manager, New York, N. Y.
 CHARLES L. PHILLIPS, Vice-President.
 MORTON M. PRENTIS, President First National Bank, Baltimore.
 ROBERT C. REAM, Ream, Wrightson & Co., Inc., New York, N. Y.
 JESSE B. RIGGS, Riggs, Rossmann & Hunter, Inc.
 PAUL A. SEBGER, Retired.
 GEO. M. SHRIVER, Senior Vice-President Baltimore & Ohio R. R. Company.
 DONALD SYMINGTON, Symington Company.
 W. W. SYMINGTON, Vice-President and Secretary.
 CHAS. E. TAYLOR, President Wilmington Savings & Trust Co., Wilmington, N. C.
 WM. H. TAYLOR, President Philadelphia Electric Co., Philadelphia, Pa.
 J. PEMBROKE THOM, Attorney-at-Law.
 M. BARRATT WALKER, Vice-President.
 MORRIS WHITRIDGE, Whitridge, White & Co.
 FRANK W. WILLIAMS, State Agent, Meridian, Miss.
 LLOYD B. WILSON, President The Chesapeake & Potomac Telephone Companies, Washington, D. C.

No. E 44245

Elevator Policy

Expires **OCTOBER 15TH** 19 **37**

ISSUED TO

FRANKLIN D. ROOSEVELT, ET AL.

United States Fidelity and Guaranty Company



BALTIMORE, MD.

W. W. LUCKEY
SUCCESSOR TO

ESTABLISHED 1826

FROST & LUCKEY

10 GARDEN ST.

POUGHKEEPSIE, N. Y.

READ YOUR POLICY WITH CARE IN CASE OF ANY CHANGE NOTIFY US AT ONCE

PLEASE READ YOUR POLICY

SERVICE

United States Fidelity and Guaranty Company has representatives in all cities and towns of any importance throughout the United States and Canada. Any of these will gladly render you any reasonable service upon application.

In addition the Company maintains at thirty-five branch offices full corps of claim adjusters always available for prompt and efficient assistance.

BRANCH OFFICES

- Atlanta, Ga.
- Baltimore, Md.
- Boston, Mass.
- Buffalo, N. Y.
- Chicago, Ill.
- Cincinnati, Ohio
- Cleveland, Ohio
- Dallas, Texas
- Denver, Colo.
- Des Moines, Iowa
- Detroit, Mich.
- Harrisburg, Pa.
- Helena, Mont.
- Indianapolis, Ind.
- Kansas City, Mo.
- Los Angeles, Cal.
- Louisville, Ky.
- Memphis, Tenn.
- Milwaukee, Wis.
- Minneapolis, Minn.
- Montreal, Quebec, Can.
- Newark, N. J.
- New Orleans, La.
- New York, N. Y.
- Oklahoma City, Okla.
- Philadelphia, Pa.
- Pittsburgh, Pa.
- Portland, Ore.
- St. Louis, Mo.
- Salt Lake City, Utah
- San Francisco, Cal.
- Syracuse, N. Y.
- Toledo, Ohio
- Toronto, Ont., Can.,
- Washington, D. C.

SHORT RATE TABLE

Periods exceeding 30 days, and not exceeding 35 days, to be charged for at the rate of 25 days, and so on up to one year.
 If policy was written for 30 days, and this item in force any number of days indicated in the left-hand column, the Company may retain from the annual premium the percentage indicated by the figures set opposite in the right-hand column.

1 day	2%	14 days	14%	55 days	29%	180 days (six months)	70%
2 days	4%	15 days	14%	60 days	30%	185 days	75%
3 days	5%	16 days	14%	65 days	31%	190 days	75%
4 days	6%	17 days	15%	70 days	32%	195 days (seven months)	75%
5 days	7%	18 days	16%	75 days	33%	200 days	80%
6 days	8%	19 days	16%	80 days	34%	205 days (eight months)	80%
7 days	9%	20 days	17%	85 days	35%	210 days	85%
8 days	9%	21 days	17%	90 days	36%	215 days (nine months)	85%
9 days	10%	22 days	19%	95 days	37%	220 days	85%
10 days	10%	23 days	20%	100 days (one month)	38%	225 days (ten months)	90%
11 days	10%	24 days	23%	105 days	39%	230 days	90%
12 days	11%	25 days	25%	110 days	40%	235 days (eleven months)	95%
13 days	12%	26 days	27%	115 days	41%	240 days	95%
	13%	27 days	29%	120 days	42%	245 days	95%
		28 days	29%	125 days	43%	250 days	95%
		29 days	29%	130 days	45%	255 days	95%
		30 days	29%	135 days	45%	260 days	95%
		31 days	29%	140 days	45%	265 days	95%
		32 days	29%	145 days	45%	270 days	95%
		33 days	29%	150 days	45%	275 days	95%
		34 days	29%	155 days	45%	280 days	95%
		35 days	29%	160 days	45%	285 days	95%
		36 days	29%	165 days	45%	290 days	95%
		37 days	29%	170 days	45%	295 days	95%
		38 days	29%	175 days	45%	300 days	95%
		39 days	29%	180 days	45%	305 days	95%
		40 days	29%	185 days	45%	310 days	95%
		41 days	29%	190 days	45%	315 days	95%
		42 days	29%	195 days	45%	320 days	95%
		43 days	29%	200 days	45%	325 days	95%
		44 days	29%	205 days	45%	330 days	95%
		45 days	29%	210 days	45%	335 days	95%
		46 days	29%	215 days	45%	340 days	95%
		47 days	29%	220 days	45%	345 days	95%
		48 days	29%	225 days	45%	350 days	95%
		49 days	29%	230 days	45%	355 days	95%
		50 days	29%	235 days	45%	360 days	95%

NEW YORK STATE ENDORSEMENT

NO.1

In accordance with Section 109, Chapter 404, Laws of 1928 State of New York, it is understood and agreed that notice given by or on behalf of the Assured to any authorized agent of the Company of the State of New York, with particulars sufficient to identify the Assured, shall be deemed notice to the Company. Failure to give such notice within the time specified in the policy shall not invalidate any claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

This endorsement is effective as of OCTOBER 13TH 1934

Attached to and forming part of Policy No. E-44245 issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,

To FRANKLIN D. ROOSEVELT, ET AL. of

Dated at NEW YORK, N.Y. this 13TH day of OCTOBER, 1934

WWSynington

SECRETARY

Countersigned.....

[Signature]
Authorized Representative

E. Asbury Davis

PRESIDENT

Made in U. S. A.

CONSEQUENTIAL DAMAGE ENDORSEMENT

NO.2

It is hereby understood and agreed that this Policy is extended to cover the Assured's legal liability for any consequential damages incurred or suffered by a husband, wife, parent or guardian, in connection with or on account of any bodily injuries or death, the Assured's liability for which is covered by the Policy. However, liability under the policy for such consequential damages shall be regarded as part of the Company's liability for the actual bodily injury or death from which such consequential damages arose, and not as liability for injuries to another person.

This Endorsement is effective as of OCTOBER 13TH 1934

Attached to and forming part of Policy No. E-44245 issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,

To FRANKLIN D. ROOSEVELT, ET AL. of

Dated at NEW YORK, N.Y. this 13TH day of OCTOBER, 1934

WWSynington

SECRETARY

Countersigned.....

[Signature]
Authorized Representative

E. Asbury Davis

PRESIDENT

Made in U. S. A.

NO.3

It is Understood and Agreed, That Item ## of the Schedule of Statements of the undermentioned policy is amended to read as follows:

The Company's liability for an accident resulting in injuries to or in the death of one person is limited to TWENTY FIVE THOUSAND Dollars (\$ 25,000) and, subject to the same limit for each person, the Company's liability for an accident resulting in injuries to or in the death of two or more persons is limited to FIFTY THOUSAND Dollars (\$ 50,000).

Subject otherwise to all the terms, limits and conditions of the policy to which this endorsement is attached.

This endorsement is effective as of OCTOBER 13TH 19 34

Attached to and forming part of Policy No. E-44245 issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,

To FRANKLIN D. ROOSEVELT, ET AL. of

Dated at NEW YORK, N.Y. this 13TH day of OCTOBER, 1934

WWSynington

SECRETARY

Countersigned.....

[Signature]
Authorized Representative

E. Asbury Davis

PRESIDENT

Made in U. S. A.

United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND

SCHEDULE OF STATEMENTS

The Statements made by the Assured in the Items numbered 1 to 9 inclusive in the Schedule of Statements are true, or, if estimates only, are believed to be true.

- Item 1. Name of Assured **FRANKLIN D. ROOSEVELT AND SARA D. ROOSEVELT**
- Item 2. P. O. Address **47-49 EAST 65TH STREET, NEW YORK, N.Y.**
(Street, Town, County and State)
- For the purpose of serving notice, as in the policy provided, the Assured agrees that this address may be considered as the address of the Assured or of a representative upon whom notice may be served.
- Item 3. The Assured is **INDIVIDUALS**
(State whether individual, co-partnership, corporation, receiver, assignee or trustee—Give full name of each co-partner)
- Item 4. The period during which the Policy shall remain in force (herein called the Policy Period), unless cancelled as in the Policy provided, shall be from **OCTOBER 13TH**, 19**34**, to **OCTOBER 13TH**, 19**35**, at twelve and one minute o'clock A. M. standard time at the Assured's address as to each of said dates.
- Item 5. The Company's limit of liability, for all damages arising out of bodily injury or death to one person, shall be **TWENTY-FIVE THOUSAND** Dollars (\$ **25,000**) and, subject to that limit for each person, its total liability on account of any one accident for all damages arising out of bodily injury or death to more than one person shall be limited to **FIFTY THOUSAND** Dollars (\$ **50,000**).
 The premium for this policy is based upon the entire floor area and street frontage of the premises or such specific charges as may be applicable.

LOCATION OF PREMISES	HOW OCCUPIED	BUSINESS CONDUCTED AND PART OF PREMISES OCCUPIED BY ASSURED	PART OF PREMISES COVERED BY POLICY
47-49 EAST 65TH STREET, NEW YORK, N. Y.	PRIVATE RESIDENCE OCCUPIED BY NOT MORE THAN ONE FAMILY	ENTIRE	ENTIRE

CODE	Area Square Ft. Frontage Lin. Ft.	Rate A. 100 Sq. Ft. F. Per Ft.	Premium	CODE	Area Square Ft. Frontage Lin. Ft.	Rate A. 100 Sq. Ft. F. Per Ft.	Premium
338	PRIVATE RESIDENCE		6.80	A N.Y.C. & L.			
	F			F			
	A			A N.Y.C. & L.		328	ATTACHED
	F			F			
	A			A			
	F			F			

MINIMUM ANNUAL PREMIUM \$ **6.80** TOTAL ANNUAL PREMIUM \$ **6.80**

When this policy is written for a period of three years the Net Premium for three years shall be \$ **17.00**, payable in the following manner:

IN ADVANCE	\$ 17.00
1ST ANNIVERSARY	\$
2ND ANNIVERSARY	\$

- Item 7. The interest of the Assured in the premises is **OWNERS**
(Owner, lessee or tenant, and whether sole or joint, etc.)
- Item 8. Are there any elevators on the premises? **YES**
 If so, are they insured in this Company? **YES COVERED UNDER E-44245**
- Item 9. During the past year no insurance carrier has, to the knowledge of the Assured, cancelled, refused to issue or renew any liability insurance on the premises or on any boiler or flywheel contained therein.
NO EXCEPTIONS

This Policy has been countersigned by *[Signature]* Authorized Representative.

on the **13TH** day of **OCTOBER**, 19**34**. **MAG: EVP 8-24-34**

221H OCTOBER 27 WVB: EAB P-54-27
United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND
(HEREIN CALLED THE COMPANY)

DOES HEREBY AGREE with the Assured named in the Schedule of Statements, made a part hereof, in consideration of the payment of the premium and of the statements contained in the Schedule of Statements, subject to the terms, limits, provisions, conditions and exclusions of this policy:

AGREEMENTS

Insurance Coverage

No. 1—DAMAGES

TO PAY on behalf of the Assured all claims for damages, for which the Assured is legally liable, arising from bodily injury (including death at any time resulting therefrom) accidentally suffered or alleged to have been suffered by any person, during the policy period, on the PREMISES or ELSEWHERE and caused by the ownership, maintenance or use of the premises, or by reason of the conduct on the premises of the Assured's business described in the Schedule of Statements;

No. 2—DEFENSE

TO DEFEND in the name and on behalf of the Assured any suit brought against the Assured, seeking damages on account of such bodily injury or death, even if such suit is groundless, false or fraudulent;

No. 3—EXPENSES

TO PAY, irrespective of the limit of liability stated in the policy, all costs, all premium on attachment and appeal bonds, taxed against the Assured or required in any such proceedings, all expense incurred by the Company, and all interest accruing after the entry of judgment upon such part thereof as shall not be in excess of the limit of the Company's liability, until the Company has paid, tendered, or deposited in court the amount of such judgment or such part thereof as does not exceed the limit of the Company's liability, as expressed in the policy;

No. 4—FIRST-AID

TO PAY, irrespective of the limits of liability stated in the policy, the expense incurred by the Assured for such immediate first-aid as may be imperative at the time of the accident.

Limits of Liability

The Company's total liability for each accident shall be limited to the amounts as specified in the Schedule of Statements. If this policy covers more than one Assured the Company's total liability, whether on behalf of one or all of the Assured, shall in no event exceed the limits specified in the Schedule of Statements.

EXCLUSIONS

This policy does not cover any loss or expense on account of claims arising from bodily injury or death:

1. Sustained by any employee of the Assured arising directly or indirectly out of or in the course of his employment by the Assured or in connection therewith; or caused by any person employed in violation of law as to age, or under the age of fourteen (14) years in any event;
2. Caused elsewhere than on the premises by an animal or vehicle of any kind or by the loading or unloading thereof; caused at any location by aircraft;
3. Caused by the making of any additions to, structural alterations in, or the demolition of the premises, unless an endorsement permitting and describing such work is attached to the policy;
4. Caused by or through the existence, maintenance, repair or use of any elevator, escalator, elevating platform, or any hoisting device which operates through a hatchway or other opening (except dumb waiters and manually operated ash hoists), including the shaft, hoistway, machinery, appliances and appurtenances relating thereto;
5. As the result of or caused by the rendering of any professional service or treatment, or the omission thereof;
6. Where the liability of others has been assumed by the Assured under any agreement or contract, oral or written;
7. Caused directly or indirectly elsewhere than on the premises,
 - (a) by the installation, removal, maintenance or mechanical demonstration of anything manufactured, distributed, sold, leased or serviced by the Assured unless such operations are covered by a written permit endorsed on this policy,
 - (b) by the possession, consumption or use of anything manufactured, distributed, sold, leased or serviced by the Assured after the same has passed from the Assured's possession or control;
8. For which the Assured is liable under any Workmen's Compensation law, agreement or plan.

CONDITIONS

This policy is subject to the following conditions:

- Definition of "Premises"** A. Wherever used in this policy, the word "premises" shall be understood to mean the premises of the Assured (or part thereof) which are covered by the policy and described in the Schedule of Statements, including the sidewalks and other ways adjacent thereto.
- Report of Accident** B. In the event of an accident, written notice shall be given by or on behalf of the Assured to the Company at its Home Office, or to any of its authorized agents as soon as is reasonably possible. If thereafter a claim is made or suit is instituted as a result of such accident, all notices and summonses shall be forwarded to the Company at its Home Office, or to its authorized agent as soon as reasonably possible.
- Legal Co-operation** C. The Assured shall not voluntarily assume any liability, settle any claim except at the Assured's own cost, nor incur any expense (except for such immediate first-aid as shall be imperative at the time of the accident). The Assured shall not interfere with any legal proceedings or negotiations for settlement, but shall aid in securing information, evidence and attendance of witnesses, and shall co-operate in all matters which the Company deems necessary for the defense of any suit or prosecution of any appeal.
- Bankruptcy or Insolvency** D. Bankruptcy or insolvency of the Assured shall not relieve the Company of any of its obligations hereunder. Any person or his legal representatives who shall obtain final judgment against the Assured because of any such bodily injury, and whose execution against the Assured is returned unsatisfied because of such bankruptcy or insolvency, may proceed against the Company under the terms of this policy to recover the amount of such judgment, either at law or in equity, but not exceeding the limit of this policy applicable thereto.
- Other Insurance** E. If the Assured has other insurance covering a loss or expense covered hereby, the Company shall be liable only for the proportion of such loss or expense which the sum hereby insured bears to the whole amount of valid and collectible insurance.
- Legal Action** F. No action, whether brought by the Assured or any other person, shall lie against the Company to recover for any loss alleged to be covered by this policy until the amount of such loss is made certain, either by final judgment against the Assured after trial of the issue or by agreement with the person or persons making claim against the Assured, nor in any event unless suit is instituted within two years after the date of such judgment or agreement.
- Subrogation** G. In the event of any payment under this policy, and to the extent of such payment, the Company shall be subrogated to all the Assured's rights of recovery therefor, and the Assured shall execute all papers required and shall co-operate with the Company to secure such rights.
- Assignment of Policy** H. No assignment of interest under this policy shall bind the Company until its consent is endorsed hereon. If the death, bankruptcy, or insolvency of the Assured shall occur during the policy period, this policy shall cover the legal representatives of the Assured during the unexpired portion of such period, but in no event for more than thirty days unless the written consent of the Company has been duly endorsed on the policy.
- Inspection and Suspension** I. Any of the Company's representatives shall have the right and opportunity, whenever the Company so desires, to inspect, at any reasonable time, the premises, machinery and equipment of the Assured, but the Company assumes no responsibility by reason of such inspection, nor by the omission thereof. Such representative may immediately suspend this insurance until any condition which he may deem defective or dangerous has been remedied to the satisfaction of the Company. Notice of suspension and the reason therefor, and reinstatement of this insurance shall be in writing. A pro rata return premium shall be allowed on demand for the period of suspension.
- Cancellation** J. This policy may be cancelled either by the Assured or the Company upon written notice to the other stating the date thereafter when such cancellation shall be effective, and thereupon such date shall be the end of the policy period. Such cancellation by the Company may be effected with or without tender of the unearned premium. The mailing of a notice to the Assured at the address shown in the Schedule of Statements stating the effective date of cancellation (which shall not be less than five days from the time when in the ordinary course of mail such notice would have been received by the Assured) shall be sufficient to terminate the policy. If cancelled by the Assured, and the Assured's interest in the premises has not ceased, the Company shall be entitled to an earned premium based on the short-rate cancellation table printed hereon, which shall not be less than the Minimum Premium specified in the Schedule of Statements, but if cancelled by the Company the earned premium shall be computed pro rata. The unearned portion of the paid premium so determined (if not tendered) will be refunded to the Assured on demand. If legally required in the State where this policy is effective, refund of the unearned paid premium shall be tendered with the notice of cancellation when given by the Company, unless audit of the Assured's records is necessary to determine the amount of the earned premium.
- Two or More Assured; Notices and Endorsements** K. If this policy covers more than one Assured, any endorsement or rider which in any way extends, restricts or modifies the policy, and all notices required by or relating to the policy, its cancellation, suspension, or reinstatement, may be sent to or served upon any one of the Assured, and thereupon shall be binding on all the Assured.

Statutes L. Any specific statutory provision in force in the State where the policy is issued, or, in matters relating to loss, in the State where the accident is alleged to have occurred, shall supersede any provision in this policy inconsistent therewith.

Policy Changes M. The terms of this policy shall not be waived or altered except by endorsement attached hereto and signed by an executive officer of the Company; nor shall notice to any agent, or knowledge possessed by any agent, or by any other person, be held to effect a waiver or change in any part of this policy.

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

In Witness Whereof, The UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this policy to be signed by its President and Secretary, but the same shall not be binding upon the Company until countersigned by a duly authorized representative of the Company.

W. W. L. Hickey
Secretary

E. Asbury Davis
President

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SHORT RATE TABLE

If the policy has been in force any number of days indicated in the left-hand column of this table and has been canceled on the short rate basis, the earned premium for the policy shall be the percentage of the Company's annual premium indicated by the figures set opposite in the right-hand column.

Periods exceeding 30 days, and not exceeding 35 days, to be charged for at the rate of 25 days, and so on up to one year.

1 day	2%	14 days	13%	45 days	28%
2 days	4%	15 days	14%	50 days	30%
3 days	5%	16 days	15%	55 days	32%
4 days	6%	17 days	16%	60 days	34%
5 days	7%	18 days	17%	65 days	36%
6 days	8%	19 days	18%	70 days	38%
7 days	9%	20 days	19%	75 days	40%
8 days	10%	21 days	20%	80 days	42%
9 days	10%	22 days	20%	85 days	44%
10 days	10%	23 days	20%	90 days	46%
11 days	11%	24 days	21%	95 days	48%
12 days	12%	25 days	21%	100 days	50%
13 days	12%	26 days	21%	105 days	52%
14 days	13%	27 days	22%	110 days	54%
15 days	13%	28 days	22%	115 days	56%
16 days	14%	29 days	22%	120 days	58%
17 days	14%	30 days (one month)	23%	125 days	60%
18 days	15%	31 days	23%	130 days	62%
19 days	15%	32 days	23%	135 days	64%
20 days	16%	33 days	24%	140 days	66%
21 days	16%	34 days	24%	145 days	68%
22 days	17%	35 days	24%	150 days	70%
23 days	17%	36 days	25%	155 days	72%
24 days	18%	37 days	25%	160 days	74%
25 days	18%	38 days	25%	165 days	76%
26 days	19%	39 days	26%	170 days	78%
27 days	19%	40 days	26%	175 days	80%
28 days	20%	41 days	26%	180 days	82%
29 days	20%	42 days	27%	185 days	84%
30 days	20%	43 days	27%	190 days	86%
31 days	21%	44 days	27%	195 days	88%
32 days	21%	45 days	28%	200 days	90%
33 days	21%	46 days	28%	205 days	92%
34 days	22%	47 days	28%	210 days	94%
35 days	22%	48 days	28%	215 days	96%
36 days	23%	49 days	29%	220 days	98%
37 days	23%	50 days	29%	225 days	100%
38 days	23%	51 days	29%		
39 days	24%	52 days	29%		
40 days	24%	53 days	30%		
41 days	24%	54 days	30%		
42 days	25%	55 days	30%		
43 days	25%	56 days	30%		
44 days	25%	57 days	31%		
45 days	25%	58 days	31%		
46 days	26%	59 days	31%		
47 days	26%	60 days	31%		
48 days	26%	61 days	32%		
49 days	27%	62 days	32%		
50 days	27%	63 days	32%		
51 days	27%	64 days	32%		
52 days	28%	65 days	32%		
53 days	28%	66 days	33%		
54 days	28%	67 days	33%		
55 days	28%	68 days	33%		
56 days	29%	69 days	33%		
57 days	29%	70 days	33%		
58 days	29%	71 days	34%		
59 days	29%	72 days	34%		
60 days	30%	73 days	34%		
61 days	30%	74 days	34%		
62 days	30%	75 days	34%		
63 days	30%	76 days	35%		
64 days	31%	77 days	35%		
65 days	31%	78 days	35%		
66 days	31%	79 days	35%		
67 days	31%	80 days	35%		
68 days	32%	81 days	35%		
69 days	32%	82 days	36%		
70 days	32%	83 days	36%		
71 days	32%	84 days	36%		
72 days	32%	85 days	36%		
73 days	33%	86 days	36%		
74 days	33%	87 days	36%		
75 days	33%	88 days	37%		
76 days	33%	89 days	37%		
77 days	33%	90 days	37%		
78 days	34%	91 days	37%		
79 days	34%	92 days	37%		
80 days	34%	93 days	38%		
81 days	34%	94 days	38%		
82 days	34%	95 days	38%		
83 days	35%	96 days	38%		
84 days	35%	97 days	38%		
85 days	35%	98 days	39%		
86 days	35%	99 days	39%		
87 days	35%	100 days	39%		
88 days	36%				
89 days	36%				
90 days	36%				
91 days	36%				
92 days	36%				
93 days	37%				
94 days	37%				
95 days	37%				
96 days	37%				
97 days	37%				
98 days	38%				
99 days	38%				
100 days	38%				

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**United States Fidelity
Guaranty Company**

**OWNERS', LANDLORDS'
AND TENANTS' PUBLIC
LIABILITY POLICY**

FRANKLIN D. ROOSEVELT, ET AL

EXPIRES OCTOBER 13TH 19 57

ISSUED TO

No. OLT 41832 -A

W. W. L. HICKEY

W. W. L. HICKEY

W. W. L. HICKEY



FROST & LUCKEY

10 GARDEN ST.

POUGHKEEPSIE, N. Y.

PLEASE READ YOUR POLICY

Made in U. S. A.

NEW YORK STATE ENDORSEMENT

NO. 1

In accordance with Section 109, Chapter 434, Laws of 1923, State of New York, it is understood and agreed that notice given by or on behalf of the Assured to any authorized agent of the Company within the State of New York, with particulars sufficient to identify the Assured, shall be deemed notice to the Company. Failure to give such notice within the time specified in the policy shall not invalidate any claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

This endorsement is effective as of OCTOBER 13TH, 1934

Attached to and forming part of Policy No. GLI-41832-A issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland, To FRANKLIN D. ROOSEVELT, ET AL of

Dated at NEW YORK, N. Y. this 13TH day of OCTOBER, 1934..

WWSydney

SECRETARY

Countersigned.....

[Signature]
Authorized Representative

E. Asbury Davis

PRESIDENT

Made in U. S. A.

C. L. 326. 10-17-33 5M

CONSEQUENTIAL DAMAGE ENDORSEMENT

NO. 2

It is hereby understood and agreed that this Policy is extended to cover the Assured's legal liability for any consequential damages incurred or suffered by a husband, wife, parent or guardian, in connection with or on account of any bodily injuries or death, the Assured's liability for which is covered by the Policy. However, liability under the policy for such consequential damages shall be regarded as part of the Company's liability for the actual bodily injury or death from which such consequential damages arose, and not as liability for injuries to another person.

This Endorsement is effective as of OCTOBER 13TH 1934

Attached to and forming part of Policy No. GLI-41832-A issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland, To FRANKLIN D. ROOSEVELT, ET AL of

Dated at NEW YORK, N. Y. this 13TH day of OCTOBER, 1934

WWSydney

SECRETARY

Countersigned.....

[Signature]
Authorized Representative

E. Asbury Davis

PRESIDENT

Made in U. S. A.

C. & L. 591 20M 12-7-33

No. A 1326

A STOCK COMPANY



Does Insure

A The Assured named herein, for the term herein specified, to an amount not exceeding the actual cash value of the property at the time any loss or damage occurs, nor, in any event, the limits of liability, if any, herein specified, against direct loss or damage from the perils specifically insured against herein to the automobile herein described and the equipment usually attached thereto, only while within the limits of the United States (exclusive of Alaska, the Hawaiian, Philippine and Virgin Islands and Porto Rico) and Canada, including while on coastwise steamer between ports within said limits.

B NAME OF ASSURED Franklin D. Roosevelt and Anna Eleanor Roosevelt
 ADDRESS OF ASSURED Hyde Park, Dutchess County, New York
 Subject to all the provisions, exclusions, conditions and warranties contained in this policy, loss, if any, payable, as interest may appear, to Assured and
 Address _____

TERM OF POLICY: From July 12th, 1934 noon To July 12th, 1935 noon.
(STANDARD TIME AT PLACE POLICY IS ISSUED)

C This insurance is against only such and so many of the Perils named in the Schedule below as are indicated by a specific premium in writing set opposite thereto. The limit of this Company's liability against each of such Perils shall be as stated in the General Conditions of this policy, not exceeding, however, the limits stated in said Schedule.

LIMIT OF LIABILITY	NET RATE	PREMIUMS	PERILS
1. \$ Actual Cash Value	\$ 3.60		FIRE, LIGHTNING AND TRANSPORTATION, as defined in Paragraph F, page 2.
2. \$ Actual Cash Value	\$ 2.30		THEFT, ROBBERY AND PILFERAGE, as defined in Paragraph G, page 2. Insert "Broad" or "Restricted" <u>Broad</u> ← Insert here if additional premium required for Broad theft
3. \$ Actual Cash Value	\$.65		TORNADO, CYCLONE, WINDSTORM, HAIL, EARTHQUAKE, EXPLOSION AND WATER DAMAGE, as defined in Paragraph H, page 2.
4. Nil Actual Cash Value amount deductible, if any	\$ Nil		COLLISION OR UPSET, as defined in Paragraph J, page 2. Insert "Full Coverage" or Amount "Deductible"
5. Nil \$5,000.	\$ Nil		PROPERTY DAMAGE, as defined in Paragraph K, page 2.
6. Nil Value of Glass	\$ Nil		BREAKAGE OF GLASS, as defined in Paragraph L, page 2.
7. Nil \$10.00 in any one claim	\$ Nil		TOWING COVERAGE, as defined in Paragraph M, page 2.
8. Nil \$10.00 in any one claim	\$ Nil		TOWING AND ROAD SERVICE EXPENSE, as defined in Paragraph M, page 2.
9. \$ Nil	\$	\$ Nil	FLOOD AND RISING WATER DAMAGE, as defined in Paragraph N, page 2.
10. \$ Nil	\$	\$ Nil	SPECIAL COMBINED ADDITIONAL COVERAGE, as defined in Paragraph O, page 2.
11. Nil		Nil	
TOTAL PREMIUM \$ 6.55			

D **WARRANTED BY THE ASSURED**
 1. Assured's occupation or business is President, United States of America
 2. Employer's name and address _____
 3. The description of the automobile and the facts respecting its purchase are as follows: (R. A1276)

Year Model	Trade Name	Serial Number	Model	List Price F.O.B. Factory	Actual Cost to Assured Including Equip.	Date Purchased Month Year	New or 2d Hand
1933	DeSoto	6018634	Custom	\$975.	\$1200.	7 - 1933	New
	Type of Body (if truck, state tonnage)	Motor Number	No. of Cyls.				
	Convertible Sedan	SD11483	6				

4. The automobile described is and will be used for the following purposes only: private
 5. The automobile described is usually kept in Hyde Park, Dutchess County, New York garage, located _____
 6. The automobile described is fully paid for by the Assured and there is no Lien, Mortgage or other Encumbrance thereon, except as follows: No exceptions
 If purchased on a deferred payment plan, the amount unpaid is \$ _____, represented by _____ Notes of \$ _____ each. Due date of Final Note is _____ 19 _____

E This policy is made and accepted subject to the provisions, exclusions, conditions and warranties set forth herein or endorsed hereon, and upon acceptance of this policy the Assured agrees that its terms embody all agreements then existing between himself and this Company or any of its agents relating to the insurance described herein, and no officer, agent or other representative of this Company shall have power to waive any of the terms of this policy unless such waiver 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 shall be void in event of violation by the Assured of any agreement, condition or warranty contained herein or in any rider now or hereafter attached hereto.
 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 this Company.

Almer Saurman Secretary

Chas. H. Hooley President

Countersigned at Poughkeepsie, N. Y.

this 30th day of June, 19 34 *W. H. Hooley* Agent.

This Policy is subject to the ADDITIONAL CONDITIONS printed on reverse hereof.

DEFINITION OF PERILS

F Fire, Lightning and Transportation: (a) Fire, arising from any cause whatsoever; and Lightning; (b) The Stranding, Sinking, Burning, Collision or Derailment of any conveyance in or upon which the automobile is being transported on land or water, including general average and salvage charges for which the Assured is legally liable.

G Theft, Robbery and Pilferage: (Broad Form) Theft, Robbery and Pilferage, excepting by any person or persons in the Assured's household or in the Assured's service or employment, whether the theft, robbery or pilferage occurs during the hours of such service or employment or not; and excepting by any person, or agent thereof, or by the agent of any firm or corporation to which person, firm or corporation the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title and/or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretense; and excepting in any case, other than the theft of the entire automobile described herein, the theft, robbery or pilferage of tools or repair equipment.

This policy does not insure against the wrongful conversion, embezzlement or secretion by a mortgagor, vendee, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal.

Theft, Robbery and Pilferage: (Restricted Form) Theft, Robbery and Pilferage, excepting by any person or persons in the Assured's household or in the Assured's service or employment, whether the theft, robbery or pilferage occurs during the hours of such service or employment or not; and excepting by any person, or agent thereof, or by the agent of any firm or corporation to which person, firm or corporation the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title and/or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretense; and excepting in any case, other than the theft of the entire automobile described herein, the theft, robbery or pilferage of any property insured hereunder unless the amount of the loss or damage thereto by one theft, robbery or pilferage exceeds—on automobiles listing F. O. B. Factory at \$999 and under, \$25; and on automobiles listing F. O. B. Factory at \$1,000 and over, \$50; in which event, on automobiles listing F. O. B. Factory at \$999 and under, the sum of \$25 shall be deducted from the amount of determined loss; on automobiles listing F. O. B. Factory at \$1,000 and over, the sum of \$50, shall be deducted from the amount of determined loss.

This policy does not insure against the wrongful conversion, embezzlement or secretion by a mortgagor, vendee, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal.

H Tornado, Cyclone, Windstorm, Hail, Earthquake, Explosion and Water Damage: Tornado, Cyclone, Windstorm, Hail, Earthquake, Explosion, Accidental and External Discharge or Leakage of Water, excluding damage caused by Rain, Sleet, Snow, Flood, Rupture of Tires and Explosion within the combustion chamber of an internal combustion engine.

J Collision or Upset: Accidental Collision or Upset where the damage to the automobile and/or equipment herein described from such collision or upset is in excess of the deduction specified in Peril 4, Page 1; each accident shall be deemed a separate claim and the amount of determined loss or damage shall be subject to such deduction; but this insurance shall not cover loss or damage to any tire unless caused in an accidental collision or upset which also causes other loss or damage to the insured automobile.

K Property Damage: Property Damage insures the Assured's legal liability to other persons for the injury to or destruction of the property of such persons (including resultant loss of use of such property), and in addition thereto the legal expenses incurred by the Assured with the consent of this Company in connection with such injury or destruction, resulting solely and directly from the ownership, maintenance or use of the automobile herein described, including loading and unloading, provided such injury or destruction occurs during the term of this policy, but excluding property of the Assured, or in charge of the Assured or any of his employees, or carried in or upon the automobile described herein.

The insurance provided under the Property Damage coverage of this policy is so extended as to be available, in the same manner and under the same conditions as it is available to the named Assured, to any person or persons while riding in or lawfully operating the automobile described herein, and to any person, firm or corporation legally responsible for the operation thereof; provided such use or operation is with the permission of the named Assured, or, if the named Assured is an individual, with the permission of an adult member of the named Assured's household other than a chauffeur or a domestic servant, and provided further, that the indemnity extended to persons other than the named Assured shall not apply if the automobile described herein is used as a Public Automobile or is owned or operated by an Automobile Manufacturer, Dealer, Garage, Repair Shop, or Service Station, unless the laws of the State in which this policy is issued provide to the contrary in which event the requirements of such law are substituted.

The insurance provided under the Property Damage coverage of this policy is extended to conform with the provisions of the Motor Vehicle Financial Responsibility Law of the State or Province in which the insured automobile is registered at the time of the accident and/or in which the insured automobile is operated at the time of the accident, to the extent of coverage and limits of liability required by such law but in no event in excess of the limit of liability stated in this policy.

The Assured or any other person covered by this policy agrees to reimburse this Company for any payment made by this Company on account of claims involving a breach of the terms or conditions of this policy, which payments this Company would not have been obligated to make under the provisions of this policy except for the agreement contained in the foregoing paragraph.

The insolvency or bankruptcy of the Assured shall not release this Company from payment of claim under the Property Damage coverage of this policy and in case execution against the Assured is returned unsatisfied in an action brought by the injured, or his or her personal representative, because of such insolvency or bankruptcy, an action may be maintained by the injured, or his or her personal representative, against this Company under the terms of this policy for the amount of the judgment in the said action not exceeding the limit of insurance for Property Damage stated in Paragraph C.

L Breakage of Glass: Accidental Breakage of any Glass permanently attached to or forming a part of the structure of the automobile described herein, except all glass in outside lighting apparatus and outside mirrors. The insurance against Accidental Breakage of Glass is subject to the following special provisions:

If the loss or damage to the glass is covered by other insurance, this Company shall not be liable for any part of such loss or damage, except that if such other insurance provides that a specific amount shall be deducted from each loss, this Company shall be liable to an amount not exceeding the amount deductible in such other insurance.

M Towing Coverage: This Company will reimburse Assured, not to exceed \$10.00 in any one case, for towing expense necessitated by accidental breakdown or mechanical disablement of the automobile insured under this policy, only when occurring on the road outside the limits of the Assured's premises. Receipted bills must be presented for any claims.

Towing and Road Service Expense: This Company will reimburse the Assured, not to exceed \$10.00 in any one case, for Towing or Road Service expense necessitated by the disablement of the automobile insured under this policy, only when occurring on the road outside the limits of the Assured's premises. It is understood that this coverage does not include cost of repair parts or replacements, gasoline, oil or tires. Receipted bills must be presented for any claims.

N Flood and Rising Water Damage: Direct loss or damage caused by rising of navigable waters; over-flow or breaking of boundaries of ponds, lakes or streams; or accidental discharge or leakage of water from pipes, conveyors or tanks. There is no liability hereunder for loss or damage caused by normal or abnormal tides, nor over-flow of a seawall. Damage by Rain, Snow or Sleet is not covered hereunder.

O Special Combined Additional Coverage: 1. Tornado, Windstorm, Cyclone, Earthquake, Hail, Explosion and Water Damage as defined in Paragraph H—Definition of Perils. 2. Riot and Civil Commotion as follows: Riot, Riot Attending a Strike, Insurrection and Civil Commotion; provided, however, that this Company shall not be liable for loss or damage (a) caused by military, naval or aerial forces of foreign enemies, or (b) confiscation or authorized destruction by duly constituted governmental or civil authorities, nor (c) occurring while the automobile is used in military or police service. 3. Damage by Falling Aircraft as follows: To cover the automobile described herein against direct loss or damage by the falling of an aeroplane, seaplane, or other flying machines, or by the forced landing of any such aircraft, whether out of control or not, or by falling of any part of the equipment thereof, whether the entire aircraft falls or not. It is understood and agreed that this insurance does not cover such loss or damage if sustained while the automobiles described are within the confines of any regular landing field, testing field, beach or airport landing field, or while parked within 100 yards of any such field. 4. Flood and Rising Water Damage as defined in Paragraph N—Definition of Perils.

GENERAL CONDITIONS

AUTOMOBILE DEFINED— Wherever in this policy the word "Automobile" is used, it shall be held to mean any type of motor vehicle or trailer as described herein; and when two or more automobiles are insured hereunder, the conditions of this policy apply separately to each.

Unless otherwise provided by agreement in writing added hereto, this Company shall not be liable for loss or damage

PROPERTY EXCLUDED (a) To robes, wearing apparel, personal effects, or extra bodies (except that this exclusion does not apply to Property Damage coverage); or

WAR, RIOT, ETC. (b) Caused directly or indirectly by invasion, insurrection, riot, civil war or commotion, military, naval or usurped power, or by order of any civil authority; or

LIMITATION OF USE (c) While the automobile described herein is used as a public or livery conveyance for carrying passengers for compensation; or while rented under contract or leased; or operated in any race or speed contest; or while used in any illicit or prohibited trade or transportation; or,

AGE LIMIT OF DRIVER (d) In connection with the Perils of Collision or Upset, Property Damage and Breakage of Glass only, while the automobile described herein is being operated by any person under the age limit fixed by law, or, in any event, under the age of fourteen years.

LIMITATION OF LIABILITY AND METHOD OF DETERMINING SAME This Company's liability for loss or damage to the automobile described herein shall not exceed the actual cash value thereof at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated accordingly, with proper deduction for depreciation however caused, and without compensation

for use of, and shall in no event exceed the limit of liability, if any, stated in Paragraph C, nor what it would then cost to repair or replace the automobile or parts thereof with other of like kind and quality; such ascertainment or estimate shall be made by the Assured and

AGE LIMIT OF DRIVER**LIMITATION OF LIABILITY AND METHOD OF DETERMINING SAME**

for loss of use, and shall in no event exceed the limit of liability, if any, stated in Paragraph C, nor what it would then cost to repair or replace the automobile or parts thereof with other of like kind and quality; such ascertainment or estimate shall be made by the Assured and this Company, or if they differ, then by appraisal as hereinafter provided.

In the event of loss or damage to the automobile described herein, whether such loss or damage is covered by this policy or not, the liability of this Company shall be reduced by the amount of such loss or damage until repairs have been completed, but shall then attach as originally written without additional premium.

This Company's liability, if any, under the Property Damage Coverage (Paragraph K) shall not exceed the sums which the Assured shall become obligated to pay by reason of the liability imposed upon him by law for damages because of injury to or destruction of the property of others and in no event shall this Company be liable with respect to such claims (including claims for loss of use) arising from one accident for more than the limit of liability stated in Paragraph C plus legal expenses, if any, incurred by the Assured with the consent of this Company.

OTHER INSURANCE

No recovery shall be had under this policy if at the time a loss occurs there be any other insurance, whether such other insurance be valid and/or collectible or not, covering such loss, which would attach if this insurance had not been effected.

CANCELLATION

This policy shall be cancelled at any time at the request of the Assured, in which case this Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rate premium for the expired term. This policy may be cancelled at any time by this Company by giving to the Assured five (5) days' written notice of cancellation with or without tender of the excess of paid premium above the pro-rata premium for the expired term, which excess, if not tendered, shall be refunded on demand. Notice of cancellation shall state that said excess premium, if not tendered, will be refunded on demand. Notice of cancellation mailed to the address of the Assured stated in this policy shall be a sufficient notice. Where a special provision for cancellation and notice of such cancellation is required by statutory enactment in the State where this policy is issued, the conditions of this Cancellation Clause are amended to conform thereto.

LOSS FOR WHICH CARRIER AND/OR BAILEE FOR HIRE IS LIABLE

This Company shall not be liable for loss or damage to the automobile described herein while in the possession of a carrier and/or bailee for hire under a contract, stipulation or assignment whereby the benefit of this insurance is sought to be made available to such carrier and/or bailee. Where loss or damage occurs for which a carrier and/or bailee may be liable and which would otherwise be covered hereunder, this Company will advance to the Assured by way of loan the money equivalent of such loss or damage, which loan shall in no circumstances affect the question of this Company's liability hereunder and shall be repaid to the extent of the net amount collected by or for account of the Assured from the carrier and/or bailee after deducting cost and expense of collection.

MISREPRESENTATION AND FRAUD

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, attempted fraud, or false swearing by the Assured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

LIEN OR ENCUMBRANCE

Unless otherwise provided by agreement in writing added hereto, and except as to any lien, mortgage, or other encumbrance specifically set forth and described in Paragraph D of this policy, this Company shall not be liable for loss or damage to any property insured hereunder while subject to any lien, mortgage, or other encumbrance.

TITLE AND OWNERSHIP

Except as to any lien, mortgage, or other encumbrance specifically set forth and described in Paragraph D of this policy, this entire policy shall be void, unless otherwise provided by agreement in writing added hereto, if the interest of the Assured in the subject of this insurance be or become other than unconditional and sole lawful ownership, or if the subject of this insurance has ever been stolen or unlawfully taken prior to the issuance of this policy and not returned to the lawful owner prior to the issuance of this policy, or in case of transfer or termination of the interest of the Assured other than by death of the Assured, or in case of any change in the nature of the insurable interest of the Assured in the property described herein either by sale or otherwise, or if this policy or any part thereof shall be assigned before loss.

PROTECTION OF SALVAGE

In the event of any loss or damage, whether insured against hereunder or not, the Assured shall protect the property from other or further loss or damage, and any such other or further loss or damage due directly or indirectly to the Assured's failure to protect shall not be recoverable under this policy. Any such act of the Assured or this Company or its agents in recovering, saving and preserving the property described herein, shall be considered as done for the benefit of all concerned and without prejudice to the rights of either party, and where the loss or damage suffered constitutes a claim under this policy, then all reasonable expenses thus incurred shall also constitute a claim under this policy, provided, however, that this Company shall not be responsible for the payment of a reward offered for the recovery of the insured property unless authorized by this Company.

NOTICE OF LOSS

In the event of loss or damage covered hereby the Assured shall give immediate notice thereof in writing to this Company, provided, however, that where such a limitation for the giving of notice of loss is prohibited by the laws of the State wherein this policy is issued, then in that event such notice shall be given by the Assured within the shortest period permitted and in the manner required under the laws of such State.

ASSISTANCE AND CO-OPERATION OF THE ASSURED

In the event of loss or damage and whenever requested by this Company the Assured shall assist in the recovery of property insured hereunder either by means of replevin proceedings or otherwise, in effecting settlement, securing evidence, obtaining the attendance of witnesses and prosecuting suits to such an extent and in such a manner as is deemed desirable by this Company, and this Company shall reimburse the Assured for any expense incurred at its request.

PROOF OF LOSS

If action be brought against the Assured to enforce a claim for damage covered under the Property Damage coverage of this policy the Assured shall immediately notify this Company and promptly forward to it every summons or other paper or process served on or received by him in connection therewith, but the Assured, without the written consent of this Company previously given, shall not voluntarily assume any liability, or interfere in any negotiation for settlement or in any legal proceeding, or incur any expense, or settle any claim, except at his own cost. Within sixty (60) days after loss or damage for which claim is made, unless such time is extended in writing by this Company, the Assured shall render a statement to this Company signed and sworn to by the Assured, stating the place, time and cause of such loss or damage, the interest of the Assured and of all others in the property, the sound value thereof and the amount of loss or damage thereto, all encumbrances thereon, and all other insurance, whether valid and/or collectible or not, covering such property; and all claims for such loss or damage shall be forfeited by failure to furnish such sworn statements within the time provided; and the Assured as often as required, shall exhibit to any person designated by this Company all that remains of the property insured and submit to examinations under oath by any person named by this Company, and subscribe the same; and as often as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies thereof if originals be lost, at such reasonable place as may be designated by this Company or its representative, and shall permit extracts and copies thereof to be made.

APPRAISAL

In case the Assured and this Company shall fail to agree as to the amount of loss or damage, each shall, on the written demand of either, select a competent and disinterested appraiser. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen (15) days to agree upon such umpire, then, on request of the Assured or this Company, such umpire shall be selected by a judge of a court of record in the County and State in which the appraisal is pending. The appraisers shall then appraise the loss and damage stating separately sound value and loss or damage; and failing to agree, shall submit their differences only, to the umpire. An award in writing of any two, when filed with this Company, shall determine the amount of sound value and loss or damage. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

ABANDONMENT—RETURN OF STOLEN PROPERTY

Where a special provision for appraisal is required by statutory enactment in the State where this policy is issued, the conditions of this Appraisal Clause are amended to conform thereto. It shall be optional with this Company to take all or any part of the property at the agreed or appraised value, but there can be no abandonment thereof to this Company; and where theft is insured against this Company shall have the right to return a stolen automobile or its equipment with compensation for physical damage, at any time before actual payment hereunder.

PAYMENT OF LOSS

This Company shall not be held to have waived any provision or condition of this policy or any forfeiture thereof by any requirement, act, or proceeding on its part relating to the appraisal, or to any examination herein provided for; and the loss shall in no event become payable until sixty (60) days after the notice, ascertainment, estimate and verified proof of loss herein required have been received by this Company, and if appraisal is demanded, then, not until sixty days after an award has been made by the appraisers.

SUBROGATION

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.

SUIT AGAINST COMPANY

No suit or action on this policy or for the recovery of any claim hereunder shall be sustainable in any court of law or equity unless the Assured shall have fully complied with all the foregoing requirements, nor unless commenced within twelve (12) months next after the happening of the loss; 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.

Any and all provisions of this policy which are in conflict with the statutes of the State wherein this policy is issued are understood, declared and acknowledged by this Company to be amended to conform to such statutes.

THE HANOVER FIRE INSURANCE COMPANY, OF NEW YORK

Office: No. 111 JOHN STREET

CHAS. W. HIGLEY, PRESIDENT
 MONTGOMERY CLARK, VICE-PRESIDENT
 F. ELMER SAMMONS, SECRETARY

A. E. GILBERT, SECRETARY
 H. T. GIBERSON, TREASURER
 EDW. L. COFFILL, ASSISTANT SECRETARY

Poughkeepsie, N. Y. 812
NEW YORK STATE FORM
 Automobile Policy

No. A 1326

ASSURED

Franklin D. Roosevelt and
 Anna Eleanor Roosevelt
 Amount Insured - - - \$ Value
 Premium - - - - - \$ 6.55
 Expires July 12th, 1935



THE HANOVER
 OF NEW YORK

Cash Capital, \$4,000,000.

W. W. LUCKEY

Successor to FROST & LUCKEY

10 GARDEN STREET

POUGHKEEPSIE - N. Y.

Phone 1228

PLEASE READ YOUR POLICY

NOTICE OF LOSS CLAUSE

In the event of loss or damage covered hereby the assured shall give immediate notice thereof in writing to this Company, provided, however, that in the event of loss or damage covered under the Property Damage Section of this policy (Paragraph K) notice thereof given by or on behalf of the Assured to any authorized Agent of this Company within this State, with particulars sufficient to identify the Assured shall be deemed to be notice to this Company and that as respects such Property Damage claims failure to give any notice thereof required to be given within the term specified in this policy shall not invalidate any such claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

In the event of Theft, Robbery or Pilferage the Assured shall also give immediate notice thereof to the Police.

No. of Policy			
No. of Renewal			
Amount Insured			
Date of Cancel.	YEAR	MO.	DAY
" Policy,			
Time in force,			
Premium Paid, - - - - \$			
" earned at rate, \$			
" returned, - - - \$			
If pro rata, state reason why:			

Receipt for Return Premium

To be Signed by the Assured

Agency _____ 19__

IN CONSIDERATION OF

Dollars

return premium, receipt of which is hereby acknowledged, this Policy is hereby cancelled and surrendered to the Company.

Assured.



UNITED STATES
FIDELITY AND GUARANTY COMPANY
 BALTIMORE, MARYLAND
 A STOCK COMPANY

DECLARATIONS

This policy insures only in accordance with the coverages selected by the Named Assured as evidenced by entry of premium in spaces provided below. The statements made by the Named Assured in the Items numbered 1 to 12 inclusive in the Declarations are true, or, if estimates only, are believed to be true.

- Item 1. Name of the Assured Franklin D. Roosevelt and Anna Eleanor Roosevelt
- Item 2. P. O. Address Hyde Park, Dutchess County, New York
(Street, Town, County and State)
 For the purpose of serving notice, as in the policy provided, the Assured agrees that this address may be considered as the address of the Assured or of a representative upon whom notice may be served.
- Item 3. The Assured is (a) President, United States of America Individuals
Occupation. (If housewife, give husband's name and occupation) (Individual, Co-Partnership, Corporation or Estate)
- Item 4. The Policy Period shall be from July 12th, 1934 to July 12th, 1935
 at twelve and one minute o'clock A. M., standard time, unless previously terminated by cancellation.
- Item 5. THE COMPANY'S LIMIT OF LIABILITY, regardless of the number of Assured, as respects each automobile, for all damages arising out of BODILY INJURY to one person, as undertaken in AGREEMENT A of this Policy shall be One Hundred Thousand Dollars, and subject to that limit for each person, its total liability on account of any one accident for all damages arising out of BODILY INJURY to more than one person shall be limited to Three Hundred Thousand Dollars.
- Item 6. THE COMPANY'S LIMIT OF LIABILITY, regardless of the number of Assured, as respects each automobile, for all damages arising out of any one accident resulting in PROPERTY DAMAGE, as undertaken in AGREEMENT B of this Policy shall be Five Thousand Dollars.
- Item 7. THE COMPANY'S LIMIT OF LIABILITY, as respects each automobile, for any one accident, resulting in COLLISION or GLASS DAMAGE, or both, as undertaken in AGREEMENTS C and D of this Policy, shall be the actual cash value of the property injured or destroyed at the time of such accident, or the cost of its suitable repair or replacement not in excess of such actual cash value, and as respects COLLISION—less any deductible amount for which the Policy provides.
- Item 8. The automobiles and trailers with reference to which this insurance is provided, are described as follows:

	TRADE NAME AND NUMBER OF CYLINDERS	TYPE OF BODY, MODEL SERIES, LOAD CAPACITY IF TRUCK	SERIAL NUMBER	YEAR MODEL	IF COLLISION IS COVERED	
					DATE OF PURCHASE AND LIST PRICE	DEDUCTIBLE AMOUNT
1.	DeSoto (6)	Convert. Sedan	6018634	1933		\$
2.				Custom		\$
3.						\$
4.						\$

PREMIUMS

	(A) BODILY INJURY	(B) PROPERTY DAMAGE	(C) COLLISION	(D) GLASS DAMAGE	TOTAL PREMIUMS
1.	\$ 50.69	\$ 11.00	Not Covered	Not Covered	\$ 61.69
2.	\$	\$	\$	\$	\$
3.	\$	\$	\$	\$	\$
4.	\$	\$	\$	\$	\$
TOTAL ADVANCE PREMIUM					\$ 61.69

- Item 9. The automobiles will be principally garaged and used in Hyde Park, Dutchess County, New York
(City or Town, County and State)
- Item 10. The purposes for which the automobiles are to be used are Pleasure and Business
("Pleasure and Business" or "Commercial," etc. See Definitions.)
- Item 11. The Named Assured has complete ownership of all automobiles—except as herein stated:
No exceptions
- Item 12. No insurance company has canceled or refused to renew automobile insurance of any kind for the Named Assured during the past year, except as herein stated:
No exceptions

This policy has been countersigned by *W. J. [Signature]* Authorized Representative
 on the 30th day of June, 1934

United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND
(HEREIN CALLED THE COMPANY)

DOES HEREBY AGREE with the Assured named in the Declarations made a part hereof (herein called the Named Assured), in consideration of the payment of the premiums and of the statements contained in the Declarations, with respect to any or all of the following coverages as selected in the Declarations by the Named Assured, but subject to the terms, limits, provisions, conditions and exclusions of this policy:

Section I. BODILY INJURY LIABILITY (AGREEMENT A)

TO PAY on behalf of the Assured all sums which the Assured shall become obligated to pay as damages by reason of liability imposed upon him by law for damages arising out of bodily injury, including death at any time resulting therefrom (herein called "bodily injury"), accidentally sustained by any person or persons if caused by the ownership, maintenance or use of the automobile.

PROPERTY DAMAGE LIABILITY (AGREEMENT B)

TO PAY on behalf of the Assured all sums which the Assured shall become obligated to pay as damages by reason of liability imposed upon him by law for damages arising out of accidental injury to or destruction of property of others, including the loss of use thereof (herein called "property damage"), if caused by the ownership, maintenance or use of the automobile.

COLLISION (AGREEMENT C)

TO PAY for any direct loss or damage to the automobile including the operating equipment attached thereto, if caused by accidental collision or upset, but only for the amount of each separate loss, when determined, in excess of the deductible amount, if any, stated in the Declarations:

GLASS DAMAGE (AGREEMENT D)

TO PAY for all accidental breakage of any glass permanently attached to or forming part of the structure of the automobile.

Section II. This Policy shall also include the following provisions as respects AGREEMENTS A and B:

(1) The unqualified word "Assured" includes not only the Named Assured but also any other person or organization while legally using any such automobile, or responsible for the use thereof, provided the disclosed and actual use of such automobile is "Pleasure and Business," or "Commercial," each as defined herein, and further provided that such use is with the permission of the Named Assured, who, if an individual, may give such permission through an adult member of his household other than a chauffeur or domestic servant. However, no coverage shall be extended hereby to any such person or organization, nor to an employee or agent thereof, operating an automobile repair shop, public garage, sales agency or service station as respects any accident arising out of the operation of any such business. The insurance under this policy shall be applied first to claims or suits against the Named Assured within the limits of liability stated in the policy and the remainder, if any, to claims or suits against other Assured.

(2) Bankruptcy or insolvency of the Assured shall not relieve the Company of any of its obligations hereunder. Any person or his legal representatives who shall obtain final judgment against the Assured because of any such bodily injury or property damage and whose execution against the Assured is returned unsatisfied because of such insolvency or bankruptcy, may proceed against the Company under the terms of this Policy to recover the amount of such judgment, either at law or in equity, but not exceeding the limit of this policy applicable thereto. Nothing in this Policy shall give to any person or persons claiming damages against the Assured any right of action against the Company except as in this Paragraph (2) provided.

(3) The Company reserves the right to settle any claim or suit and to make such investigation or negotiation as may be deemed expedient by the Company.

(4) THE COMPANY FURTHER AGREES

(a) TO DEFEND in his name and behalf any suit against the Assured seeking damages on account of such bodily injury or property damage, even if such suit is groundless, false or fraudulent.

(b) TO PAY, irrespective of the limit of liability stated in the policy, all costs, all premium on attachment and/or appeal bonds, taxed against the Assured or required in any such proceedings, all expense incurred by the Company, and all interest accruing after the entry of judgment upon such part thereof as shall not be in excess of the limit of the Company's liability, until the Company has paid, tendered, or deposited in court the amount of such judgment or such part thereof as does not exceed the limit of the Company's liability, as expressed in the policy. The Company will also pay any expense incurred by the Assured for such immediate surgical relief as may be imperative at the time of an accident.

Section III.

This Policy shall apply only to accidents occurring within the United States of North America (exclusive of Alaska) or the Dominion of Canada during the Policy Period stated in the Declarations.

Section IV. The Company shall not be liable under this policy for any accident, loss or damage:

(a) while the automobile,

(1) is used for any purposes not stated in the Declarations, nor, unless expressly and specifically stated in the policy, while the automobile is used for rental or livery purposes, carrying passengers for a consideration, towing a trailer not insured by the Company, demonstrating or testing;

(2) is being driven in any race or competitive speed test, or by any person under the age fixed by law or under 14 years in any event;

(b) if the automobile has been sold or assigned (except as provided in Condition I) subsequent to the effective date of the policy;

(c) because of the use or operation of a trailer while attached to an automobile which is not insured by the Company;

(d) under Agreement A for bodily injury to any employee of the Assured sustained during the course of his employment (or to any person to whom the Assured may be liable under a Workmen's Compensation Law) other than a domestic servant not engaged in the operation, maintenance or repair of the automobile;

(e) Under AGREEMENTS A and B, for any liability assumed by the Assured under any oral or written contract or agreement;

(f) Under AGREEMENT B, as respects property owned, rented, leased, in charge of or transported by the Assured;

(g) Under AGREEMENT C, for loss caused directly or indirectly by fire, theft, robbery or pilferage, or for loss or damage to any tire due to puncture, cut, gash, blowout, or other ordinary tire trouble unless caused by an accidental collision which causes other injury to the automobile in which event such tire injury shall be included as a part of the collision loss;

(h) Under AGREEMENT D, for lamps or mirrors or for loss caused directly or indirectly by fire, theft, robbery or pilferage, or for loss payable under AGREEMENT C.

FOLLOWING CONDITIONS:

United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND

AUTOMOBILE ENDORSEMENT No. 398-C

NEW YORK FINANCIAL RESPONSIBILITY ACT

Including Coverage for Other Financial Responsibility Laws

It is hereby understood and agreed that any coverage provided by this policy for bodily injury liability or property damage liability with respect to any disclosed automobile owned by the Named

- of the automobile:
- (e) Under AGREEMENTS A and B, for any liability assumed by the Assured under any oral or written contract or agreement;
 - (f) Under AGREEMENT B, as respects property owned, rented, leased, in charge of or transported by the Assured;
 - (g) Under AGREEMENT C, for loss caused directly or indirectly by fire, theft, robbery or pilferage, or for loss or damage to any tire due to puncture, cut, gash, blowout, or other ordinary tire trouble unless caused by an accidental collision which causes other injury to the automobile in which event such tire injury shall be included as a part of the collision loss;
 - (h) Under AGREEMENT D, for lamps or mirrors or for loss caused directly or indirectly by fire, theft, robbery or pilferage, or for loss payable under AGREEMENT C.

Section V. THIS POLICY IS SUBJECT TO THE FOLLOWING CONDITIONS:

Definitions A. The word "automobile" wherever used in this policy shall mean only a motor vehicle (or trailer) with reference to which the insurance hereunder is provided. The policy applies separately for each such motor vehicle, but a trailer and the motor vehicle to which it is attached shall be considered together as one automobile.

The term "Pleasure and Business" when used is defined as personal, pleasure and family use, including business calls.

The term "Commercial" when used is defined as the transportation or delivery and the loading and unloading of goods or merchandise in direct connection with the Named Assured's occupation as expressed in ITEM 3 of the Declarations.

Notice of Accidents B. In the event of accident written notice shall be given by or on behalf of the Assured to the Company or any of its authorized agents as soon as it is reasonably possible thereafter, irrespective of whether or not any injury or damage is apparent at the time. Such notice shall contain information respecting the time, place, and circumstances of the accident, with the name and address of the injured and any available witnesses. If such information is not reasonably obtainable, particulars sufficient to identify the Assured shall constitute notice. The Assured shall keep the Company advised respecting further developments in the nature of claims or suits when and as they come to his knowledge. The Assured shall cooperate with the Company and, upon the Company's request, shall assist in effecting settlement, securing evidence, and the attendance of witnesses, but the Assured shall not voluntarily make any payment, assume any obligation or incur any expense other than for immediate surgical relief, except at his own cost.

Termination of Liability C. No action, whether brought by the Assured or any other person, shall lie against the Company to recover for any loss alleged to be covered under Agreements A or B of Section I until the amount of such loss is made certain, either by judgment against the Assured after trial of the issue or by agreement with the person or persons making claim against the Assured, nor in any event unless suit is instituted within two years after the date of such judgment or agreement.

In the event of loss, damage or injury as is described in Agreements C and D of Section I, the Company may repair or replace the property so injured or destroyed by such means as it may select, or, at the option of the Company, pay to the Assured in money the full amount of such loss, subject, however, to such deduction, if any, as may be applicable thereto. The Company shall have reasonable opportunity to examine the automobile, its operating equipment and glass, for the loss, damage or injury of which claim is made, before repairs are undertaken or physical evidence of injury or destruction removed, but the Assured shall not be prejudiced hereunder by any act on his part or in his behalf undertaken for the protection or preservation of such automobile, operating equipment, or glass. No recovery against the Company shall be had under Agreements C or D of Section I unless suit is instituted within two years after the date of such injury or destruction.

Insurance D. If the Named Assured has other insurance covering a loss also covered hereby, the Company shall be liable under Agreements A or B of Section I only for the proportion of such loss which the sum hereby insured bears to the whole amount of valid and collectible insurance covering such loss. If any other Assured has valid and collectible insurance against a loss also covered by this policy, such other Assured shall not be covered under this Policy.

No recovery shall be had under Agreements C or D of Section I of this policy if at the time a loss occurs there be any other insurance, whether such other insurance be valid and/or collectible or not, covering such loss, which would attach if this insurance had not been effected.

Subrogation E. In the event of any payment under this Policy, and to the extent of such payment, the Company shall be subrogated to all the Assured's rights of recovery therefor and the Assured shall cooperate with the Company to secure such rights.

Inspection F. The Company shall be permitted to inspect the automobile if it so desires, but the Company assumes no responsibility by reason of any such inspection or the omission thereof.

Financial Responsibility Laws G. Any coverage provided by this policy for bodily injury liability or property damage liability with respect to the automobile owned by the Named Assured, is amended to conform with the provisions of the Motor Vehicle Financial Responsibility Law of the State or Province in which such automobile is registered at the time of the accident and/or in which such automobile is injured at the time of the accident during the policy period, to the extent of coverage and limits of liability required by such law but not in excess of the limits of liability stated in the policy.

The Assured or any other person covered by this policy agrees to reimburse the Company for any payment made by the Company on account of any accident, claim or suit involving a breach of the terms or conditions of this policy, which payment the Company would not have been obligated to make under the provisions of this policy except for the agreement contained in the foregoing paragraph.

Statutory Provisions H. Any specific statutory provision in force in the State in which it is claimed that the Assured is liable for any loss covered hereby shall supersede any provision in this Policy inconsistent therewith.

United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND

AUTOMOBILE ENDORSEMENT No. 398-C

NEW YORK FINANCIAL RESPONSIBILITY ACT

Including Coverage for Other Financial Responsibility Laws

It is hereby understood and agreed that any coverage provided by this policy for bodily injury liability or property damage liability with respect to any disclosed automobile owned by the Named Assured, is hereby amended to conform with the provisions of the Motor Vehicle Financial Responsibility Law of the State or Province in which such automobile is registered at the time of the accident and/or in which such automobile is operated at the time of the accident during the policy period, to the extent of coverage and limits of liability required by such law but not in excess of the limits of liability stated in the policy.

The Assured or any other person covered by this policy agrees to reimburse the Company for any payment made by the Company on account of any accident, claim or suit involving a breach of the terms or conditions of this policy, which payment the Company would not have been obligated to make under the provisions of this policy except for the agreement contained in the foregoing paragraph.

It is further understood and agreed, in accordance with Section 109, Chapter 434, Laws of 1923, State of New York, that notice given by or on behalf of the Assured to any authorized agent of the Company within the State of New York, with particulars sufficient to identify the Assured shall be deemed notice to the Company. Failure to give such notice within the time specified in the policy shall not invalidate any claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

It is further understood and agreed anything in this policy to the contrary notwithstanding, that, in accordance with Section 109, Chapter 639, Laws of 1924, State of New York, this policy insures the named Assured (the owner of the Automobile or Automobiles described in this policy), to the extent of the liability assumed by this policy, against liability and responsibility for damages for death or injuries to person or property resulting from negligence in the operation of the Automobile or Automobiles described in this policy, in the business of such Assured or otherwise, by any person legally using or operating the same with the permission, express or implied, of such Assured.

It is also understood and agreed that liability for "bodily injury" as described in Agreement A, of Section 1 of this policy, shall be deemed to include liability imposed by law upon the Assured for consequential damages incurred or suffered by a husband, wife, parent or guardian, in connection with or on account of such "bodily injury." And as respects the Company's limits of liability, the Assured's liability for such consequential damages shall be regarded as part of the Assured's liability for the bodily injury or death from which it arises.

Nothing herein contained shall waive, vary, alter or extend any provisions or conditions of this policy except as herein provided.

This Endorsement is effective as of..... July 12th,....., 19...34

Attached to and forming part of Policy No. AB80731..... issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,

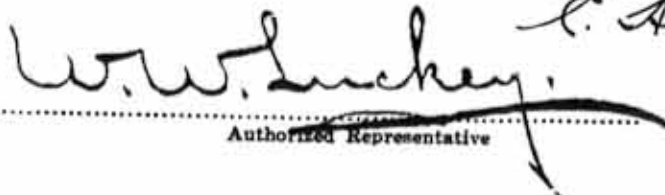
To Franklin D. Roosevelt, et al. of Hyde Park, N. Y.

Dated at Poughkeepsie, N. Y. this 12th..... day of..... July,....., 1934



SECRETARY

Countersigned.....



Authorized Representative



PRESIDENT

Assignment or Change of Interest I. No assignment of interest under this Policy shall bind the Company until its consent is endorsed hereon. If the death, bankruptcy, or insolvency of the Named Assured shall occur during the Policy Period, this Policy, during the unexpired portion of such Period, shall cover the legal representatives of the Named Assured, provided notice shall be given to the Company in writing within thirty days after the date of such death, bankruptcy or insolvency.

Cancellation J. This Policy may be cancelled by either the Named Assured or the Company upon written notice to the other, stating the date thereafter when such cancellation shall be effective, and thereupon such date shall be the end of the Policy Period. Such cancellation by the Company may be effected with or without tender of unearned premium. If the Company cancels, the earned premium shall be adjusted pro rata by the Company. The mailing of a notice to the Named Assured at his disclosed address stating the effective date of cancellation, (which shall not be less than five days from the time when in the ordinary course of mail, such notice would have been received by the Named Assured) shall be sufficient to terminate the policy. If the Named Assured cancels, earned premium shall be adjusted in accordance with the short rate table printed hereon. In either event the unearned portion of the premium so determined (if not tendered) will be refunded to the Named Assured on demand.

Changes K. The terms of this policy shall not be waived or altered except by endorsement attached hereto, signed by an executive officer of the Company; nor shall notice to any agent, or knowledge possessed by any agent, or by any other person, be held to effect a waiver or change in any part of this Policy.

Misrepresentation L. 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, attempted fraud, or false swearing by the Assured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

In Witness Whereof, The UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this Policy to be signed by its President and its Secretary and countersigned by a duly authorized representative of the Company.

W. W. Seymour
SECRETARY

E. Astbury Davis
PRESIDENT

SHORT RATE TABLE

If the policy has been in force any number of days indicated in the left-hand column of this table and has been canceled on the short rate basis, the earned premium for the policy shall be the percentage of the Company's annual premium indicated by the figures set opposite in the right-hand column.

Periods exceeding 20 days, and not exceeding 25 days, to be charged for at the rate of 25 days, and so on up to one year.

1 day	2%	14 days	13%	55 days	29%	180 days	70%
2 days	4%	15 days	14%	60 days (two months)	30%	195 days	73%
3 days	5%	16 days	14%	65 days	33%	210 days (seven 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 (eight 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 (nine months)	85%
8 days	9%	25 days	19%	90 days (three months)	40%	285 days	88%
9 days	10%	30 days (one month)	20%	105 days	45%	300 days (ten months)	90%
10 days	10%	35 days	23%	120 days (four months)	50%	315 days	93%
11 days	11%	40 days	26%	135 days	55%	330 days (eleven months)	95%
12 days	12%	45 days	27%	150 days (five months)	60%	345 days	98%
13 days	18%	50 days	28%	165 days	65%	360 days	100%

No. AB 80731

**AUTOMOBILE
LIABILITY
POLICY**

Expires July 12th, 19 35

Issued to

Franklin D. Roosevelt

and Anna Eleanor Roosevelt

**United States Fidelity
Guaranty Company**



BALTIMORE, MD.

W. W. LUCKEY
SUCCESSOR TO

ESTABLISHED 1825
FROST & LUCKEY
10 GARDEN ST.
POUGHKEEPSIE, N. Y.

PLEASE READ YOUR POLICY

Made in U. S. A.

The Home Insurance Company



NEW YORK

ORGANIZED 1853.

Amount \$ 80,000. Rate .25 Premium \$ 200.00

In Consideration of the Stipulations herein named

and of Two Hundred and 00/100 Dollars Premium

does insure **Franklin D. Roosevelt**

and legal representatives, to the extent of the actual cash value (ascertained with proper deductions for depreciation) of the property at the time of loss or damage, but not exceeding the amount which it would cost to repair or replace the same with material of like kind and quality within a reasonable time after such loss or damage, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair and without compensation for loss resulting from interruption of business or manufacture, for the term of **Three Years**

from the **16th** day of **October** 19**35**, at noon,

to the **16th** day of **October** 19**38**, at noon,

against all **DIRECT LOSS AND DAMAGE BY FIRE**, and by removal from premises endangered by fire, except as herein provided, to an amount not exceeding **Eighty Thousand** Dollars,

to the following described property while located and contained as described herein, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from fire, but not elsewhere, to wit:

On the **brick** building and extension thereto, occupied as a dwelling
situate **47-9 East 65th Street, Borough of Manhattan, City of New York.**

Loss, if any, payable to **assured.**

Warranted by the assured that the within described building is occupied exclusively for dwelling purposes by not more than three families.

This policy also covers water and gas pipes and fixtures, plumbing work, heating apparatus, painting, gilding and fresco work to walls and ceilings, plate glass in doors and windows, burglar alarms, fixed mirrors, and chandeliers belonging to the building; also stoop, sidewalks, mason and iron-work in front, and fences and yard fixtures in rear thereof.

Personal property, if any, of the following kinds, belonging exclusively to the insured hereunder, as building landlord and not as tenant, and in actual use solely for the furnishing of said building, viz., floor coverings and furnishings of public halls and stairs, refrigerating equipment, gas and electric cooking equipment, window shades, awnings and screens belonging to said building and attached to or stored therein, fuel contained and intended for use therein, employee's uniforms and janitor's supplies, is covered hereunder.

Privileged for present and other occupancies not more hazardous and to do such work and to keep and use such materials as are usual in such occupancies.

Other insurance permitted without notice until required.

Privileged to remain vacant or unoccupied a portion of each year. Privilege to use kerosene stoves for heating and cooking.

It is understood and agreed that should said building be mortgaged or foreclosure proceedings instituted or stand on leased ground this policy shall not be invalidated thereby.

This policy shall not be affected by failure of the assured to comply with any of the warranties or conditions endorsed hereon in any portion of the premises over which the assured has no control.

Permission is hereby granted to house not more than six (6) private family automobiles, motorcycles, motorboats, tractors or other vehicles or machines propelled by gasoline in the building described in this policy without prejudice to this insurance.

NEW YORK STANDARD AVERAGE CLAUSE.

This Company shall not be liable for a greater proportion of any loss or damage to the property described herein than the sum hereby insured bears to **eighty** per cent. (**80** %) of the actual cash value of said property at the time such loss shall happen, nor for more than the proportion which this policy bears to the total insurance thereon.

In the event that the aggregate claim for any loss is both less than ten thousand dollars (\$10,000) and less than five per cent. (5%) of the total amount of insurance upon the property described herein at the time such loss occurs, no special inventory or appraisal of the undamaged property shall be required.

If the insurance under this policy be divided into two or more items, the foregoing shall apply to each item separately.

PERMIT FOR EXTRAORDINARY ALTERATIONS AND REPAIRS.

Permission is hereby given to make alterations, additions or repairs, and this policy (so far as it applies on building) shall also cover in accordance with the conditions of this policy all materials and supplies therefor, therein or adjacent, and such alterations or additions, and (so far as it applies on contents) shall extend to cover in such additions.

NEW YORK STANDARD CLAUSE FORBIDDING THE USE OF ELECTRICITY.

There shall be no liability under this policy while electricity is used for light, heat or power in the above described premises, unless permission is endorsed by this Company hereon.

Referring to the above:

CLAUSE PERMITTING USE OF ELECTRICITY.

Permission is hereby given to use electricity for light, heat or power and to make alterations in and additions to the equipment.

ELECTRICAL APPARATUS CLAUSE.

If electrical appliances or devices of any kind, including wiring, are covered under this policy, this Company shall not be liable for any electrical injury or disturbance to the said electrical appliances, devices or wiring, whether from artificial or natural causes. This limitation to be operative notwithstanding any provision to the contrary in the Lightning Clause (if any) attached.

On the **brick** building and extension thereto, occupied as a dwelling
situate **47-9 East 65th Street, Borough of Manhattan, City of New York.**

Loss, if any, payable to **assured.**

Warranted by the assured that the within described building is occupied exclusively for dwelling purposes by not more than three families.

This policy also covers water and gas pipes and fixtures, plumbing work, heating apparatus, painting, gilding and fresco work to walls and ceilings, plate glass in doors and windows, burglar alarms, fixed mirrors, and chandeliers belonging to the building; also stoop, sidewalks, mason and iron-work in front, and fences and yard fixtures in rear thereof.

Personal property, if any, of the following kinds, belonging exclusively to the insured hereunder, as building landlord and not as tenant, and in actual use solely for the furnishing of said building, viz., floor coverings and furnishings of public halls and stairs, refrigerating equipment, gas and electric cooking equipment, window shades, awnings and screens belonging to said building and attached to or stored therein, fuel contained and intended for use therein, employee's uniforms and janitor's supplies, is covered hereunder.

Privileged for present and other occupancies not more hazardous and to do such work and to keep and use such materials as are usual in such occupancies.

Other insurance permitted without notice until required.

Privileged to remain vacant or unoccupied a portion of each year. Privilege to use kerosene stoves for heating and cooking.

It is understood and agreed that should said building be mortgaged or foreclosure proceedings instituted or stand on leased ground this policy shall not be invalidated thereby.

This policy shall not be affected by failure of the assured to comply with any of the warranties or conditions endorsed hereon in any portion of the premises over which the assured has no control.

Permission is hereby granted to house not more than six (6) private family automobiles, motorcycles, motorboats, tractors or other vehicles or machines propelled by gasoline in the building described in this policy without prejudice to this insurance.

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This Company shall not be liable for a greater proportion of any loss or damage to the property described herein than the sum hereby insured bears to **eighty** per cent. (**80** %) of the actual cash value of said property at the time such loss shall happen, nor for more than the proportion which this policy bears to the total insurance thereon.

In the event that the aggregate claim for any loss is both less than ten thousand dollars (\$10,000) and less than five per cent. (5%) of the total amount of insurance upon the property described herein at the time such loss occurs, no special inventory or appraisal of the undamaged property shall be required.

If the insurance under this policy be divided into two or more items, the foregoing shall apply to each item separately.

PERMIT FOR EXTRAORDINARY ALTERATIONS AND REPAIRS.

Permission is hereby given to make alterations, additions or repairs, and this policy (so far as it applies on building) shall also cover in accordance with the conditions of this policy all materials and supplies therefor, therein or adjacent, and such alterations or additions, and (so far as it applies on contents) shall extend to cover in such additions.

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There shall be no liability under this policy while electricity is used for light, heat or power in the above described premises, unless permission is endorsed by this Company hereon.

Referring to the above:

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Permission is hereby given to use electricity for light, heat or power and to make alterations in and additions to the equipment.

ELECTRICAL APPARATUS CLAUSE.

If electrical appliances or devices of any kind, including wiring, are covered under this policy, this Company shall not be liable for any electrical injury or disturbance to the said electrical appliances, devices or wiring, whether from artificial or natural causes. This limitation to be operative notwithstanding any provision to the contrary in the Lightning Clause (if any) attached.

RADIO CLAUSE.

Permission is hereby given for the installation and use of radio receiving apparatus.

NEW YORK STANDARD LIGHTNING CLAUSE.

This policy shall cover any direct loss or damage caused by lightning (meaning thereby the commonly accepted use of the term lightning, and in no case to include loss or damage by cyclone, tornado or windstorm), not exceeding the sum insured, nor the interest of the assured in the property, and subject in all other respects to the terms and conditions of this policy. Provided, however, if there shall be any other insurance on said property this Company shall be liable only pro rata with such other insurance for any direct loss by lightning, whether such other insurance be against direct loss by lightning or not.

Attached to and made a part of Policy No. **166083** of THE HOME INSURANCE COMPANY, NEW YORK

W. W. Luckey
10 Garden Street
Poughkeepsie, N. Y.

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS AND TO THE STIPULATIONS AND CONDITIONS PRINTED ON THE BACK HEREOF WHICH ARE HEREBY MADE A PART OF THIS POLICY TOGETHER WITH SUCH OTHER PROVISIONS, STIPULATIONS AND CONDITIONS AS MAY BE ENDORSED HEREON OR ADDED HERETO AS HEREIN PROVIDED.

NEW YORK REVISED CIVIL COMPACT AND POLICY OF INSURANCE

ARTICLE I. OF THE POLICY OF INSURANCE. SECTION 1. This policy shall be void if the insured shall be engaged in any business or profession which is prohibited by the laws of this State or if the insured shall be engaged in any business or profession which is prohibited by the laws of any other State or Territory or if the insured shall be engaged in any business or profession which is prohibited by the laws of any foreign country.

ARTICLE II. OF THE POLICY OF INSURANCE.

SECTION 2. This policy shall be void if the insured shall be engaged in any business or profession which is prohibited by the laws of this State or if the insured shall be engaged in any business or profession which is prohibited by the laws of any other State or Territory or if the insured shall be engaged in any business or profession which is prohibited by the laws of any foreign country.

ARTICLE III. OF THE POLICY OF INSURANCE.

SECTION 3. This policy shall be void if the insured shall be engaged in any business or profession which is prohibited by the laws of this State or if the insured shall be engaged in any business or profession which is prohibited by the laws of any other State or Territory or if the insured shall be engaged in any business or profession which is prohibited by the laws of any foreign country.

ARTICLE IV. OF THE POLICY OF INSURANCE.

SECTION 4. This policy shall be void if the insured shall be engaged in any business or profession which is prohibited by the laws of this State or if the insured shall be engaged in any business or profession which is prohibited by the laws of any other State or Territory or if the insured shall be engaged in any business or profession which is prohibited by the laws of any foreign country.

ARTICLE V. OF THE POLICY OF INSURANCE.

SECTION 5. This policy shall be void if the insured shall be engaged in any business or profession which is prohibited by the laws of this State or if the insured shall be engaged in any business or profession which is prohibited by the laws of any other State or Territory or if the insured shall be engaged in any business or profession which is prohibited by the laws of any foreign country.

ARTICLE VI. OF THE POLICY OF INSURANCE.

SECTION 6. This policy shall be void if the insured shall be engaged in any business or profession which is prohibited by the laws of this State or if the insured shall be engaged in any business or profession which is prohibited by the laws of any other State or Territory or if the insured shall be engaged in any business or profession which is prohibited by the laws of any foreign country.

ARTICLE VII. OF THE POLICY OF INSURANCE.

SECTION 7. This policy shall be void if the insured shall be engaged in any business or profession which is prohibited by the laws of this State or if the insured shall be engaged in any business or profession which is prohibited by the laws of any other State or Territory or if the insured shall be engaged in any business or profession which is prohibited by the laws of any foreign country.

Witness my hand and seal this 11th day of September 1935.

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This policy is made and accepted subject to the foregoing stipulations and conditions and to the stipulations and conditions printed on the back hereof which are hereby made a part of this policy together with such other provisions, stipulations and conditions as may be endorsed hereon or added hereto as herein provided.

In witness whereof, this Company has executed and attested these presents in the City of New York this 11th day of September 1935.

Walter F. Ryan
Secretary

J. M. Smith
President

This policy is invalid unless countersigned with authorized signature.

[Signature]
Authorized Signature.

1 Fraud, misrepresentation, etc. This entire policy shall be void if the insured 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 insured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

7 Uninsurable and Excepted property. This policy shall not cover accounts, bills, currency, deeds, evidences of debt, money, notes, or securities; nor, unless specifically named hereon in writing, bullion, manuscripts, mechanical drawings, dies or patterns.

12 Hazards not covered. This Company shall not be liable for loss or damage caused directly or indirectly by invasion, insurrection, riot, civil war, or demolition, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use all reasonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring premises.

20 This entire policy shall be void, unless otherwise provided by agreement in writing added hereto.

22 Ownership, etc. (a) if the interest of the insured be other than unconditional and sole ownership; or (b) if the subject of insurance be a building on ground not owned by the insured in fee simple; or (c) if, with the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property insured hereunder by reason of any mortgage or trust deed; or (d) if any change, other than by the death of an insured, take place in the interest, title or possession of the subject of insurance (except change of occupants without increase of hazard); or (e) if this policy be assigned before a loss.

32 Unless otherwise provided by agreement in writing added hereto this Company shall not be liable for loss or damage occurring

36 Other insurance. (a) while the insured shall have any other contract of insurance, whether valid or not, in whole or in part by this policy; or

38 Increase of hazard. (b) while the hazard is increased by any means within the control or knowledge of the insured; or

41 Repairs, etc. (c) while mechanics are employed in building, altering or repairing the described premises beyond a period of fifteen days; or

44 Explosives, gas, etc. (d) while illuminating gas or vapor is generated on the described premises; or while (any usage or custom to the contrary notwithstanding) there is kept, used or allowed on the described premises fireworks, greek fire, phosphorus, explosives, benzine, gasoline, naphtha or any other petroleum product of greater inflammability than kerosene oil, gunpowder exceeding twenty-five pounds, or kerosene oil exceeding five barrels; or

52 Factories. (e) if the subject of insurance be a manufacturing establishment while operated in whole or in part between the hours of ten P. M. and five A. M., or while it ceases to be operated beyond a period of ten days; or

58 Unoccupancy. (f) while a described building, whether intended for occupancy by owner or tenant, is vacant or unoccupied beyond a period of ten days; or

59 Explosion, Lightning. (g) by explosion or lightning, unless fire ensue, and, in that event, for loss or damage by fire only.

62 Chattel mortgage. Unless otherwise provided by agreement in writing added hereto this Company shall not be liable for loss or damage to any property insured hereunder while incumbered by a chattel mortgage, and during the time of such incumbrance this Company shall be liable only for loss or damage to any other property insured hereunder.

68 Fall of building. If a building, or any material part thereof, fall except as the result of fire, all insurance by this policy on such building or its contents shall immediately cease.

72 Added Clauses. The extent of the application of insurance under this policy and of the contribution to be made by this Company in case of loss or damage, and any other agreement not inconsistent with or a waiver of any of the conditions or provisions of this policy, may be provided for by agreement in writing added hereto.

78 Waiver. No one shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of agreement added hereto, nor shall any such provision or condition be held to be waived unless such waiver shall be in writing added hereto, nor shall any provision or condition of this policy or any feature be held to be waived by any requirement, act or proceeding on the part of this Company relating to appraisal or to any examination herein provided for; nor shall any privilege of performance affecting the insurance hereunder exist or be claimed by the insured unless granted herein or by rider added hereto.

89 Cancellation of policy. This policy shall be cancelled at any time at the request of the insured, in which case the Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. This policy may be cancelled at any time by the Company by giving to the insured a five days' written notice of cancellation with or without tender of the excess of paid premium above the pro rata premium for the expired time, which excess, if not tendered, shall be refunded on demand. Notice of cancellation shall state that said excess premium (if not tendered) will be refunded on demand.

101 Pro rata liability. The Company shall not be liable for a greater proportion of any loss or damage than the amount hereby insured shall bear to the whole insurance covering the property, whether valid or not and whether collectible or not.

106 Noon. The word "noon" herein means noon of standard time at the place of loss or damage.

107 Mortgage interests. If loss or damage is made payable, in whole or in part, to a mortgagee not named herein as the insured, this policy may be cancelled as to such interest by giving to such mortgagee a ten days' written notice of cancellation. Upon failure of the insured to render proof of loss such mortgagee shall, as if named as insured hereunder, but within sixty days after notice of such failure, render proof of loss and shall be subject to the provisions hereof as to appraisal and times of payment, and of bringing suit. On payment to such mortgagee of any sum for loss or damage hereunder, if this Company shall claim that as to the mortgagor or owner, no liability existed, it shall, to the extent of such payment be subrogated to the mortgagee's right of recovery and claim upon the collateral to the mortgage debt, but without impairing the mortgagee's right to sue; or it may pay the mortgage debt and require an assignment thereof and of the mortgage.

124 Other provisions relating to the interests and obligations of such mortgagee may be added hereto by agreement in writing.

126 Requirements in case of loss. The insured shall give immediate notice, in writing, to this Company, of any loss or damage, protect the property from further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, furnish a complete inventory of the destroyed, damaged and undamaged property, stating the quantity and cost of each article and the amount claimed thereon; and, the insured shall, within sixty days after the fire, unless such time is extended in writing by this Company, render to this Company a proof of loss, signed and sworn to by the insured, stating the knowledge and belief of the insured as to the following: the time and origin of the fire, the interest of the insured and of all others in the property, the cash value of each item thereof and the amount of loss or damage thereto, all incumbrances thereon, all other contracts of insurance, whether valid or not, covering any of said property, any changes in the title, use, occupation, location, possession, or exposures of said property since the issuing of this policy, by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of fire; and shall furnish a copy of all the descriptions and schedules in all policies and if required, verified plans and specifications of any building, fixtures or machinery destroyed or damaged. The insured, as often as may be reasonably required, shall exhibit to any person designated by this Company all that remains of any property herein described, and submit to examinations under oath by any person named by this Company, and subscribe the same; and, as often as may be reasonably required, 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 this Company or its representative, and shall permit extracts and copies thereof to be made.

159 Appraisal. In case the insured and this Company shall fail to agree as to the amount of loss or damage, each shall, on the written demand of either, select a competent and disinterested appraiser. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen days to agree upon such umpire, then, on request of the insured or this Company, such umpire shall be selected by a judge of a court of record in the state in which the property insured is located. The appraisers shall then appraise the loss and damage stating separately sound value and loss or damage to each item; and failing to agree, shall submit their differences only, to the umpire. An award in writing, so itemized, of any two when filed with this Company shall determine the amount of sound value and loss or damage. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

176 Company's options. It shall be optional with this Company to take all, or any part, of the articles at the agreed or appraised value, and also to repair, rebuild, or replace the property lost or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within thirty days after the receipt of the proof of loss herein required; but there can be no abandonment to this Company of any property.

184 Abandonment. The amount of loss or damage for which this Company may be liable shall be payable sixty days after proof of loss, as herein provided, is received by this Company and ascertainment of the loss or damage is made either by agreement between the insured and this Company expressed in writing or by the filing with this Company of an award as herein provided.

192 Suit. No suit or action on this policy, for the recovery of any claim, shall be sustainable in any court of law or equity unless all the requirements of this policy shall have been complied with, nor unless commenced within twelve months next after the fire.

197 Subrogation. This Company may require from the insured 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.



ASSIGNMENT OF INTEREST BY INSURED

The interest of _____ as owner of the property

covered by this Policy is hereby assigned to _____

LOBP - 6-41

subject to the consent of THE HOME INSURANCE COMPANY, NEW YORK

Dated

19

Standard Fire Insurance Policy of the State of New York

Expires October 16, 1938
 Property 27-9 E. 65th St.
 Amount \$ 80,000.
 Premium \$ 200.00
Franklin D. Roosevelt
 No. 666083

W. W. LUCKEY
 10 Garden St., Poughkeepsie, N.Y.



W. W. LUCKEY
 SUCCESSOR TO



It is important that the written portions of all policies covering the same property read exactly alike. If they do not they should be made uniform at once.

Request for Cancellation and Receipt for Return Premium

To be Signed by the Insured and Mortgagee

Agency _____ 19

IN CONSIDERATION OF

return premium, receipt of which is hereby acknowledged, this Policy is hereby cancelled and surrendered to the Company.

Insured. _____
 Mortgagee. _____

No. of Policy			
No. of Renewal			
Amount Insured			
Date of Cancel,	YEAR	MO.	DAY
" Policy,			
Time in force,			
Premium Paid, - - - - \$			
" earned at rate, \$			
" returned, - - - - \$			
If pro rata, state reason why:			



FIDELITY AND GUARANTY COMPANY

BALTIMORE, MARYLAND.

A STOCK COMPANY

(HEREINAFTER CALLED THE COMPANY)

DOES HEREBY AGREE with the Assured, named in the Declarations made a part hereof (herein called the "Named Assured"), as respects any or all of the following coverages for such disclosed automobile or automobiles for which specific premium charge or charges are made in the respective columns provided therefor in said Declarations, and subject to the terms, provisions, limits, conditions and exclusions hereof, as follows:

BODILY INJURY LIABILITY

Section I.

(AGREEMENT A)

TO PAY all sums which the Assured shall become liable to pay as damages imposed upon him by law for bodily injury, including death at any time resulting therefrom (herein called "Bodily Injury"), accidentally sustained by any person or persons if caused by the ownership, maintenance or use of any automobile disclosed in the Declarations for the purposes therein stated;

PROPERTY DAMAGE LIABILITY

(AGREEMENT B)

TO PAY all sums which the Assured shall become liable to pay as damages imposed upon him by law for accidental injury to or destruction of property of others, including the loss of use thereof (herein called "Property Damage"), if caused by the ownership, maintenance or use of any automobile disclosed in the Declarations for the purposes therein stated;

(AGREEMENT C)

TO PAY for any loss or damage to any disclosed automobile including the operating equipment attached thereto, if caused by accidental collision with another object or by upset but only for the amount of each separate loss, when determined, in excess of the deductible amount, if any, stated in the Declarations;

(AGREEMENT D)

TO PAY for all injury (including cost of replacement) to any glass, caused by accidental breakage, if such glass is a part of the structure of any disclosed automobile including any glass appliance permanently attached thereto.

Section II.

This Policy shall also include the following provisions as respects AGREEMENTS A and B:

(1) The unqualified word "Assured" includes not only the Named Assured but any other person or organization while using any such automobile, including also any other person or organization responsible for the use thereof, provided the disclosed and actual use of such automobile is "Pleasure and Business," or "Commercial," each as defined herein, and further provided that such use is with the permission of the Named Assured, who, if an individual, may give such permission through an adult member of his household other than a chauffeur or domestic servant; except that no coverage shall be extended hereby to any person or organization operating an automobile repair shop, public garage, sales agency or service station or to any agent or employee thereof as respects any accident due directly or indirectly to the operation thereof. The insurance hereby provided shall be applied in the first instance to claims or suits against the Named Assured within the limits of liability stated in the Declarations and the remainder, if any, to claims or suits against any other Assured.

(2) Bankruptcy or insolvency of the Assured shall not relieve the Company of any of its obligations hereunder. Any person or his legal representatives who shall obtain final judgment against the Assured because of any such bodily injury or injury to or destruction of property and whose execution against the Assured is returned unsatisfied because of such insolvency or bankruptcy, may proceed against the Company under the terms of this Policy to recover the amount of such judgment, either at law or in equity, but not exceeding the limit of this Policy applicable thereto. Nothing in this Policy shall give to any person or persons claiming damages against the Assured any right of action against the Company except as in this Paragraph (2) provided.

(3) The Company reserves the right to settle any claim or suit and to make such investigation or negotiation as may be deemed expedient by the Company.

(4) THE COMPANY FURTHER AGREES

(a) **TO DEFEND** in his name and behalf any suit against the Assured seeking damages on account of such Bodily Injury or Property Damage, even if such suit is groundless, false or fraudulent.

(b) **TO PAY**, irrespective of the limit of liability stated in the Policy, all costs taxed against the Assured in any such defended suit, all expenses incurred by the Company, all interest accruing after entry of judgment until the Company has paid, tendered or deposited in Court such part of such judgment as does not exceed the limit of the Company's liability thereon, also any expense incurred by the Assured for such immediate surgical relief as shall be imperative at the time of Bodily Injury.

Section III.

This Policy shall apply only to accidents occurring within the continental limits of the United States of America (exclusive of Alaska, Hawaii, Porto Rico, Philippine Islands, Guam, Samoa, Canal Zone, Virgin Islands and other possessions) or the Dominion of Canada during the Policy Period stated in the Declarations.

Section IV.

THIS POLICY SHALL EXCLUDE any obligation of the Company

(a) Under any of the above AGREEMENTS, while any disclosed automobile is being driven in any race or competitive speed test, or by any person under the age fixed by law or under 14 years in any event, or as respects any disclosed automobile which has been sold or assigned (except as provided in condition I) subsequent to the effective date of this Policy;

(b) Under any of the above AGREEMENTS while any disclosed automobile is rented to others or used for livery purposes or for carrying passengers for a consideration;

(c) Under AGREEMENT A, for such Bodily Injury to any employee of the Assured while engaged in the trade, business or occupation of the Assured or in the operation, maintenance or repair of any disclosed automobile, or to any person to whom the Assured may be held liable under any Workmen's Compensation Law;

(d) Under AGREEMENT A, as respects Bodily Injury to any passengers while any automobile described in the Declarations as "Commercial" is used for passenger carrying purposes regardless of whether a consideration is charged for the carrying of such passengers;

(e) Under AGREEMENTS A and B, for any liability assumed by the Assured under any oral or written contract or agreement;

(f) Under AGREEMENT B, as respects property owned, rented, leased, in charge of or transported by the Assured;

(g) Under AGREEMENT C, for loss caused directly or indirectly by fire, theft, robbery or pilferage, or for loss or damage to any tire due to puncture, cut, gash, blowout, or other ordinary tire trouble unless caused by an accidental collision which causes other injury to such disclosed automobile in which event such tire injury shall be included as a part of the collision loss;

(h) Under AGREEMENT D, for lamps or mirrors or for loss caused directly or indirectly by fire, theft, robbery or pilferage, or for loss payable under AGREEMENT C.

Section V. THIS POLICY IS SUBJECT TO THE FOLLOWING CONDITIONS:

Premium A. The premium includes a charge for each disclosed automobile dependent upon its description and defined use.

Notice of Accidents B. In the event of accident written notice shall be given by or on behalf of the Assured to the Company or any of its authorized agents as soon as is reasonably possible thereafter, irrespective of whether or not any injury or damage is apparent at the time. Such notice should contain information respecting the time, place, and circumstances of the accident, with the name and address of the injured and any available witnesses. If such information is not reasonably obtainable, particulars sufficient to identify the Assured shall constitute notice. The Assured shall keep the Company advised respecting further developments in the nature of claims or suits when and as they come to his knowledge. The Assured shall cooperate with the Company and, upon the Company's request, shall assist in effecting settlement, securing evidence, and the attendance of witnesses, but the Assured shall not voluntarily make any payment, assume any obligation or incur any expense other than for immediate surgical relief, except at his own cost.

Determination of Company's Liability C. No recovery against the Company shall be had under Agreements A or B of Section I until the amount of loss or expense shall have been determined either by final judgment against the Assured after actual trial in an action defended by the Company or by written agreement of the Assured, the claimant, and the Company, nor in either event unless suit is instituted within two years after the date of such judgment or written agreement.

In the event of such loss, damage or injury as is described in Agreements C and D of Section I, the full amount of any resulting loss shall be determined between the parties hereto if possible; otherwise by two appraisers, one chosen by the Assured and one by the Company. If the two appraisers so chosen are not able to agree, they may select a third and the written award of any two of the appraisers shall determine the full amount of such loss. The Assured and the Company shall each pay his or its chosen appraiser and shall bear equally the other expenses of appraisal, including the cost of the third appraiser if selected. The Company may repair or replace the property so injured or destroyed by such means as it may select, or, at the option of the Company, pay to the Assured in money the full amount of such loss so determined, subject, however, to such deduction, if any, as may be applicable thereto. The Company shall have reasonable opportunity to examine the automobile, its operating equipment and glass, upon any of which loss, damage or injury is claimed, before repairs are undertaken or physical evidence of injury or destruction removed, but the Assured shall not be prejudiced hereunder by any act on his part or in his behalf undertaken for the protection or salvage of such automobile, operating equipment, or glass. No recovery against the Company shall be had under Agreements C or D of Section I until the amount of loss shall have been finally determined by written agreement of the Assured and the Company or by appraisal as above provided and in no event unless suit is instituted within two years after such agreement or appraisal or, failing such agreement or appraisal, within two years after the date of such injury or destruction.

Concurrent Insurance D. If the Named Assured has concurrent insurance covering a loss also covered hereby, the Company shall be liable under Agreements A or B of Section I only for the proportion of such loss which the sum hereby insured bears to the whole amount of valid and collectible concurrent insurance. If any other Assured has valid and collectible insurance against a loss also covered by this Policy, such other Assured shall not be insured under this Policy.

No recovery shall be had under Agreements C or D of Section I of this policy if at the time a loss occurs there be any other insurance, whether such other insurance be valid and/or collectible or not, covering such loss, which would attach if this insurance had not been effected.

Subrogation E. In the event of any payment under this Policy, and to the extent of such payment, the Company shall be subrogated to all the Assured's rights of recovery therefor and the Assured shall cooperate with the Company to secure such rights.

Inspection F. The Company shall be permitted to inspect any disclosed automobile if it so desires, but the Company assumes no responsibility by reason of any such inspection or the omission thereof.

Financial Responsibility Laws G. Any coverage provided by this policy for bodily injury liability or property damage liability with respect to any disclosed automobile owned by the Named Assured, is amended to conform with the provisions of the Motor Vehicle Financial Responsibility Law of the State or Province in which such automobile is registered at the time of the accident and/or in which such automobile is operated at the time of the accident during the policy period, to the extent of coverage and limits of liability required by such law but not in excess of the limits of liability stated in the policy.

The Assured or any other person covered by this policy agrees to reimburse the Company for any payment made by the Company on account of any accident, claim or suit involving a breach of the terms or conditions of this policy, which payment the Company would not have been obligated to make under the provisions of this policy except for the agreement contained in the foregoing paragraph.

Statutory Provisions H. Any specific statutory provision in force in the State in which it is claimed that the Assured is liable for any loss covered hereby shall supersede any provision in this Policy inconsistent therewith.

Assignment or Change of Interest I. No assignment of interest under this Policy shall bind the Company until its consent is endorsed hereon. If the death, bankruptcy, or insolvency of the Assured shall occur during the Policy Period, this Policy, during the unexpired portion of such Period, shall cover, in the event of death, the widow, next of kin and the legal representatives of the Assured, and in the event of bankruptcy or insolvency the legal representatives of the Assured, provided notice shall be given to the Company in writing within thirty days after the date of such death, bankruptcy or insolvency.

Cancellation J. This Policy may be canceled by either the Named Assured or the Company upon written notice to the other, stating the date thereafter when such cancellation shall be effective, and thereupon such date shall be the end of the Policy Period. Such cancellation by the Company may be effected with or without tender of unearned premium. If the Company cancels, five days' notice thereof shall be sent by registered mail to the Named Assured at his disclosed address, and earned premium adjusted pro rata. If the Named Assured cancels, earned premium shall be adjusted in accordance with the short rate table printed hereon. In either event the unearned portion of the premium so determined (if not tendered) will be refunded to the Named Assured on demand.

Changes K. This Policy shall not be waived or altered except by endorsement attached hereto, signed by an executive officer of the Company; nor shall notice to any agent, or knowledge possessed by any agent, or by any other person, be held to effect a waiver or change in any part of this Policy.

Misrepresentation L. 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, attempted fraud, or false swearing by the Assured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

Declarations M. The statements in Items numbered 1 to 18 inclusive in the Declarations are true, or, if estimates only, are believed to be true. This Policy is issued upon such statements and in consideration of the provisions of the Policy respecting its premium together with the payment of the premium herein expressed.

The personal pronoun herein used to refer to the Assured shall apply regardless of number or gender.

United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND

AUTOMOBILE ENDORSEMENT No. 296-C

NEW YORK FINANCIAL RESPONSIBILITY ACT

Including Coverage for Other Financial Responsibility Laws

It is hereby understood and agreed that any coverage provided by this policy for bodily injury liability or property damage liability with respect to any disclosed automobile owned by the Named Assured, is hereby amended to conform with the provisions of the Motor Vehicle Financial Responsibility Law of the State or Province in which such automobile is registered at the time of the accident and/or in which such automobile is operated at the time of the accident during the policy period, to the extent of coverage and limits of liability required by such law but not in excess of the limits of liability stated in the policy.

The Assured or any other person covered by this policy agrees to reimburse the Company for any payment made by the Company on account of any accident, claim or suit involving a breach of the terms or conditions of this policy, which payment the Company would not have been obligated to make under the provisions of this policy except for the agreement contained in the foregoing paragraph.

It is further understood and agreed, in accordance with Section 109, Chapter 484, Laws of 1928, State of New York, that notice given by or on behalf of the Assured to any authorized agent of the Company within the State of New York, with particulars sufficient to identify the Assured shall be deemed notice to the Company. Failure to give such notice within the time specified in the policy shall not invalidate any claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

It is further understood and agreed anything in this policy to the contrary notwithstanding, that, in accordance with Section 109, Chapter 689, Laws of 1924, State of New York, this policy insures the named Assured (the owner of the Automobile or Automobiles described in this policy), to the extent of the liability assumed by this policy, against liability and responsibility for damages for death or injuries to person or property resulting from negligence in the operation of the Automobile or Automobiles described in this policy, in the business of such Assured or otherwise, by any person legally using or operating the same with the permission, express or implied, of such Assured.

It is also understood and agreed that liability for "bodily injury" as described in Agreement A, of Section 1 of this policy, shall be deemed to include liability imposed by law upon the Assured for consequential damages incurred or suffered by a husband, wife, parent or guardian, in connection with or on account of such "bodily injury." And as respects the Company's limits of liability, the Assured's liability for such consequential damages shall be regarded as part of the Assured's liability for the bodily injury or death from which it arises.

Nothing herein contained shall waive, vary, alter or extend any provisions or conditions of this policy except as herein provided.

This Endorsement is effective as of..... July 12th,....., 1933..

Attached to and forming part of Policy No. A811846..... issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,
To Franklin D. Roosevelt, stal..... of Hyde Park, N. Y.
Dated at Poughkeepsie, N. Y. this 12th..... day of..... July....., 1933..

W. W. Sycamore

E. Astbury Davis

This policy is void if the insured is not licensed to drive the motor vehicle described in the policy at the time of the accident, or if the insured is under the influence of any intoxicating liquor at the time of the accident, or if the insured is operating the motor vehicle in violation of any law of the State of New York, or if the insured is operating the motor vehicle in violation of any law of the State of New York which would render the insured liable for the death of any person, or if the insured is operating the motor vehicle in violation of any law of the State of New York which would render the insured liable for the death of any person, or if the insured is operating the motor vehicle in violation of any law of the State of New York which would render the insured liable for the death of any person.

DECLARATIONS

The obligations of this Policy as elected by the Named Assured are evidenced by entry of premium in spaces provided below indicating the particular coverage or coverages afforded for each disclosed automobile.

- Item 1. Name of the Assured Franklin D. Roosevelt and Anna Eleanor Roosevelt
- Item 2. P. O. Address Hyde Park, Dutchess County, New York.
(Street, Town, County and State)
- Item 3. The Assured is (a) President United States of America (b) Individuals.
(If Insurable, the Insured's name and occupation) (Individual, Co-Partnership, Corporation or Estate)
- Item 4. The Policy Period shall be from July 12th, 1933 to July 12th, 1934
at twelve and one minute o'clock A. M., standard time, unless previously terminated by cancellation.
- Item 5. THE COMPANY'S LIMIT OF LIABILITY, regardless of the number of Assured, as respects each disclosed automobile, for BODILY INJURY to, or death of one person, as undertaken in AGREEMENT A of this Policy, shall be One Hundred Thousand Dollars, and subject to that limit for each person, its total liability on account of any one accident resulting in BODILY INJURY to, or death of more than one person shall be limited to Three Hundred Thousand Dollars.
- Item 6. THE COMPANY'S LIMIT OF LIABILITY, regardless of the number of Assured, as respects each disclosed automobile, for any one accident resulting in PROPERTY DAMAGE, including loss of use, as undertaken in AGREEMENT B of this Policy shall be Five Thousand Dollars.
- Item 7. THE COMPANY'S LIMIT OF LIABILITY, as respects each disclosed automobile, for any one accident, resulting in COLLISION or GLASS DAMAGE, or both, as undertaken in AGREEMENTS C and D of this Policy, shall be the actual cash value of the property injured or destroyed at the time of such accident, or the cost of its suitable repair or replacement not in excess of such actual cash value, and as respects COLLISION—less any deductible amount for which the Policy provides.

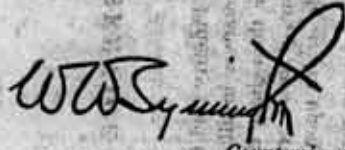
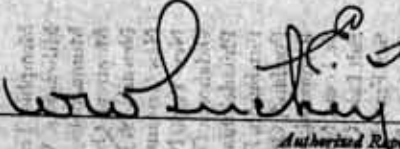
TRADE NAME AND NUMBER OF CYLINDERS	TYPE OF BODY, MODEL SERIES, LOAD CAPACITY IF TRUCK	SERIAL NUMBER	YEAR MODEL	IF COLLISION IS COVERED	
				DATE OF PURCHASE AND LIST PRICE	DEDUCTIBLE AMOUNT
1. DeSoto (6)	Convert. Sedan	6018634	1933		\$
2.		Custom			\$
3.					\$
4.					\$

PREMIUMS

(A) BODILY INJURY	(B) PROPERTY DAMAGE	(C) COLLISION	(D) GLASS DAMAGE	TOTAL PREMIUMS
1. \$ 50.69	\$ 11.00	Not covered	Not covered	\$ 61.69
2. \$	\$	\$	\$	\$
3. \$	\$	\$	\$	\$
4. \$	\$	\$	\$	\$
TOTAL ADVANCE PREMIUM \$				61.69

- Item 9. The disclosed automobiles will be principally garaged and used in Hyde Park, Dutchess County, New York.
(City or Town, County and State)
- Item 10. The purposes for which the disclosed automobiles are to be used are Pleasure and Business.
(a) The term "Pleasure and Business" when used is defined as personal, pleasure and family use, including business calls. (b) The term "Commercial" when used is defined as the transportation or delivery and the loading and unloading of goods or merchandise in direct connection with the Assured's occupation as expressed in ITEM 3. (c) Automobiles shall be insured for demonstrating or testing only when such uses are definitely declared and rated. (d) Coverage for any trailer covered herein shall apply only while such trailer is being used in connection with any automobile insured by the Company.
- Item 11. None of the disclosed automobiles will be used to furnish motive power to any trailer or other vehicle used as a trailer not itself equipped with motive power—except as herein stated:
No exceptions.
- Item 12. The Named Assured has complete ownership of all disclosed automobiles—except as herein stated:
No exceptions.
- Item 13. No insurance company has canceled or refused to renew automobile insurance of any kind for the Named Assured during the past three years, except as herein stated:
No exceptions.

In Witness Whereof, The UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this Policy to be signed by its President and its Secretary, but the same shall not be binding upon the Company unless countersigned by a duly authorized representative of the Company.

 Secretary.
 Countersigned By  H. Asbury Davis President.
 Authorized Representative.

SERVICE

United States Fidelity and Guaranty Company has representatives in all cities and towns of any importance throughout the United States and Canada. Any of these will gladly render you any reasonable service upon application.

In addition the Company maintains at thirty-seven branch offices full corps of claim adjusters always available for prompt and efficient assistance.

BRANCH OFFICES

- | | |
|--------------------|------------------------|
| Atlanta, Ga. | Memphis, Tenn. |
| Birmingham, Ala. | Milwaukee, Wis. |
| Boston, Mass. | Minneapolis, Minn. |
| Buffalo, N. Y. | Montreal, Quebec, Can. |
| Charleston, W. Va. | Newark, N. J. |
| Chicago, Ill. | New Orleans, La. |
| Cincinnati, Ohio | New York, N. Y. |
| Cleveland, Ohio | Oklahoma City, Okla. |
| Dallas, Texas | Philadelphia, Pa. |
| Denver, Colo. | Pittsburgh, Pa. |
| Des Moines, Iowa | Portland, Ore. |
| Detroit, Mich. | Richmond, Va. |
| Harrisburg, Pa. | St. Louis, Mo. |
| Helena, Mont. | Salt Lake City, Utah |
| Indianapolis, Ind. | San Francisco, Cal. |
| Kansas City, Mo. | Syracuse, N. Y. |
| Los Angeles, Cal. | Toledo, Ohio |
| Louisville, Ky. | Toronto, Ont., Can. |
| | Washington, D. C. |

In case of serious or fatal accident, telegraph or telephone the Home Office or nearest Branch, stating the Assured's name and this policy number.

Such Notice Will Secure Immediate Service

No. A 811846
AUTOMOBILE LIABILITY POLICY

Expires July 12th, 19 34.
Issued to

Franklin D. Roosevelt and
Anna Eleanor Roosevelt

United States Fidelity and Guaranty Company



BALTIMORE, MD.

W. W. LUCKEY
SUCCESSOR TO

FROST & LUCKEY
10 GARDEN ST.
POUGHKEEPSIE, N. Y.

PLEASE READ YOUR POLICY

United States Fidelity and Guaranty Company
BALTIMORE, MARYLAND

DIRECTORS

- SIDNEY W. BAND, Assistant Manager, Toronto, Canada.
J. KEMP BARTLETT, Vice-President and General Counsel.
J. KEMP BARTLETT, JR., Attorney-at-Law.
R. HOWARD BLAND, Chairman of the Board.
J. P. BUTLER, Fenner & Beane, New Orleans, La.
L. W. CAMPBELL, Vice-President Chemical National Bank & Trust Co., New York, N. Y.
PHILIP A. CARROLL, Shearman and Sterling, New York, N. Y.
ALLAN L. CARTER, Eastmol Chemical Co.
W. F. CARTER, Carter, Jones & Turney, St. Louis, Mo.
E. J. CURTIS, Curtis Co., Inc., Clinton, Iowa.
E. ASBURY DAVIS, President.
ERNEST R. DECARY, President, The Title Guarantee and Trust Corp. of Canada, Montreal, Can.
JOHN M. DENNIS, President Union Trust Company.
PHILIP DE BONDE, President Hibernia Trust Co., New York, N. Y.
WILLIAM A. DIXON, President Dixon-Bartlett Company.
RONALD A. POSTER, Manager, Indianapolis, Ind.
FRANK A. GANTERT, Fidelity & Guaranty Fire Corporation.
R. WALTER GRAHAM, Meyer, Pitts & Co.
FELIX E. GUNTER, Vice-Chairman of Board, First National Bank in St. Louis.
SIDNEY HALL, Vice-President.
FRANK HAWKINS, Chairman of the Board Citizens and Southern Bank, Atlanta, Ga.
WALTER W. HEAD, The Morris Plan Corporation of America, New York.
W. GEORGE HYNSON, Vice-President and Treasurer.
JOHN KENT KANE, Manager, Philadelphia, Pa.
R. CROSSBY KEMPER, President City Bank of Kansas City, Kansas City, Mo.
FRANK R. KENT, Vice-President A. S. Abell Co.
ARTHUR E. KIRKPATRICK, Manager, Toronto, Canada.
CHARLES H. KNAPP, Attorney-at-Law.
HARRY S. KNIGHT, Attorney-at-Law, Sunbury, Pa.
WILLIAM A. LANG, W. A. Lang, Inc., St. Paul, Minn.
EDWIN W. LEVERING, JR., Vice-President.
WILLIAM H. MATTHAL, President Beaver Dam Marble Co.
WILLIAM H. M'BRYAN, Resident Vice-President, Detroit, Mich.
JAMES M. MOTLEY, President Levering Coffee Co.
RUSSELL T. MOUNT, Dunoon & Mount, New York, N. Y.
H. A. MULLINS, M. P., Vice-President Royal Canadian Security Co., Winnipeg, Canada.
WM. F. MYLANDER, Vice-President Standard Wholesale Phosphate & Acid Works.
GURNEY E. NEWLIN, Newlin & Ashburn, Los Angeles, Cal.
ALONZO GORE OAKLEY, Manager, New York, N. Y.
CHARLES L. PHILLIPS, Vice-President.
MORTON M. PRENTIS, President First National Bank, Baltimore.
ROBERT C. REAM, Ream, Wrightson & Co., Inc., New York, N. Y.
JESSE B. RIGGS, Riggs, Rosemann & Hunter, Inc.
PAUL A. SEEGER, Retired.
GEO. M. SHRIVER, Senior Vice-President Baltimore & Ohio R. R. Company.
DONALD SYMINGTON, Symington Company.
W. W. SYMINGTON, Vice-President and Secretary.
CHAS. E. TAYLOR, President Wilmington Savings & Trust Co., Wilmington, N. C.
WM. H. TAYLOR, President Philadelphia Electric Co., Philadelphia, Pa.
J. PEMBROKE THOM, Attorney-at-Law.
M. BARRATT WALKER, Vice-President.
MORRIS WHITTRIDGE, Whittridge, White & Co.
FRANK W. WILLIAMS, State Agent, Meridian, Miss.
LLOYD B. WILSON, President The Chesapeake & Potomac Telephone Companies, Washington, D. C.

SHORT RATE TABLE

Periods exceeding 30 days, and not exceeding 35 days, to be charged for at the rate of 25 days, and so on up to one year. If policy was written for ONE year and has been in force any number of days indicated in the left-hand column, the Company may retain from the annual premium the percentage indicated by the figure set opposite in the right-hand column.

1 day	2%	14 days	11%	55 days	22%	180 days	70%
2 days	4%	15 days	14%	60 days	25%	186 days	73%
3 days	5%	16 days	14%	65 days	28%	192 days	75%
4 days	6%	17 days	15%	70 days	31%	198 days	78%
5 days	7%	18 days	16%	75 days	34%	204 days	80%
6 days	8%	19 days	16%	80 days	37%	210 days	83%
7 days	9%	20 days	17%	85 days	40%	216 days	85%
8 days	10%	21 days	18%	90 days	43%	222 days	88%
9 days	10%	22 days	19%	95 days	46%	228 days	90%
10 days	10%	23 days	20%	100 days	49%	234 days	93%
11 days	11%	24 days	21%	105 days	52%	240 days	95%
12 days	12%	25 days	22%	110 days	55%	246 days	98%
13 days	12%	26 days	23%	115 days	58%	252 days	99%
14 days	13%	27 days	24%	120 days	61%	258 days	100%
15 days	14%	28 days	25%	125 days	64%		
16 days	15%	29 days	26%	130 days	67%		
17 days	16%	30 days	27%	135 days	70%		
18 days	17%	31 days	28%	140 days	73%		
19 days	18%	32 days	29%	145 days	76%		
20 days	19%	33 days	30%	150 days	79%		
21 days	20%	34 days	31%	155 days	82%		
22 days	21%	35 days	32%	160 days	85%		
23 days	22%	36 days	33%	165 days	88%		
24 days	23%	37 days	34%	170 days	91%		
25 days	24%	38 days	35%	175 days	94%		
26 days	25%	39 days	36%	180 days	97%		
27 days	26%	40 days	37%	185 days	100%		
28 days	27%	41 days	38%	190 days			
29 days	28%	42 days	39%	195 days			
30 days	29%	43 days	40%	200 days			
(one month)		44 days	41%	205 days			
		45 days	42%	210 days			
		46 days	43%	215 days			
		47 days	44%	220 days			
		48 days	45%	225 days			
		49 days	46%	230 days			
		50 days	47%	235 days			
			48%	240 days			
			49%	245 days			
			50%	250 days			
			51%	255 days			
			52%	260 days			
			53%	265 days			
			54%	270 days			
			55%	275 days			
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			81%	405 days			
			82%	410 days			
			83%	415 days			
			84%	420 days			
			85%	425 days			
			86%	430 days			
			87%	435 days			
			88%	440 days			
			89%	445 days			
			90%	450 days			
			91%	455 days			
			92%	460 days			
			93%	465 days			
			94%	470 days			
			95%	475 days			
			96%	480 days			
			97%	485 days			
			98%	490 days			
			99%	495 days			
			100%	500 days			

No A 1276

A STOCK COMPANY

THE HANOVER FIRE INSURANCE COMPANY

CASH CAPITAL OF THE CITY OF NEW YORK \$4,000,000

Does Insure

A The Assured named herein, for the term herein specified, to an amount not exceeding the actual cash value of the property at the time any loss or damage occurs, nor, in any event, the limits of liability, if any, herein specified, against direct loss or damage from the perils specifically insured against herein to the automobile herein described and the equipment usually attached thereto, only while within the limits of the United States (exclusive of Alaska, the Hawaiian, Philippine and Virgin Islands and Porto Rico) and Canada, including while on coastwise steamer between ports within said limits.

B NAME OF ASSURED Franklin D. Roosevelt and Anna Eleanor Roosevelt
ADDRESS OF ASSURED Hyde Park, Dutchess County, New York.

Subject to all the provisions, exclusions, conditions and warranties contained in this policy, loss, if any, payable, as interest may appear, to Assured and

TERM OF POLICY: From July 12th, 1933 noon To July 12th, 1934 noon, Standard Time at place policy is issued.

C This insurance is against only such and so many of the Perils named in the Schedule below as are indicated by a specific premium in writing set opposite thereto. The limit of this Company's liability against each of such Perils shall be as stated in the General Conditions of this Policy, not exceeding however, the limits stated in said Schedule.

LIMIT OF LIABILITY	NET RATES	PREMIUMS	PERILS
1. Actual Cash Value	\$ 4.75		Fire, Lightning and Transportation, as defined in Paragraph F, page 2.
2. Actual Cash Value	\$ 3.00		Theft, Robbery and Pilferage (Broad Form), as defined in Paragraph G, page 2.
3. Nil	\$ Nil		Theft, Robbery and Pilferage (\$ _____ Deductible Pilferage Form), as defined in Paragraph H, page 2. (GROSS AMOUNT DEDUCTIBLE)
4. Actual Cash Value	\$.85		Tornado, Cyclone, Windstorm, Hail, Earthquake, Explosion and Water Damage, as defined in Paragraph I, page 2.
5. Actual Cash Value Loss \$ Nil Deduction from each claim	\$ Nil		Collision or Upset, as defined in Paragraph J, page 2.
6. Nil	\$ Nil		Property Damage, as defined in Paragraph K, page 2.
7. Nil	\$ Nil		Towing Coverage, as defined in Paragraph L, page 2.
TOTAL PREMIUM \$		<u>8.60</u>	(R. A1216)

WARRANTED BY THE ASSURED

- D** 1. Assured's occupation or business is President United States of America.
(If married woman, give husband's occupation or business)
2. Employer's name and address _____
3. The description of the automobile and the facts respecting its purchase are as follows:

Year Model	Trade Name	Type of Body (Give Truck Tonnage)	Serial Number and Motor Number	No. of Cyls. and Model	Factory List Price	Actual Cost To Assured Including Equipment	Purchased by Assured		
						Month	Year	New or 2nd Hand	
1933	DeSoto	Convert. Sedan	S 6018634 M 8D11483	Cyl. 6 Mod. Custom	\$975.	\$1200.	7	1933	New

4. The automobile described is and will be used for the following purposes only: private
5. The automobile described is usually kept in private garage, located Hyde Park, Dutchess County, New York.
(State whether private or public)
6. The automobile described is fully paid for by the Assured and there is no Lien, Mortgage or other Encumbrance thereon, except as follows: No exceptions.
(Give particulars)
If purchased on a deferred payment plan, the amount unpaid is \$ _____, represented by _____ Notes of \$ _____ each. Due date of final note is _____ 19 _____

E This policy is made and accepted subject to the provisions, exclusions, conditions and warranties set forth herein or endorsed hereon, and upon acceptance of this policy the Assured agrees that its terms embody all agreements then existing between himself and this Company or any of its agents relating to the insurance described herein, and no officer, agent or other representative of this Company shall have power to waive any of the terms of this policy unless such waiver 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 shall be void in event of violation by the Assured of any agreement, condition or warranty contained herein or in any rider now or hereafter attached hereto.

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 this Company.

Almer Sammons Secretary

Chas. H. Wiley President

Countersigned at Poughkeepsie, N. Y.
this 12th day of July 19 33.

W. W. L. L. L. Agent

SPACE FOR ENDORSEMENTS

DEFINITION OF PERILS

F Fire, Lightning and Transportation:

- (a) Fire, arising from any cause whatsoever; and Lightning;
- (b) The Stranding, Sinking, Burning, Collision or Derailment of any conveyance in or upon which the automobile is being transported on land or water, including general average and salvage charges for which the Assured is legally liable.

G Theft, Robbery and Pilferage (BROAD FORM):

Theft, Robbery and Pilferage, excepting by any person or persons in the Assured's household or in the Assured's service or employment, whether the theft, robbery or pilferage occurs during the hours of such service or employment or not, and excepting by any person, or agent thereof, or by the agent of any firm or corporation to which person, firm or corporation the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title and/or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretense; and excepting in any case, other than the theft of the entire automobile described herein, the theft, robbery or pilferage of tools or repair equipment.

This policy does not insure against the wrongful conversion, embezzlement or secretion by a mortgagor, vendee, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal.

H Theft, Robbery and Pilferage (DEDUCTIBLE PILFERAGE CLAUSE):

Theft, Robbery and Pilferage, excepting by any person or persons in the Assured's household or in the Assured's service or employment, whether the theft, robbery or pilferage occurs during the hours of such service or employment or not, and excepting by any person, or agent thereof, or by the Agent of any firm or corporation to which person, firm or corporation the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title and/or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretense; and excepting in any case, other than the theft of the entire automobile described herein, the theft, robbery or pilferage of any property insured hereunder unless the amount of the loss or damage thereto by one theft, robbery or pilferage exceeds—on automobiles listing F.O.B. Factory at \$999 and under, \$25.00; and on automobiles listing F.O.B. Factory at \$1,000 and over, \$50.00; in which event, on automobiles listing F.O.B. Factory at \$999 and under, the sum of \$25.00 shall be deducted from the amount of determined loss; on automobiles listing F.O.B. Factory at \$1,000 and over, the sum of \$50.00 shall be deducted from the amount of determined loss.

This policy does not insure against the wrongful conversion, embezzlement or secretion by a mortgagor, vendee, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal.

I Tornado, Cyclone, Windstorm, Hail, Earthquake, Explosion and Water Damage:

Tornado, Cyclone, Windstorm, Hail, Earthquake, Explosion, Accidental and External Discharge or Leakage of Water, excluding damage caused by Rain, Sleet, Snow, Flood, Rupture of Tires and Explosion within the combustion chamber of an internal combustion engine.

J Collision or Upset:

Accidental Collision or Upset where the damage to the automobile and/or equipment herein described from such collision or upset is in excess of the deduction specified in Paragraph C; each accident shall be deemed a separate claim and the amount of determined loss or damage shall be subject to such deduction; but this insurance shall not cover loss or damage to any tire unless caused in an accidental collision or upset which also causes other loss or damage to the insured automobile.

K Property Damage:

Property Damage insures the Assured's legal liability to other persons for the injury to or destruction of the property of such persons (including resultant loss of use of such property), and in addition thereto the legal expenses incurred by the Assured with the consent of this Company in connection with such injury or destruction, resulting solely and directly from the ownership, maintenance or use of the automobile herein described, including loading and unloading, provided such injury or destruction occurs during the term of this policy, but excluding property of the Assured, or in charge of the Assured or any of his employees, or carried in or upon the automobile described herein.

The insurance provided under the Property Damage coverage of this policy is so extended as to be available, in the same manner and under the same conditions as it is available to the named Assured, to any person or persons while riding in or lawfully operating the automobile described herein, and to any person, firm or corporation legally responsible for the operation thereof, provided such use or operation is with the permission of the named Assured, or, if the named Assured is an individual, with the permission of an adult member of the named Assured's household other than a chauffeur or a domestic servant, and provided further, that the indemnity extended to persons other than the named Assured shall not apply if the automobile described herein is used as a Public Automobile or is owned or operated by an Automobile Manufacturer, Dealer, Garage, Repair Shop, or Service Station, unless the laws of the State in which this policy is issued provide to the contrary in which event the requirements of such law are substituted.

The insolvency or bankruptcy of the Assured shall not release this Company from payment of claim under the Property Damage coverage of this policy and in case execution against the Assured is returned unsatisfied in an action brought by the injured, or his or her personal representative, because of such insolvency or bankruptcy, an action may be maintained by the injured, or his or her personal representative, against this Company under the terms of this policy for the amount of the judgment in the said action not exceeding the limit of insurance for Property Damage stated in Paragraph C.

L Towing Coverage Endorsement:

This Company will reimburse assured, not to exceed \$10.00 in any one case, for towing expense necessitated by accidental break-down or mechanical disablement, only when occurring on the road outside the limits of the assured's premises. Receipted bills must be presented for any claims.

M

GENERAL CONDITIONS

AUTOMOBILE DEFINED— Wherever in this policy the word "automobile" is used, it shall be held to mean any type of motor vehicle or trailer as described herein; and when two or more automobiles are insured hereunder, the conditions of this policy apply separately to each.

Unless otherwise provided by agreement in writing added hereto, this Company shall not be liable for loss or damage

PROPERTY EXCLUDED (a) To robes, wearing apparel, personal effects, or extra bodies (except that this exclusion does not apply to Property Damage coverage); or

WAR, RIOT, ETC. (b) Caused directly or indirectly by invasion, insurrection, riot, civil war or commotion, military, naval or usurped power, or by order of any civil authority; or

LIMITATION OF USE (c) While the automobile described herein is used as a public or livery conveyance for carrying passengers for compensation; or while rented under contract or leased; or operated in any race or speed contest; or while used in any illicit or prohibited trade or transportation; or,

AGE LIMIT OF DRIVER (d) In connection with the perils of Collision or Upset and Property Damage only, while the automobile described herein is being operated by any person under the age limit fixed by law, or, in any event, under the age of fourteen years.

LIMITATION OF LIABILITY AND METHOD OF DETERMINING LOSS This Company's liability for loss or damage to the automobile described herein shall not exceed the actual cash value thereof at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated accordingly, with proper deduction for depreciation however caused, and without compensation for loss of use.

LIMITATION OF USE (c) While the automobile described herein is used as a public or livery conveyance for carrying passengers for compensation; or while rented under contract or leased; or operated in any race or speed contest; or while used in any illicit or prohibited trade or transportation; or,

AGE LIMIT OF DRIVER (d) In connection with the perils of Collision or Upset and Property Damage only, while the automobile described herein is being operated by any person under the age limit fixed by law, or, in any event, under the age of fourteen years.

LIMITATION OF LIABILITY AND METHOD OF DETERMINING SAME This Company's liability for loss or damage to the automobile described herein shall not exceed the actual cash value thereof at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated accordingly, with proper deduction for depreciation however caused, and without compensation for loss of use, and shall in no event exceed the limit of liability, if any, stated in Paragraph C, nor what it would then cost to repair or replace the automobile or parts thereof with other of like kind and quality; such ascertainment or estimate shall be made by the Assured and this Company, or if they differ, then by appraisal as hereinafter provided.

In the event of loss or damage to the automobile described herein, whether such loss or damage is covered by this policy or not, the liability of this Company shall be reduced by the amount of such loss or damage until repairs have been completed, but shall then attach as originally written without additional premium.

This Company's liability, if any, under the Property Damage coverage for injury to or destruction of property of others shall not exceed the actual cash value of the property destroyed at the time of its destruction and/or the actual cost of the suitable repair of the property injured, but in no case shall this Company be liable with respect to claims (including claims for loss of use) arising from one accident for more than the limit of liability stated in Paragraph C, and in addition thereto the legal expenses incurred by the Assured with the consent of this Company.

OTHER INSURANCE No recovery shall be had under this policy if at the time a loss occurs there be any other insurance, whether such other insurance be valid and/or collectible or not, covering such loss, which would attach if this insurance had not been effected.

CANCELLATION This policy shall be cancelled at any time at the request of the Assured, in which case this Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rate premium for the expired term. This policy may be cancelled at any time by this Company by giving to the Assured five (5) days' written notice of cancellation with or without tender of the excess of paid premium above the pro-rata premium for the expired term, which excess, if not tendered, shall be refunded on demand. Notice of cancellation shall state that said excess premium, if not tendered, will be refunded on demand. Notice of cancellation mailed to the address of the Assured stated in this policy shall be a sufficient notice. Where a special provision for cancellation and notice of such cancellation is required by statutory enactment in the State where this policy is issued, the conditions of this Cancellation Clause are amended to conform thereto.

LOSS FOR WHICH CARRIER AND/OR BAILEE FOR HIRE IS LIABLE This Company shall not be liable for loss or damage to the automobile described herein while in the possession of a carrier and/or bailee for hire under a contract, stipulation or assignment whereby the benefit of this insurance is sought to be made available to such carrier and/or bailee. Where loss or damage occurs for which a carrier and/or bailee may be liable and which would otherwise be covered hereunder, this Company will advance to the Assured by way of loan the money equivalent of such loss or damage, which loan shall in no circumstances affect the question of this Company's liability hereunder and shall be repaid to the extent of the net amount collected by or for account of the Assured from the carrier and/or bailee after deducting cost and expense of collection.

MISREPRESENTATION AND FRAUD 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, attempted fraud, or false swearing by the Assured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

LIEN OR ENCUMBRANCE Unless otherwise provided by agreement in writing added hereto, and except as to any lien, mortgage, or other encumbrance specifically set forth and described in Paragraph D of this policy, this Company shall not be liable for loss or damage to any property insured hereunder while subject to any lien, mortgage, or other encumbrance.

TITLE AND OWNERSHIP Except as to any lien, mortgage, or other encumbrance specifically set forth and described in Paragraph D of this policy, this entire policy shall be void, unless otherwise provided by agreement in writing added hereto, if the interest of the Assured in the subject of this insurance be or become other than unconditional and sole lawful ownership, or if the subject of this insurance has ever been stolen or unlawfully taken prior to the issuance of this policy and not returned to the lawful owner prior to the issuance of this policy, or in case of transfer or termination of the interest of the Assured other than by death of the Assured, or in case of any change in the nature of the insurable interest of the Assured in the property described herein either by sale or otherwise, or if this policy or any part thereof shall be assigned before loss.

PROTECTION OF SALVAGE In the event of any loss or damage, whether insured against hereunder or not, the Assured shall protect the property from other or further loss or damage, and any such other or further loss or damage due directly or indirectly to the Assured's failure to protect shall not be recoverable under this policy. Any such act of the Assured or this Company or its agents in recovering, saving and preserving the property described herein, shall be considered as done for the benefit of all concerned and without prejudice to the rights of either party, and where the loss or damage suffered constitutes a claim under this policy, then all reasonable expenses thus incurred shall also constitute a claim under this policy, provided, however, that this Company shall not be responsible for the payment of a reward offered for the recovery of the insured property unless authorized by this Company.

NOTICE OF LOSS In the event of loss or damage covered hereby the Assured shall give immediate notice thereof in writing to this Company, provided, however, that where such a limitation for the giving of notice of loss is prohibited by the laws of the State wherein this policy is issued, then in that event such notice shall be given by the Assured within the shortest period permitted and in the manner required under the laws of such State.

In the event of Theft, Robbery or Pilferage the Assured shall also give immediate notice thereof to the Police.

ASSISTANCE AND CO-OPERATION OF THE ASSURED In the event of loss or damage and whenever requested by this Company the Assured shall assist in the recovery of property insured hereunder either by means of replevin proceedings or otherwise, in effecting settlement, securing evidence, obtaining the attendance of witnesses and prosecuting suits to such an extent and in such a manner as is deemed desirable by this Company, and this Company shall reimburse the Assured for any expense incurred at its request.

If action be brought against the Assured to enforce a claim for damage covered under the Property Damage coverage of this policy the Assured shall immediately notify this Company and promptly forward to it every summons or other paper or process served on or received by him in connection therewith, but the Assured, without the written consent of this Company previously given, shall not voluntarily assume any liability, or interfere in any negotiation for settlement or in any legal proceeding, or incur any expense, or settle any claim, except at his own cost.

PROOF OF LOSS Within sixty (60) days after loss or damage, unless such time is extended in writing by this Company, the Assured shall render a statement to this Company, signed and sworn to by the Assured, stating the place, time and cause of the loss or damage, the interest of the Assured and of all others in the property, the sound value thereof and the amount of loss or damage thereto, all encumbrances thereon, and all other insurance, whether valid and/or collectible or not, covering said property; and the Assured, as often as required, shall exhibit to any person designated by this Company all that remains of the property insured and submit to examinations under oath by any person named by this Company, and subscribe the same; and as often as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies thereof if originals be lost, at such reasonable place as may be designated by this Company or its representative, and shall permit extracts and copies thereof to be made.

APPRAISAL In case the Assured and this Company shall fail to agree as to the amount of loss or damage, each shall, on the written demand of either, select a competent and disinterested appraiser. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen (15) days to agree upon such umpire, then, on request of the Assured or this Company, such umpire shall be selected by a judge of a court of record in the County and State in which the appraisal is pending. The appraisers shall then appraise the loss and damage stating separately sound value and loss or damage; and failing to agree, shall submit their differences only, to the umpire. An award in writing of any two, when filed with this Company, shall determine the amount of sound value and loss or damage. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

Where a special provision for appraisal is required by statutory enactment in the State where this policy is issued, the conditions of this Appraisal Clause are amended to conform thereto.

ABANDONMENT—RETURN OF STOLEN PROPERTY It shall be optional with this Company to take all or any part of the property at the agreed or appraised value, but there can be no abandonment thereof to this Company; and where theft is insured against this Company shall have the right to return a stolen automobile or its equipment with compensation for physical damage, at any time before actual payment hereunder.

PAYMENT OF LOSS This Company shall not be held to have waived any provision or condition of this policy or any forfeiture thereof by any requirement, act, or proceeding on its part relating to the appraisal, or to any examination herein provided for; and the loss shall in no event become payable until sixty (60) days after the notice, ascertainment, estimate and verified proof of loss herein required have been received by this Company, and if appraisal is demanded, then, not until sixty days after an award has been made by the appraisers.

SUBROGATION 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.

SUIT AGAINST COMPANY No suit or action on this policy or for the recovery of any claim hereunder shall be sustainable in any court of law or equity unless the Assured shall have fully complied with all the foregoing requirements, nor unless commenced within twelve (12) months next after the happening of the loss; 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.

Any and all provisions of this policy which are in conflict with the statutes of the State wherein this policy is issued are understood, declared and acknowledged by this Company to be amended to conform to such statutes.

THE HANOVER FIRE INSURANCE COMPANY, OF NEW YORK

Office: No. 111 JOHN STREET

CHAS. W. HIGLEY, PRESIDENT
 MONTGOMERY CLARK, VICE-PRESIDENT
 F. ELMER SAMMONS, SECRETARY

A. E. GILBERT, SECRETARY
 H. T. GIBERSON, TREASURER
 EDW. L. COFFILL, ASSISTANT SECRETARY

Poughkeepsie, N. Y. 812
 NEW YORK STATE FORM
 Automobile Policy

No. A 1276

ASSURED

Franklin D. Roosevelt and Anna
 Eleanor Roosevelt
 Amount Insured - - - - \$ Value
 Premium - - - - - \$ 8.60
 Expires July 12th, 1934.



Cash Capital, \$4,000,000.

W. W. LUCKEY

Successor to FROST & LUCKEY

10 GARDEN STREET

POUGHKEEPSIE - N. Y.

PLEASE READ YOUR POLICY

NOTICE OF LOSS CLAUSE

In the event of loss or damage covered hereby the assured shall give immediate notice thereof in writing to this Company, provided, however, that in the event of loss or damage covered under the Property Damage Section of this policy (Paragraph K) notice thereof given by or on behalf of the Assured to any authorized Agent of this Company within this State, with particulars sufficient to identify the Assured, shall be deemed to be notice to this Company and that as respects such Property Damage claims failure to give any notice thereof required to be given within the term specified in this policy shall not invalidate any such claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

In the event of Theft, Robbery or Pilferage the Assured shall also give immediate notice thereof to the Police.

Receipt for Return Premium

To be Signed by the Assured

Agency _____ 19__

IN CONSIDERATION OF

Dollars

return premium, receipt of which is hereby acknowledged, this Policy is hereby cancelled and surrendered to the Company.

Assured

No. of Policy			
No. of Renewal			
Amount Insured			
Date of Cancel.	YEAR	MO.	DAY
" Policy,			
Time in force,			
Premium Paid, - - - -	\$		
" earned at rate,	\$		
" returned, - - - -	\$		
If pro rata, state reason why:			

The Home Insurance Company

NEW



YORK

ORGANIZED 1853.

Amount \$ 5000. Rate .40 Premium \$ 20.00

In Consideration of the Stipulations herein named

and of Twenty and 00/100 Dollars Premium

does insure Franklin D. Roosevelt

and legal representatives, to the extent of the actual cash value (ascertained with proper deductions for depreciation) of the property at the time of loss or damage, but not exceeding the amount which it would cost to repair or replace the same with material of like kind and quality within a reasonable time after such loss or damage, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair and without compensation for loss resulting from interruption of

business or manufacture, for the term of Three Years

from the 16th day of December 19 35, at noon,

to the 16th day of December 19 38, at noon,

against all DIRECT LOSS AND DAMAGE BY FIRE and by removal from premises endangered by fire, except

as herein provided, to an amount not exceeding Five Thousand Dollars,

to the following described property while located and contained as described herein, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from fire, but not elsewhere, to wit:

to the 16th day of December 1938, at noon,

against all DIRECT LOSS AND DAMAGE BY FIRE and by removal from premises endangered by fire, except as herein provided, to an amount not exceeding Five Thousand Dollars, to the following described property while located and contained as described herein, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from fire, but not elsewhere, to wit:

\$ 5000. On household furniture and other personal property usual in dwelling occupancy, including such property as is enumerated in lines ten and eleven of the printed conditions of the New York Standard Fire Policy, the property of the insured or any member of the insured's family or servants while contained in or on the building situate 47-49 East 65th Street,



Borough of Manhattan, City of New York.

WARRANTED BY THE ASSURED THAT THE WITHIN DESCRIBED BUILDING IS OCCUPIED EXCLUSIVELY FOR DWELLING PURPOSES BY NOT MORE THAN THREE FAMILIES.....

PRIVILEGE FOR PRESENT AND OTHER OCCUPANCIES NOT MORE HAZARDOUS AND TO DO SUCH WORK AND TO KEEP AND USE SUCH MATERIALS AS ARE USUAL IN SUCH OCCUPANCIES.

This policy does not cover: such property as is excluded in lines 7, 8 and 9 of the New York Standard Fire Policy; property specifically insured.

If this insurance applies specifically to property located on a certain floor or floors of said building then the property hereby insured is covered by this policy whether on the floor or floors occupied by the insured as herein described, or in transit thereto or therefrom, or temporarily on lower floor or floors, or in servants' rooms, store rooms and laundry, on other floors of said building.

Privilege Granted: for other insurance; to keep and use benzine, gasoline or other volatile oils; to use steam, gas and kerosene oil for light, power and heat and for cooking purposes; to use kerosene oil stoves and gas stoves; to use fuel oil system; to install and operate radio receiving apparatus; to be unoccupied; for the existence of a chattel mortgage on property while being purchased on any installment or credit plan; to keep boarders or roomers provided not more than ten (10) rooms are sleeping rooms.

No Control Clause—This policy shall not be affected by failure of the assured to comply with any of the warranties or conditions endorsed hereon, in any portion of the premises over which the assured has no control.

New York Standard Clause Forbidding the Use of Electricity—There shall be no liability under this policy while electricity is used for light, heat or power in the above described premises, unless permission is endorsed by this Company hereon.

Permission is hereby given to use electricity for light, heat or power and to make alterations in and additions to the equipment.

If electrical appliances or devices of any kind, including wiring, are covered under this policy, this Company shall not be liable for any electrical injury or disturbance to the said electrical appliances, devices or wiring, whether from artificial or natural causes. This limitation to be operative notwithstanding any provision to the contrary in the Lightning Clause (if any) attached.

Permit for Extraordinary Alterations and Repairs—Form A—Permission is hereby given to make alterations, additions or repairs, and this policy (so far as it applies on building) shall also cover in accordance with the conditions of this policy all materials and supplies therefor, therein or adjacent, and such alterations or additions, and (so far as it applies on contents) shall extend to cover in such additions.

Lightning Clause—This policy shall cover any direct loss or damage caused by Lightning (meaning thereby the commonly accepted use of the term Lightning, and in no case to include loss or damage by cyclone, tornado or windstorm), not exceeding the sum insured, nor the interest of the insured in the property, and subject in all other respects to the terms and conditions of this policy; provided, however, if there shall be any other insurance on said property this Company shall be liable only pro rata with such other insurance for any direct loss by Lightning, whether such other insurance be against direct loss by Lightning or not.

New York Standard Average Clause—This Company shall not be liable for a greater proportion of any loss or damage to the property described herein than the sum hereby insured bears to eighty per cent. (80%) of the actual cash value of said property at the time such loss shall happen, nor for more than the proportion which this policy bears to the total insurance thereon.

In the event that the aggregate claim for any loss is both less than ten thousand dollars (\$10,000) and less than five per cent. (5%) of the total amount of insurance upon the property described herein at the time such loss occurs, no special inventory or appraisal of the undamaged property shall be required.

If the insurance under this policy be divided into two or more items, the foregoing shall apply to each item separately.

\$2500 Waiver Clause—In case of loss if the value of the property described herein does not exceed \$2500, the 80% Average Clause shall be waived.

Attached to and forming part of Policy No. 169174 of THE HOME INSURANCE COMPANY, NEW YORK.

W. W. Luckey
10 Garden St.
FORM 2A Poughkeepsie, N. Y.
Loc. 41-5M-6-35

[Signature]

BOHN & COMPANY
TO WHOM IT MAY COME

1937

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS, AND TO THE STIPULATIONS AND CONDITIONS PRINTED ON THE BACK HEREOF, WHICH ARE HEREBY MADE A PART OF THIS POLICY, TOGETHER WITH SUCH OTHER PROVISIONS, STIPULATIONS AND CONDITIONS AS MAY BE ENDORSED HEREON OR ADDED HERETO AS HEREIN PROVIDED.

1. This policy is made and accepted subject to the foregoing stipulations and conditions, and to the stipulations and conditions printed on the back hereof, which are hereby made a part of this policy, together with such other provisions, stipulations and conditions as may be endorsed hereon or added hereto as herein provided.

In Witness Whereof, this Company has executed and attested these presents in the City of New York,

EJ this 1st day of November 1935

Walter J. Beys
Secretary

W. W. Wirth
President

This policy is invalid unless countersigned with authorized signature.
B. Magill
Authorized Signature.

1 Fraud, misrepresentation, etc. This entire policy shall be void if the insured 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 insured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

7 Uninsurable and excepted property. This policy shall not cover accounts, bills, currency, deeds, evidences of debt, money, notes or securities; nor, unless specifically named herein in writing, bullion, manuscripts, mechanical drawings, dies or patterns.

12 Hazards not covered. This Company shall not be liable for loss or damage caused directly or indirectly by invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use all reasonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring premises.

20 This entire policy shall be void, unless otherwise provided by agreement in writing added hereto.

22 Ownership, etc. (a) if the interest of the insured be other than unconditional and sole ownership; or (b) if the subject of insurance be a building on ground not owned by the insured in fee simple; or (c) if, with the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property insured hereunder by reason of any mortgage or trust deed; or (d) if any change, other than by the death of an insured, take place in the interest, title or possession of the subject of insurance (except change of occupants without increase of hazard); or (e) if this policy be assigned before a loss.

32 Unless otherwise provided by agreement in writing added hereto this Company shall not be liable for loss or damage occurring

35 Other insurance. (a) while the insured shall have any other contract of insurance, whether valid or not, in whole or in part by this policy; or

38 Increase of hazard. (b) while the hazard is increased by any means within the control or knowledge of the insured; or

41 Repairs, etc. (c) while mechanics are employed in building, altering or repairing the described premises beyond a period of fifteen days; or

44 Explosives, gas, etc. (d) while illuminating gas or vapor is generated on the described premises; or while (any usage or custom to the contrary notwithstanding) there is kept, used or allowed on the described premises fireworks, greek fire, phosphorus, explosives, benzene, gasoline, naphtha or any other petroleum product of greater inflammability than kerosene oil, gunpowder exceeding twenty-five pounds, or kerosene oil exceeding five barrels; or

52 Factories. (e) if the subject of insurance be a manufacturing establishment while operated in whole or in part between the hours of ten P. M. and five A. M., or while it ceases to be operated beyond a period of ten days; or

58 Unoccupancy. (f) while a described building, whether intended for occupancy by owner or tenant, is vacant or unoccupied beyond a period of ten days; or

59 Explosion, Lightning. (g) by explosion or lightning, unless fire ensue, and, in that event, for loss or damage by fire only.

62 Chattel mortgage. Unless otherwise provided by agreement in writing added hereto this Company shall not be liable for loss or damage to any property insured hereunder while incumbered by a chattel mortgage, and during the time of such incumbrance this Company shall be liable only for loss or damage to any other property insured hereunder.

68 Fall of building. If a building, or any material part thereof, fall except as the result of fire, all insurance by this policy on such building or its contents shall immediately cease.

72 Added Clauses. The extent of the application of insurance under this policy and of the contribution to be made by this Company in case of loss or damage, and any other agreement not inconsistent with or a waiver of any of the conditions or provisions of this policy, may be provided for by agreement in writing added hereto.

78 Waiver. No one shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of agreement added hereto, nor shall any such provision or condition be held to be waived unless such waiver shall be in writing added hereto, nor shall any provision or condition of this policy or any forfeiture be held to be waived by any requirement, act or proceeding on the part of this Company relating to appraisal or to any examination herein provided for; nor shall any privilege or permission affecting the insurance hereunder exist or be claimed by the insured unless granted herein or by rider added hereto.

89 Cancellation of policy. This policy shall be cancelled at any time at the request of the insured, in which case the Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. This policy may be cancelled at any time by the Company by giving to the insured a five days' written notice of cancellation with or without tender of the excess of paid premium above the pro rata premium for the expired time, which excess, if not tendered, shall be refunded on demand. Notice of cancellation shall state that said excess premium (if not tendered) will be refunded on demand.

101 Pro rata liability. This Company shall not be liable for a greater proportion of any loss or damage than the amount hereby insured shall bear to the whole insurance covering the property, whether valid or not and whether collectible or not.

106 Noon. The word "noon" herein means noon of standard time at the place of loss or damage.

108 Mortgage interests. If loss or damage is made payable, in whole or in part, to a mortgagee not named herein as the insured, this policy may be cancelled as to such interest by giving to such mortgagee a ten days' written notice of cancellation. Upon failure of the insured to render proof of loss such mortgagee shall, as if named as insured hereunder, but within sixty days after notice of such failure, render proof of loss and shall be subject to the provisions hereof as to appraisal and times of payment and of bringing suit. On payment to such mortgagee of any sum for loss or damage hereunder, if this Company shall claim that as to the mortgagor or owner, no liability existed, it shall, to the extent of such payment be subrogated to the mortgagee's right of recovery and claim upon the collateral to the mortgage debt, but without impairing the mortgagee's right to sue; or it may pay the mortgage debt and require an assignment thereof and of the mortgage.

124 Other provisions relating to the interests and obligations of such mortgagee may be added hereto by agreement in writing.

126 Requirements in case of loss. The insured shall give immediate notice, in writing, to this Company, of any loss or damage, protect the property from further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, furnish a complete inventory of the destroyed, damaged and undamaged property, stating the quantity and cost of each article and the amount claimed thereon; and, the insured shall, within sixty days after the fire, unless such time is extended in writing by this Company, render to this Company a proof of loss, signed and sworn to by the insured, stating the knowledge and belief of the insured as to the following: the time and origin of the fire, the interest of the insured and of all others in the property, the cash value of each item thereof and the amount of loss or damage thereto, all incumbrances thereon, all other contracts of insurance, whether valid or not, covering any of said property, any changes in the title, use, occupation, location, possession, or exposures of said property since the issuing of this policy, by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of fire; and shall furnish a copy of all the descriptions and schedules in all policies and if required, verified plans and specifications of any building, fixtures or machinery destroyed or damaged. The insured, as often as may be reasonably required, shall exhibit to any person designated by this Company all that remains of any property herein described, and submit to examinations under oath by any person named by this Company, and subscribe the same; and, as often as may be reasonably required, 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 this Company or its representative, and shall permit extracts and copies thereof to be made.

159 Appraisal. In case the insured and this Company shall fail to agree as to the amount of loss or damage, each shall, on the written demand of either, select a competent and disinterested appraiser. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen days to agree upon such umpire then, on request of the insured or this Company, such umpire shall be selected by a judge of a court of record in the state in which the property insured is located. The appraisers shall then appraise the loss and damage stating separately sound value and loss or damage to each item; and failing to agree, shall submit their differences only, to the umpire. An award in writing, so itemized, of any two when filed with this Company shall determine the amount of sound value and loss or damage. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

176 Company's options. It shall be optional with this Company to take all, or any part, of the articles at the agreed or appraised value, and also to repair, rebuild, or replace the property lost or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within thirty days after the receipt of the proof of loss herein required; but there can be no abandonment to this Company of any property.

185 When loss payable. The amount of loss or damage for which this Company may be liable shall be payable sixty days after proof of loss, as herein provided, is received by this Company and ascertainment of the loss or damage is made either by agreement between the insured and this Company expressed in writing or by the filing with this Company of an award as herein provided.

192 Suit. No suit or action on this policy, for the recovery of any claim, shall be sustainable in any court of law or equity unless all the requirements of this policy shall have been complied with, nor unless commenced within twelve months next after the fire.

197 Subrogation. This Company may require from the insured 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.

The interest of _____

covered by this Policy is hereby assigned to _____

subject to the consent of THE HOME INSURANCE COMPANY, NEW YORK

10BP
6-41

Date

(Signature of the Insured)

Standard Fire Insurance Policy of the
State of New York

Expires Dec. 16, 1938

Property 47-49 East 65th St.

Amount \$ 5000.

Premium \$ 20.00

Franklin D. Roosevelt

NO. 689474

W. W. Luckey
10 Garden St.
Poughkeepsie, N. Y.

THE HOME
INSURANCE COMPANY
NEW YORK

W. W. LUCKEY
SUCCESSOR TO



It is important that the written portions of all policies covering the same property read exactly alike. If they do not they should be made uniform at once.

R. 3016

**Request for Cancellation
and
Receipt for Return Premium**

To be Signed by the Insured and Mortgagee

Agency _____

IN CONSIDERATION OF

Dollars

return premium, receipt of which is hereby acknowledged, this Policy is hereby cancelled and surrendered to the Company.

Insured. _____

Mortgagee. _____

No. of Policy			
No. of Renewal			
Amount Insured			
Date of Cancel.,	YEAR	MO.	DAY
" Policy,			
Time in force,			
Premium Paid, - - -	\$		
" earned at rate,	\$		
" returned, - - -	\$		
If pro rata, state reason why:			

TIME TRIED

FOUNDED 1825

FIRE TESTED

YOU HAVE THE ADVANTAGE OF OUR EXPERIENCE

W. W. LUCKEY

SUCCESSOR TO

FROST & LUCKEY

10 GARDEN STREET

INSURANCE

REPRESENTING ONLY STANDARD STOCK COMPANIES

*Paulo
y Ins.*

Poughkeepsie, N. Y., 12[✓] Mo. 12[✓] 1935

Mr. *Franklin D. Roosevelt*

We take pleasure in handing you policy No. 169474

Home Insurance Co. Premium \$20.00

RENEWING *expiration of Dec 16th for 3 years*

INSURING *contents 47-49 E. 65th St New York*
City

Policies are renewed for your protection and must be RETURNED
PROMPTLY IF NOT WANTED--OR FOR CORRECTION.

Please remit, if satisfactory, and oblige,

Yours respectfully,

W. W. LUCKEY.

When payment is by check Receipt will not be sent unless you return this Notice with Your Remittance and request it.

Telephones 1228—1229

Where Insurance is not a Side Line

TELEPHONES 1228-1229

WHERE INSURANCE IS NOT
A SIDE LINE

STATEMENT

ESTABLISHED 1825

TIME TRIED
FIRE TESTED

To **W. W. LUCKEY, Dr.**
SUCCESSOR TO FROST & LUCKEY
GENERAL INSURANCE AGENCY
10 GARDEN STREET

POUGHKEEPSIE, N. Y. 7 MO. 9 1935,

M ... Hon. Franklin D. Roosevelt and Anna Eleanor Roosevelt.

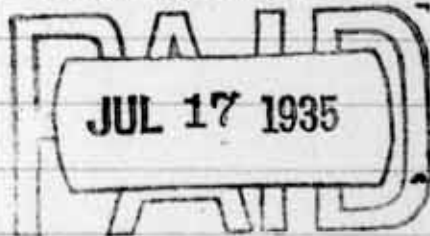
PREMIUMS DUE AT DATE OF POLICY

PREMIUMS AS FOLLOWS:

1935					
July	12	Hanover	A 1404	\$ 7 45	
	12	U.S.F. & G.	AB 169126	59 69	
					\$ 67 14

Renewals enclosed.

WILLIAM W. LUCKEY
10 GARDEN ST.



PER K

Above we hand you statement of amount due. We aim to pay our losses promptly and expect prompt payment of premiums. Kindly return this notice with your remittance, if receipt is desired.

W. W. LUCKEY.

UNITED



SALARIES

FIDELITY AND GUARANTY COMPANY

BALTIMORE, MARYLAND
A STOCK COMPANY

DECLARATIONS

This policy insures only in accordance with the coverages selected by the Named Assured as evidenced by entry of premium in spaces provided below. The statements made by the Named Assured in the Items numbered 1 to 12 inclusive in the Declarations are true, or, if estimates only, are believed to be true.

- Item 1. Name of the Assured Franklin D. Roosevelt and Anna Eleanor Roosevelt
- Item 2. P. O. Address Hyde Park, Dutchess County, New York
(Street, Town, County and State)
For the purpose of serving notice, as in the policy provided, the Assured agrees that this address may be considered as the address of the Assured or of a representative upon whom notice may be served.
- Item 3. The Assured is (a) President, United States of America Individuals
Occupation. (If housewife, give husband's name and occupation) (Individual, Co-Partnership, Corporation or Estate)
- Item 4. The policy period shall be from July 12th, 1935, to July 12th, 1936
at twelve and one minute o'clock A. M., standard time, unless previously terminated by cancellation.
- Item 5. THE COMPANY'S LIMIT OF LIABILITY, regardless of the number of Assured, as respects each automobile, for all damages arising out of BODILY INJURY to one person, as undertaken in AGREEMENT A of this policy shall be One Hundred Thousand Dollars,
and subject to that limit for each person, its total liability on account of any one accident for all damages arising out of BODILY INJURY to more than one person shall be limited to Three Hundred Thousand Dollars.
- Item 6. THE COMPANY'S LIMIT OF LIABILITY, regardless of the number of Assured, as respects each automobile, for all damages arising out of any one accident resulting in PROPERTY DAMAGE, as undertaken in AGREEMENT B of this policy shall be Five Thousand Dollars.
- Item 7. THE COMPANY'S LIMIT OF LIABILITY, as respects each automobile, for any one accident, resulting in COLLISION or GLASS DAMAGE, or both, as undertaken in AGREEMENTS C and D of this policy, shall be the actual cash value of the property injured or destroyed at the time of such accident, or the cost of its suitable repair or replacement not in excess of such actual cash value, and as respects COLLISION—less any deductible amount for which the policy provides.
- Item 8. The automobiles and trailers with reference to which this insurance is provided, are described as follows:

	TRADE NAME AND NUMBER OF CYLINDERS	TYPE OF BODY, MODEL SERIES, LOAD CAPACITY IF TRUCK	SERIAL NUMBER	YEAR MODEL	IF COLLISION IS COVERED	
					DATE OF PURCHASE AND LIST PRICE	DEDUCTIBLE AMOUNT
1.	DeSoto (6)	Convert. Sedan	6018634	1933		\$
2.				Custom		\$
3.						\$
4.						\$

PREMIUMS

	(A) BODILY INJURY	(B) PROPERTY DAMAGE	(C) COLLISION	(D) GLASS DAMAGE	TOTAL PREMIUMS
1.	\$ 50.69	\$ 9.00	Not Covered	Not Covered	\$ 59.69
2.	\$	\$	\$	\$	\$
3.	\$	\$	\$	\$	\$
4.	\$	\$	\$	\$	\$
TOTAL ADVANCE PREMIUM					\$ 59.69

- Item 9. The automobiles will be principally garaged and used in Hyde Park, Dutchess County, New York
(City or Town, County and State)
- Item 10. The purposes for which the automobiles are to be used are Pleasure and Business
("Pleasure and Business" or "Commercial," etc. See Definitions.)
- Item 11. The Named Assured has complete ownership of all automobiles—except as herein stated:
No exceptions
- Item 12. No insurance company has cancelled or refused to renew automobile insurance of any kind for the Named Assured during the past year, except as herein stated:
No exceptions

This policy has been countersigned by W. W. Luckey
on the 1st day of July, 1935,
Authorized Representative.

United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND
(HEREIN CALLED THE COMPANY)

DOES HEREBY AGREE with the Assured named in the Declarations made a part hereof (herein called the Named Assured), in consideration of the payment of the premiums and of the statements contained in the Declarations, with respect to any or all of the following coverages as selected in the Declarations by the Named Assured, but subject to the terms, limits, provisions, conditions and exclusions of this policy:

Section I.

BODILY INJURY LIABILITY (AGREEMENT A)

TO PAY on behalf of the Assured all sums which the Assured shall become obligated to pay as damages by reason of liability imposed upon him by law and arising out of bodily injury, including death at any time resulting therefrom (herein called "bodily injury"), accidentally sustained by any person or persons if caused by the ownership, maintenance or use of the automobile.

PROPERTY DAMAGE LIABILITY (AGREEMENT B)

TO PAY on behalf of the Assured all sums which the Assured shall become obligated to pay as damages by reason of liability imposed upon him by law and arising out of accidental injury to or destruction of property of others, including the loss of use thereof (herein called "property damage"), if caused by the ownership, maintenance or use of the automobile.

COLLISION (AGREEMENT C)

TO PAY for any direct loss or damage to the automobile including the operating equipment attached thereto, if caused by accidental collision or upset, but only for the amount of each separate loss, when determined, in excess of the deductible amount, if any, stated in the Declarations.

GLASS DAMAGE (AGREEMENT D)

TO PAY for all accidental breakage of any glass permanently attached to or forming part of the structure of the automobile.

Section II.

This policy shall also include the following provisions as respects AGREEMENTS A and B:

(1) The unqualified word "Assured" includes not only the Named Assured but also any other person or organization while legally using any such automobile, or responsible for the use thereof, provided the disclosed and actual use of such automobile is "Pleasure and Business," or "Commercial," each as defined herein, and further provided that such use is with the permission of the Named Assured, who, if an individual, may give such permission through an adult member of his household other than a chauffeur or domestic servant. However, no coverage shall be extended hereby to any such person or organization, nor to an employee or agent thereof, operating an automobile repair shop, public garage, sales agency or service station as respects any accident arising out of the operation of any such business. The insurance under this policy shall be applied first to claims or suits against the Named Assured within the limits of liability stated in the policy and the remainder, if any, to claims or suits against other Assured.

(2) Bankruptcy or insolvency of the Assured shall not relieve the Company of any of its obligations hereunder. Any person or his legal representatives who shall obtain final judgment against the Assured because of any such bodily injury or property damage and whose execution against the Assured is returned unsatisfied because of such bankruptcy or insolvency, may proceed against the Company under the terms of this policy to recover the amount of such judgment, either at law or in equity, but not exceeding the limit of this policy applicable thereto. Nothing in this policy shall give to any person or persons claiming damages against the Assured any right of action against the Company except as in this Paragraph (2) provided.

(3) The Company reserves the right to settle any claim or suit and to make such investigation or negotiation as may be deemed expedient by the Company.

(4) THE COMPANY FURTHER AGREES

(a) **TO DEFEND** in the name and on behalf of the Assured any suit brought against the Assured, seeking damages on account of such bodily injury or property damage, even if such suit is groundless, false or fraudulent.

(b) **TO PAY**, irrespective of the limit of liability stated in the policy, all costs, all premium on attachment and/or appeal bonds, taxed against the Assured or required in any such proceedings, all expense incurred by the Company, and all interest accruing after the entry of judgment upon such part thereof as shall not be in excess of the limit of the Company's liability, until the Company has paid, tendered, or deposited in court the amount of such judgment or such part thereof as does not exceed the limit of the Company's liability, as expressed in the policy. The Company will also pay any expense incurred by the Assured for such immediate first aid as may be imperative at the time of an accident.

Section III.

This policy shall apply only to accidents occurring within the United States of North America (exclusive of Alaska) or the Dominion of Canada during the policy period stated in the Declarations.

Section IV.

EXCLUSIONS

The Company shall not be liable under this policy for any accident, loss or damage:

(a) while the automobile,

(1) is used for any purposes not stated in the Declarations, nor, unless expressly and specifically stated in the policy, while the automobile is used for rental or livery purposes, carrying passengers for a consideration, towing a trailer not insured by the Company, demonstrating or testing;

(2) is being driven in any race or competitive speed test, or by any person in violation of state law as to age or under 14 years in any event;

(b) if the automobile has been sold or assigned (except as provided in Condition I) subsequent to the effective date of the policy;

(c) because of the ownership, maintenance or use of a trailer while attached to an automobile which is not insured by the Company;

(d) under Agreement A for bodily injury to any employee of any Assured sustained during the course

Section IV.

EXCLUSIONS

The Company shall not be liable under this policy for any accident, loss or damage:

- (a) while the automobile,
 - (1) is used for any purposes not stated in the Declarations, nor, unless expressly and specifically stated in the policy, while the automobile is used for rental or livery purposes, carrying passengers for a consideration, towing a trailer not insured by the Company, demonstrating or testing;
 - (2) is being driven in any race or competitive speed test, or by any person in violation of state law as to age or under 14 years in any event;
- (b) if the automobile has been sold or assigned (except as provided in Condition I) subsequent to the effective date of the policy;
- (c) because of the ownership, maintenance or use of a trailer while attached to an automobile which is not insured by the Company;
- (d) under Agreement A for bodily injury to any employee of any Assured sustained during the course of his employment (or to any person to whom any Assured may be liable under a Workmen's Compensation Law) other than a domestic servant not engaged in the operation, maintenance or repair of the automobile;
- (e) under AGREEMENTS A and B, for any liability assumed by the Assured under any oral or written contract or agreement;
- (f) under AGREEMENT B, as respects property owned, rented, leased, in charge of or transported by the Assured;
- (g) under AGREEMENT C, for loss caused directly or indirectly by fire, theft, robbery or pilferage, or for loss or damage to any tire due to puncture, cut, gash, blowout, or other ordinary tire trouble unless caused by an accidental collision which causes other injury to the automobile in which event such tire injury shall be included as a part of the collision loss;
- (h) under AGREEMENT D, for lamps or mirrors or for loss caused directly or indirectly by fire, theft, robbery or pilferage, or for loss payable under AGREEMENT C.

Condition V.

THIS POLICY IS SUBJECT TO THE FOLLOWING CONDITIONS:

Definitions A. The word "automobile" wherever used in this policy shall mean only a motor vehicle (or trailer) with reference to which the insurance hereunder is provided. The policy applies separately for each such motor vehicle, but a trailer and the motor vehicle to which it is attached shall be considered together as one automobile.

The term "Pleasure and Business" when used is defined as personal, pleasure and family use, including business calls.

The term "Commercial" when used is defined as the transportation or delivery and the loading and unloading of goods or merchandise in direct connection with the Named Assured's occupation as expressed in Item 3 of the Declarations.

B. In the event of accident written notice shall be given by or on behalf of the Assured to the Company or any of its authorized agents as soon as it is reasonably possible thereafter, irrespective of whether or not any injury or damage is apparent at the time. Such notice shall contain information respecting the time, place, and circumstances of the accident, with the name and address of the insured and any available witnesses. If such information is not reasonably obtainable, particulars sufficient to identify the Assured shall constitute notice. The Assured shall keep the Company advised respecting further developments in the nature of claims or suits when and as they come to his knowledge. The Assured will cooperate with the Company and, upon the Company's request, shall assist in effecting settlement, securing evidence, and the attendance of witnesses, but the Assured shall not voluntarily make any payment, assume any obligation or incur any expense other than for immediate first aid, except at his own cost.

C. No action, whether brought by the Assured or any other person, shall lie against the Company to recover for any loss alleged to be covered under Agreements A or B of Section I until the amount of such loss is made certain, either by final judgment against the Assured after trial of the liability issue or by agreement with the person or persons making claim against the Assured, nor in any event unless suit is instituted within two years after the date of such judgment or agreement.

In the event of loss, damage or injury as is described in Agreements C and D of Section I, the Company may repair or replace the property so injured or destroyed by such means as it may select, or, at the option of the Company, pay to the Assured in money the full amount of such loss, subject, however, to such deduction, if any, as may be applicable thereto. The Company shall have reasonable opportunity to examine the automobile, its operating equipment and glass, for the loss, damage or injury of which claim is made, and more repairs are undertaken or physical evidence of injury or destruction removed, but the Assured shall not be prejudiced hereunder by any act on his part or in his behalf undertaken for the protection or salvage of such automobile, operating equipment, or glass. No recovery against the Company shall be had under Agreements C or D of Section I unless suit is instituted within two years after the date of such injury or destruction.

D. If the Named Assured has other insurance covering a loss or expense also covered hereby, the Company shall be liable under Agreements A or B of Section I only for the proportion of such loss or expense which the sum hereby insured bears to the whole amount of valid and collectible insurance. If any other Assured has valid and collectible insurance against a loss or expense also covered by this policy, such other Assured shall not be covered under this policy.

No recovery shall be had under Agreements C or D of Section I of this policy if at the time a loss occurs there be any other insurance, whether such other insurance be valid and/or collectible or not, covering such loss, which would attach if this insurance had not been effected.

E. In the event of any payment under this policy, and to the extent of such payment, the Company shall be subrogated to all the Assured's rights of recovery therefor and the Assured shall execute all papers required and shall cooperate with the Company to secure such rights.

F. The Company shall be permitted to inspect the automobile if it so desires, but the Company assumes no responsibility by reason of any such inspection nor the omission thereof.

G. Any coverage provided by this policy for bodily injury liability or property damage liability with respect to the automobile owned by the Named Assured, is amended to conform with the provisions of the Motor Vehicle Financial Responsibility Law of the State or Province in which such automobile is registered at the time of the accident and/or in which such automobile is operated at the time of the accident during the policy period, to the extent of coverage and limits of liability required by such law but not in excess of the limits of liability stated in the policy.

The Assured agrees to reimburse the Company for any payment made by the Company on account of any accident, claim or suit, which payment the Company would not have been obligated to make under the provisions of this policy except for the agreement contained in the foregoing paragraph.

H. Any specific statutory provision in force in the State in which it is claimed that the Assured is liable for any loss covered hereby shall supersede any provision in this policy inconsistent therewith.

United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND

AUTOMOBILE ENDORSEMENT No. 398-C

NEW YORK FINANCIAL RESPONSIBILITY ACT

Including Coverage for Other Financial Responsibility Laws

It is hereby understood and agreed that any coverage provided by this policy for bodily injury liability or property damage liability with respect to any disclosed automobile owned by the Named Assured, is hereby amended to conform with the provisions of the Motor Vehicle Financial Responsibility Law of the State or Province in which such automobile is registered at the time of the accident and/or in which such automobile is operated at the time of the accident during the policy period, to the extent of coverage and limits of liability required by such law but not in excess of the limits of liability stated in the policy.

The Assured or any other person covered by this policy agrees to reimburse the Company for any payment made by the Company on account of any accident, claim or suit involving a breach of the terms or conditions of this policy, which payment the Company would not have been obligated to make under the provisions of this policy except for the agreement contained in the foregoing paragraph,

It is further understood and agreed, in accordance with Section 109, Chapter 434, Laws of 1923, State of New York, that notice given by or on behalf of the Assured to any authorized agent of the Company within the State of New York, with particulars sufficient to identify the Assured shall be deemed notice to the Company. Failure to give such notice within the time specified in the policy shall not invalidate any claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

It is further understood and agreed anything in this policy to the contrary notwithstanding, that, in accordance with Section 109, Chapter 639, Laws of 1924, State of New York, this policy insures the named Assured (the owner of the Automobile or Automobiles described in this policy), to the extent of the liability assumed by this policy, against liability and responsibility for damages for death or injuries to person or property resulting from negligence in the operation of the Automobile or Automobiles described in this policy, in the business of such Assured or otherwise, by any person legally using or operating the same with the permission, express or implied, of such Assured.

It is also understood and agreed that liability for "bodily injury" as described in Agreement A, of Section 1 of this policy, shall be deemed to include liability imposed by law upon the Assured for consequential damages incurred or suffered by a husband, wife, parent or guardian, in connection with or on account of such "bodily injury." And as respects the Company's limits of liability, the Assured's liability for such consequential damages shall be regarded as part of the Assured's liability for the bodily injury or death from which it arises.

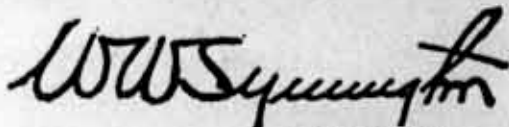
Nothing herein contained shall waive, vary, alter or extend any provisions or conditions of this policy except as herein provided.

This Endorsement is effective as of..... July 12th,....., 19..35.

Attached to and forming part of Policy No.... AB169126..... issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,

To..... Franklin D. Roosevelt, et al. of.....

Dated at Poughkeepsie, N. Y. this..... 12th..... day of..... July,....., 19..35.

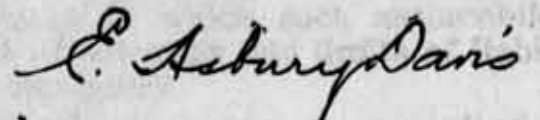


SECRETARY

Countersigned.....



Authorized Representative



PRESIDENT

Made in U. S. A.

Auto 398-C. 10M. 12-28-32.

therewith.

Assignment or Change of Interest I. No assignment of interest under this policy shall bind the Company until its consent is endorsed hereon. If the death, bankruptcy or insolvency of the Named Assured shall occur during the policy period, this policy shall cover the legal representatives of the Named Assured during the unexpired portion of such period, but in no event for more than thirty days unless the written consent of the Company has been duly endorsed on the policy.

Cancellation J. This policy may be cancelled by either the Named Assured or the Company upon written notice to the other, stating the date thereafter when such cancellation shall be effective, and thereupon such date shall be the end of the policy period. Such cancellation by the Company may be effected with or without tender of unearned premium. If the Company cancels, the earned premium shall be adjusted pro rata by the Company. The mailing of a notice to the Named Assured at his disclosed address stating the effective date of cancellation, (which shall not be less than five days from the time when in the ordinary course of mail, such notice would have been received by the Named Assured) shall be sufficient to terminate the policy. If the Named Assured cancels, earned premium shall be adjusted in accordance with the short rate table printed hereon. In either event the unearned portion of the premium so determined (if not tendered) will be refunded to the Named Assured on demand.

Changes K. The terms of this policy shall not be waived or altered except by endorsement attached hereto, signed by an executive officer of the Company; nor shall notice to any agent, or knowledge possessed by any agent, or by any other person, be held to effect a waiver or change in any part of this policy.

Misrepresentation L. 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, attempted fraud, or false swearing by the Assured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

In Witness Whereof, The UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this policy to be signed by its President and its Secretary and countersigned by a duly authorized representative of the Company.

W. W. Seymour
SECRETARY

E. Astbury Davis
PRESIDENT

SHORT RATE TABLE

If the policy has been in force for any number of days indicated in the left-hand column of this table and has been cancelled on the short rate basis, the earned premium for the policy shall be the percentage of the Company's annual premium indicated by the figures set opposite in the right-hand column.

Periods or days not indicated shall be charged the percentage for the next highest number of days indicated.

1 day	2%	17 days	15%	70 days	36%	210 days	75%
2 days	4%	19 days	16%	75 days	37%	225 days	78%
3 days	5%	20 days	17%	80 days	38%	240 days	80%
4 days	6%	25 days	19%	85 days	39%	255 days	83%
5 days	7%	30 days	20%	90 days	40%	270 days	85%
6 days	8%	35 days	23%	105 days	45%	285 days	88%
8 days	9%	40 days	26%	120 days	50%	300 days	90%
10 days	10%	45 days	27%	135 days	55%	315 days	93%
11 days	11%	50 days	28%	150 days	60%	330 days	95%
12 days	12%	55 days	29%	165 days	65%	345 days	98%
14 days	13%	60 days	30%	180 days	70%	360 days	100%
16 days	14%	65 days	33%	195 days	73%		

No. AB 169126

**AUTOMOBILE
LIABILITY
POLICY**

Expires July 12th, 1936

Issued to

Franklin D. Roosevelt and

Anna Eleanor Roosevelt

United States Fidelity

AND
Guaranty Company

LIW GARDEN



W. W. LUCKEY

SUCCESSOR TO

FROST & LUCKEY

10 GARDEN ST.

POUGHKEEPSIE, N. Y.

PLEASE READ YOUR POLICY

Made in U. S. A.

No.A 1404

Automobile Policy
In Consideration of the Premium Hereinafter Mentioned

A STOCK COMPANY



Basic Insure

A. The Assured named herein, for the term herein specified, to an amount not exceeding the actual cash value of the property at the time any loss or damage occurs, nor, in any event, the limits of liability, if any, herein specified, against direct loss or damage from the perils specifically insured against herein to the automobile herein described and the equipment usually attached thereto, only while within the limits of the United States (exclusive of Alaska, the Hawaiian, Philippine and Virgin Islands and Porto Rico) and Canada, including while on coastwise steamer between ports within said limits.

B. NAME OF ASSURED Franklin D. Roosevelt and Anna Eleanor Roosevelt
ADDRESS OF ASSURED Hyde Park, Dutchess County, New York.

Subject to all the provisions, exclusions, conditions and warranties contained in this policy, loss, if any, payable, as interest may appear, to Assured and
Address

TERM OF POLICY: From July 12th, 19 35 noon To July 12th, 19 36 noon.
(STANDARD TIME AT PLACE POLICY IS ISSUED)

C. This insurance is against only such and so many of the Perils named in the Schedule below as are indicated by a specific premium in writing set opposite thereto. The limit of this Company's liability against each of such Perils shall be as stated in the General Conditions of this policy, not exceeding, however, the limits stated in said Schedule.

AUTOMOBILE

(Eastern Territory)

COMBINED COMPREHENSIVE AUTOMOBILE POLICY ENDORSEMENT
(APPLYING ONLY TO PRIVATE PASSENGER AUTOMOBILES)

The enumeration and definitions of specific perils, except the definitions of Property Damage and Towing and Road Service Expense, are hereby eliminated from this policy and this policy shall cover in accord with PERILS A, B or C defined below, as indicated by the specific premium in writing set opposite thereto.

The limit of this Company's liability shall be as stated in the General Conditions of this policy and in no event exceed

Actual Cash Value
less the deductible amount, if any, shown in PERILS A or B, if the insurance covers under either of these perils.

PERILS	PREMIUM
PERIL A—COMPREHENSIVE—INCLUDING DEDUCTIBLE COLLISION OR UPSET Any loss of or damage to the automobile and the equipment usually attached thereto, subject, however, to the EXCLUSIONS stated below, except that as respects loss caused by Collision with any other object or by Upset, the sum of \$..... shall be deducted from the amount of each such loss when determined.	\$ <u>Nil</u>
PERIL B—COMPREHENSIVE—INCLUDING COLLISION OR UPSET, WITH SPECIFIED DEDUCTIBLE, IF ANY, APPLYING TO EACH SEPARATE LOSS FROM ANY CAUSE Any loss of or damage to the automobile and the equipment usually attached thereto, subject, however, to the EXCLUSIONS stated below, except that this Company shall be liable only for the amount of each loss in excess of \$....., which sum shall be deducted from each separate loss hereunder.	\$ <u>Nil</u>
PERIL C—COMPREHENSIVE—EXCLUDING COLLISION OR UPSET Any loss of or damage to the automobile and the equipment usually attached thereto, subject, however, to the EXCLUSIONS stated below and except that this Company shall not be liable for loss caused by Collision with any other object or by Upset.	\$ <u>7.45</u>

SPECIAL CONDITION

Damage caused directly by Tornado, Cyclone, Windstorm, Hail, Falling Aircraft or parts thereof and damage resulting from Theft, Earthquake, Explosion, Riot, Riot Attending a Strike, Insurrection or Civil Commotion shall not be deemed a loss caused by Collision or Upset.

EXCLUSIONS

This policy does not cover:

- a. (1) Loss of use; (2) Depreciation; (3) Robes, wearing apparel and other personal effects;
- b. Unless as a result of a loss covered by this policy: (1) Wear and tear; (2) Mechanical or electrical breakdowns, failures or breakages; (3) Freezing; (4) Damage to tires;
- c. (1) Loss of tools or repair equipment by theft, robbery or pilferage unless the entire automobile is stolen;
- d. Loss or damage due to: (1) Wrongful Conversion, Embezzlement or Secretion by a mortgagor, vendee, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal; (2) War, Invasion, Military, Naval or Usurped Power; (3) Confiscation or authorized destruction by duly constituted Governmental or Civil Authorities;
- e. (1) While the automobile is used as a Public or Livery conveyance for carrying passengers for compensation; (2) While rented under contract or leased; (3) While used in any illicit or prohibited trade or transportation; (4) (As respects loss caused by Collision with any other object or by Upset, where such Collision or Upset is covered under Perils A or B as defined above) while being operated by any person under the age limit fixed by law or in any event under the age of fourteen years; (5) While subject to any Lien, Mortgage or other encumbrance not specifically described herein.

Nothing herein contained shall vary, alter or extend any of the terms and conditions of this policy except as stated in this endorsement.

Attached to and forming part of Policy No. A 1404 of the Poughkeepsie, N. Y. Agency of THE HANOVER FIRE INSURANCE COMPANY.

Dated July 12th, 19 35. W. W. Luchey, Agent.

THE HYDROGEN LINE INSURANCE COMPANY
 INCORPORATED IN THE STATE OF NEW YORK
 100 WALL STREET, NEW YORK, N. Y.

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE PROVISIONS, EXCLUSIONS, CONDITIONS AND WARRANTIES SET FORTH HEREIN OR ENDORSED HEREOF, AND UPON ACCEPTANCE OF THIS POLICY THE ASSURED AGREES THAT ITS TERMS EMBODY ALL AGREEMENTS THEN EXISTING BETWEEN HIMSELF AND THIS COMPANY OR ANY OF ITS AGENTS RELATING TO THE INSURANCE DESCRIBED HEREIN, AND NO OFFICER, AGENT OR OTHER REPRESENTATIVE OF THIS COMPANY SHALL HAVE POWER TO WAIVE ANY OF THE TERMS OF THIS POLICY UNLESS SUCH WAIVER 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 SHALL BE VOID IN EVENT OF VIOLATION BY THE ASSURED OF ANY AGREEMENT, CONDITION OR WARRANTY CONTAINED HEREIN OR IN ANY RIDER NOW OR HEREAFTER ATTACHED HERETO.

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 this Company.

2.			\$-	← Insert here if additional premium required for Brood theft
3.	\$	\$	\$	TORNADO, CYCLONE, WINDSTORM, HAIL, EARTHQUAKE, EXPLOSION AND WATER DAMAGE, as defined in Paragraph H, page 2.
4.	Actual Cash Value Less amount deductible, if any		\$	COLLISION OR UPSET, as defined in Paragraph J, page 2. Insert "Full Coverage" or Amount "Deductible"
5.	\$5,000.		\$	PROPERTY DAMAGE, as defined in Paragraph K, page 2.
6.	\$10.00 in any one claim		\$	TOWING AND ROAD SERVICE EXPENSE, as defined in Paragraph L, page 2.
7.	\$10.00 in any one claim		\$	TOWING AND EMERGENCY SERVICE EXPENSE COVER, as defined in Paragraph M, page 2.
8.	\$	\$	\$	SPECIAL COMBINED ADDITIONAL COVERAGE, as defined in Paragraph N, page 2.
9.				
TOTAL PREMIUM \$				

D **WARRANTED BY THE ASSURED**

1. Assured's occupation or business is President - United States of America

2. Employer's name and address _____

3. The description of the automobile and the facts respecting its purchase are as follows: **(R. A1326)**

Year Model	Trade Name	Serial Number	Model	List Price F.O.B. Factory	Actual Cost to Assured Including Equip.	Date Purchased Month Year	New or 2d Hand
1933	DeSoto	6018634	Custom	\$ 975.	\$ 1200.	7 1933	New
	Type of Body (if truck, state tonnage)	Motor Number	No. of Cyls.				
	Convertible Sedan	SD11483	6				

4. The automobile described is and will be used for the following purposes only: private

5. The automobile described is usually kept in private and public garage, located Hyde Park, Dutchess County, New York.

6. The automobile described is fully paid for by the Assured and there is no Lien, Mortgage or other Encumbrance thereon, except as follows: No exceptions.

If purchased on a deferred payment plan, the amount unpaid is \$ _____, represented by _____ Notes of \$ _____ each. Due date of Final Note is _____ 19 _____

E This policy is made and accepted subject to the provisions, exclusions, conditions and warranties set forth herein or endorsed hereon, and upon acceptance of this policy the Assured agrees that its terms embody all agreements then existing between himself and this Company or any of its agents relating to the insurance described herein, and no officer, agent or other representative of this Company shall have power to waive any of the terms of this policy unless such waiver 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 shall be void in event of violation by the Assured of any agreement, condition or warranty contained herein or in any rider now or hereafter attached hereto.

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 this Company.

Almer Sumner Secretary *Chas. H. Hooley* President

Countersigned at Poughkeepsie, N. Y.
 this 1st day of July 19 35. *W. L. Luchey* Agent.

This Policy is subject to the ADDITIONAL CONDITIONS printed on reverse hereof.

DEFINITION OF PERILS

- F Fire, Lightning and Transportation:** (a) *Fire*, arising from any cause whatsoever; and *Lightning*; (b) The Stranding, Sinking, Burning, Collision or Derailment of any conveyance in or upon which the automobile is being transported on land or water, including general average and salvage charges for which the Assured is legally liable.
- G Theft, Robbery and Pilferage: (Broad Form)** Theft, Robbery and Pilferage, excepting by any person or persons in the Assured's household or in the Assured's service or employment, whether the theft, robbery or pilferage occurs during the hours of such service or employment or not; and excepting by any person, or agent thereof, or by the agent of any firm or corporation to which person, firm or corporation the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title and/or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretense; and excepting in any case, other than the theft of the entire automobile described herein, the theft, robbery or pilferage of tools or repair equipment.
- This policy does not insure against the wrongful conversion, embezzlement or secretion by a mortgagor, vendee, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal.
- Theft, Robbery and Pilferage: (Restricted Form)** Theft, Robbery and Pilferage, excepting by any person or persons in the Assured's household or in the Assured's service or employment, whether the theft, robbery or pilferage occurs during the hours of such service or employment or not; and excepting by any person, or agent thereof, or by the agent of any firm or corporation to which person, firm or corporation the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title and/or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretense; and excepting in any case, other than the theft of the entire automobile described herein, the theft, robbery or pilferage of any property insured hereunder unless the amount of the loss or damage thereto by one theft, robbery or pilferage exceeds—on automobiles listing F. O. B. Factory at \$999 and under, \$25; and on automobiles listing F. O. B. Factory at \$1,000 and over, \$50; in which event, on automobiles listing F. O. B. Factory at \$999 and under, the sum of \$25 shall be deducted from the amount of determined loss; on automobiles listing F. O. B. Factory at \$1,000 and over, the sum of \$50, shall be deducted from the amount of determined loss.
- This policy does not insure against the wrongful conversion, embezzlement or secretion by a mortgagor, vendee, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal.
- H Tornado, Cyclone, Windstorm, Hail, Earthquake, Explosion and Water Damage:** Tornado, Cyclone, Windstorm, Hail, Earthquake, Explosion, Accidental and External Discharge or Leakage of Water, excluding damage caused by Rain, Sleet, Snow, Flood, Rupture of Tires and Explosion within the combustion chamber of an internal combustion engine.
- J Collision or Upset:** Accidental Collision or Upset where the damage to the automobile and/or equipment herein described from such collision or upset is in excess of the deduction specified in Peril 4, Page 1; each accident shall be deemed a separate claim and the amount of determined loss or damage shall be subject to such deduction; but this insurance shall not cover loss or damage to any tire unless caused in an accidental collision or upset which also causes other loss or damage to the insured automobile.
- K Property Damage:** Property Damage insures the Assured's legal liability to other persons for the injury to or destruction of the property of such persons (including resultant loss of use of such property), and in addition thereto the legal expenses incurred by the Assured with the consent of this Company in connection with such injury or destruction, resulting solely and directly from the ownership, maintenance or use of the automobile herein described, including loading and unloading, provided such injury or destruction occurs during the term of this policy, but excluding property of the Assured, or in charge of the Assured or any of his employees, or carried in or upon the automobile described herein.
- The insurance provided under the Property Damage coverage of this policy is so extended as to be available, in the same manner and under the same conditions as it is available to the named Assured, to any person or persons while riding in or lawfully operating the automobile described herein, and to any person, firm or corporation legally responsible for the operation thereof, provided such use or operation is with the permission of the named Assured, or, if the named Assured is an individual, with the permission of an adult member of the named Assured's household other than a chauffeur or a domestic servant, and provided further, that the indemnity extended to persons other than the named Assured shall not apply if the automobile described herein is used as a Public Automobile or is owned or operated by an Automobile Manufacturer, Dealer, Garage, Repair Shop, or Service Station, unless the laws of the State in which this policy is issued provide to the contrary in which event the requirements of such law are substituted.
- The insurance provided under the Property Damage coverage of this policy is extended to conform with the provisions of the Motor Vehicle Financial Responsibility Law of the State or Province in which the insured automobile is registered at the time of the accident and/or in which the insured automobile is operated at the time of the accident, to the extent of coverage and limits of liability required by such law but in no event in excess of the limit of liability stated in this policy.
- The Assured or any other person covered by this policy agrees to reimburse this Company for any payment made by this Company on account of claims involving a breach of the terms or conditions of this policy, which payments this Company would not have been obligated to make under the provisions of this policy except for the agreement contained in the foregoing paragraph.
- The insolvency or bankruptcy of the Assured shall not release this Company from payment of claim under the Property Damage coverage of this policy and in case execution against the Assured is returned unsatisfied in an action brought by the injured, or his or her personal representative, because of such insolvency or bankruptcy, an action may be maintained by the injured, or his or her personal representative, against this Company under the terms of this policy for the amount of the judgment in the said action not exceeding the limit of insurance for Property Damage stated in Paragraph C.
- L Towing and Road Service Expense: (Private Passenger Automobiles only)** This Company will reimburse the Assured, not to exceed \$10.00 in any one case, for Towing or Road Service expense necessitated by the disablement of the automobile insured under this policy, only when occurring on the road outside the limits of the Assured's premises. It is understood that this coverage does not include cost of repair parts or replacements, gasoline, oil or tires. Receipted bills must be presented for any claims.
- M Towing and Emergency Service Expense Cover: (Private Passenger Automobiles only)** This Company will reimburse the Assured, upon presentation of receipted bills and acceptable evidence of loss, not to exceed \$10.00 in any one case, for towing and/or emergency service expense necessitated by the disablement of the automobile described in this policy. It is understood that this cover does not include cost of parts or replacements, gasoline, oil, batteries or tires.
- N Special Combined Additional Coverage:** 1. Tornado, Windstorm, Cyclone, Earthquake, Hail, Explosion and Water Damage as defined in Paragraph H—Definition of Perils. 2. Riot and Civil Commotion as follows: Riot, Riot Attending a Strike, Insurrection and Civil Commotion; provided, however, that this Company shall not be liable for loss or damage (a) caused by military, naval or aerial forces of foreign enemies, or (b) confiscation or authorized destruction by duly constituted governmental or civil authorities, nor (c) occurring while the automobile is used in military or police service. 3. Damage by Falling Aircraft as follows: To cover the automobile described herein against direct loss or damage by the falling of an aeroplane, seaplane, or other flying machines, or by the forced landing of any such aircraft, whether out of control or not, or by falling of any part of the equipment thereof, whether the entire aircraft falls or not. It is understood and agreed that this insurance does not cover such loss or damage if sustained while the automobiles described are within the confines of any regular landing field, testing field, beach or airport landing field, or while parked within 100 yards of any such field. 4. Flood and Rising Water Damage as follows: Direct loss or damage caused by rising of navigable waters; over-flow or breaking of boundaries of ponds, lakes or streams; or accidental discharge or leakage of water from pipes, conveyors or tanks. There is no liability hereunder for loss or damage caused by normal or abnormal tides, nor over-flow of a seawall. Damage by Rain, Snow or Sleet is not covered hereunder.

AUTOMATIC COVERAGE ENDORSEMENT

A. Such insurance as is afforded by this policy to each and every automobile covered thereunder and owned by the Assured shall also apply during the policy period to any other automobile (excluding dealers' automobiles, automobiles insured under a finance plan and automobiles insured at a fleet rate), ownership of which is acquired by the Assured as of the date of delivery to him during the policy period, subject to all the terms of the policy and subject also to the following conditions: (1) If the Company covers all automobiles owned by the Assured at the date of such delivery, the insurance shall be applicable to such other automobile if used for pleasure purposes or in the disclosed business of the Assured. (2) If the Company does not cover all automobiles owned by the Assured at the date of such delivery, the insurance shall be applicable only to such other automobile if it replaces an automobile described in this policy and if it then may be classified for the purpose of use stated in this policy. (3) It is understood and agreed that if any newly acquired automobile replaces an automobile described in this policy, the automatic coverage provided by this endorsement shall, subject to the terms hereof, be held to include coverage against the same perils for which coverage was provided on the replaced automobile. (4) The insurance afforded by this policy shall automatically terminate upon the replaced automobile at the time of such delivery, and (5) This agreement shall not apply (a) with respect to any loss against which the Assured has other insurance nor unless (b) the Assured notifies the Company within ten days following the date of delivery of such other automobile and (c) pays any additional premium required because of the application of this insurance to such other automobile.

B. The automatic coverage provided by this agreement shall be limited to not exceeding the actual cash value of any motor vehicle purchased or acquired by the Assured during the term of this policy which would be covered under this agreement and which is not otherwise insured.

All provisions and conditions of this policy not in conflict herewith remain in full force and effect.

GENERAL CONDITIONS

Whenever in this policy the word "Automobile" is used, it shall be held to mean any type of motor vehicle or trailer as described herein; and when two or more automobiles are insured hereunder, the conditions of this policy apply separately to each.

Unless otherwise provided by agreement in writing added hereto, this Company shall not be liable for loss or damage

PROPERTY EXCLUDED

(a) To robes, wearing apparel, personal effects, or extra bodies (except that this exclusion does not apply to Property Damage coverage); or

WAR, RIOT, ETC.

(b) Caused directly or indirectly by invasion, insurrection, riot, civil war or commotion, military, naval or usurped power, or by order of any civil authority; or

LIMITATION OF USE

(c) While the automobile described herein is used as a public or livery conveyance for carrying passengers for compensation; or while rented under contract or leased; or operated in any race or speed contest; or while used in any illicit or prohibited trade or transportation; or,

AGE LIMIT OF DRIVER

(d) In connection with the Perils of Collision or Upset, Property Damage and Breakage of Glass only, while the automobile described herein is being operated by any person under the age limit fixed by law, or, in any event, under the age of fourteen years.

LIMITATION OF LIABILITY

This Company's liability for loss or damage to the automobile described herein shall not exceed the actual cash value thereof at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated accordingly, with proper deduction for depreciation however caused, and without compensation

AND METHOD OF DETERMINING SAME

for loss of use, and shall in no event exceed the limit of liability, if any, stated in Paragraph C, nor what it would then cost to repair or replace the automobile or parts thereof with other of like kind and quality; such ascertainment or estimate shall be made by the Assured and this Company, or if they differ, then by appraisal as hereinafter provided.

In the event of loss or damage to the automobile described herein, whether such loss or damage is covered by this policy or not, the liability of this Company shall be reduced by the amount of such loss or damage until repairs have been completed, but shall then attach as originally written without additional premium.

This Company's liability, if any, under the Property Damage Coverage (Paragraph K) shall not exceed the sums which the Assured shall become obligated to pay by reason of the liability imposed upon him by law for damages because of injury to or destruction of the property of others and in no event shall this Company be liable with respect to such claims (including claims for loss of use) arising from one accident for more than the limit of liability stated in Paragraph C plus legal expenses, if any, incurred by the Assured with the consent of this Company.

OTHER INSURANCE

No recovery shall be had under this policy if at the time a loss occurs there be any other insurance, whether such other insurance be valid and/or collectible or not, covering such loss, which would attach if this insurance had not been effected.

CANCELLATION

This policy shall be cancelled at any time at the request of the Assured, in which case this Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rate premium for the expired term. This policy may be cancelled at any time by this Company by giving to the Assured five (5) days' written notice of cancellation with or without tender of the excess of paid premium above the pro-rata premium for the expired term, which excess, if not tendered, shall be refunded on demand. Notice of cancellation shall state that said excess premium, if not tendered, will be refunded on demand. Notice of cancellation mailed to the address of the Assured stated in this policy shall be a sufficient notice. Where a special provision for cancellation and notice of such cancellation is required by statutory enactment in the State where this policy is issued, the conditions of this Cancellation Clause are amended to conform thereto.

LOSS FOR WHICH CARRIER AND/OR BAILEE FOR HIRE IS LIABLE

This Company shall not be liable for loss or damage to the automobile described herein while in the possession of a carrier and/or bailee for hire under a contract, stipulation or assignment whereby the benefit of this insurance is sought to be made available to such carrier and/or bailee. Where loss or damage occurs for which a carrier and/or bailee may be liable and which would otherwise be covered hereunder, this Company will advance to the Assured by way of loan the money equivalent of such loss or damage, which loan shall in no circumstances affect the question of this Company's liability hereunder and shall be repaid to the extent of the net amount collected by or for account of the Assured from the carrier and/or bailee after deducting cost and expense of collection.

MISREPRESENTATION AND FRAUD

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, attempted fraud, or false swearing by the Assured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

LIEN OR ENCUMBRANCE

Unless otherwise provided by agreement in writing added hereto, and except as to any lien, mortgage, or other encumbrance specifically set forth and described in Paragraph D of this policy, this Company shall not be liable for loss or damage to any property insured hereunder while subject to any lien, mortgage, or other encumbrance.

TITLE AND OWNERSHIP

Except as to any lien, mortgage, or other encumbrance specifically set forth and described in Paragraph D of this policy, this entire policy shall be void, unless otherwise provided by agreement in writing added hereto, if the interest of the Assured in the subject of this insurance be or become other than unconditional and sole lawful ownership, or if the subject of this insurance has ever been stolen or unlawfully taken prior to the issuance of this policy and not returned to the lawful owner prior to the issuance of this policy, or in case of transfer or termination of the interest of the Assured other than by death of the Assured, or in case of any change in the nature of the insurable interest of the Assured in the property described herein either by sale or otherwise, or if this policy or any part thereof shall be assigned before loss.

PROTECTION OF SALVAGE

In the event of any loss or damage, whether insured against hereunder or not, the Assured shall protect the property from other or further loss or damage, and any such other or further loss or damage due directly or indirectly to the Assured's failure to protect shall not be recoverable under this policy. Any such act of the Assured or this Company or its agents in recovering, saving and preserving the property described herein, shall be considered as done for the benefit of all concerned and without prejudice to the rights of either party, and where the loss or damage suffered constitutes a claim under this policy, then all reasonable expenses thus incurred shall also constitute a claim under this policy, provided, however, that this Company shall not be responsible for the payment of a reward offered for the recovery of the insured property unless authorized by this Company.

NOTICE OF LOSS

In the event of loss or damage covered hereby the Assured shall give immediate notice thereof in writing to this Company, provided, however, that where such a limitation for the giving of notice of loss is prohibited by the laws of the State wherein this policy is issued, then in that event such notice shall be given by the Assured within the shortest period permitted and in the manner required under the laws of such State.

In the event of Theft, Robbery or Pilferage the Assured shall also give immediate notice thereof to the Police.

ASSISTANCE AND CO-OPERATION OF THE ASSURED

In the event of loss or damage and whenever requested by this Company the Assured shall assist in the recovery of property insured hereunder either by means of replevin proceedings or otherwise, in effecting settlement, securing evidence, obtaining the attendance of witnesses and prosecuting suits to such an extent and in such a manner as is deemed desirable by this Company, and this Company shall reimburse the Assured for any expense incurred at its request.

If action be brought against the Assured to enforce a claim for damage covered under the Property Damage coverage of this policy the Assured shall immediately notify this Company and promptly forward to it every summons or other paper or process served on or received by him in connection therewith, but the Assured, without the written consent of this Company previously given, shall not voluntarily assume any liability, or interfere in any negotiation for settlement or in any legal proceeding, or incur any expense, or settle any claim, except at his own cost.

PROOF OF LOSS

Within sixty (60) days after loss or damage for which claim is made, unless such time is extended in writing by this Company, the Assured shall render a statement to this Company signed and sworn to by the Assured, stating the place, time and cause of such loss or damage, the interest of the Assured and of all others in the property, the sound value thereof and the amount of loss or damage thereto, all encumbrances thereon, and all other insurance, whether valid and/or collectible or not, covering such property; and all claims for such loss or damage shall be forfeited by failure to furnish such sworn statements within the time provided; and the Assured as often as required, shall exhibit to any person designated by this Company all that remains of the property insured and submit to examinations under oath by any person named by this Company, and subscribe the same; and as often as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies thereof if originals be lost, at such reasonable place as may be designated by this Company or its representative, and shall permit extracts and copies thereof to be made.

APPRAISAL

In case the Assured and this Company shall fail to agree as to the amount of loss or damage, each shall, on the written demand of either, select a competent and disinterested appraiser. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen (15) days to agree upon such umpire, then, on request of the Assured or this Company, such umpire shall be selected by a judge of a court of record in the County and State in which the appraisal is pending. The appraisers shall then appraise the loss and damage stating separately sound value and loss or damage; and failing to agree, shall submit their differences only, to the umpire. An award in writing of any two, when filed with this Company, shall determine the amount of sound value and loss or damage. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

Where a special provision for appraisal is required by statutory enactment in the State where this policy is issued, the conditions of this Appraisal Clause are amended to conform thereto.

ABANDONMENT—RETURN OF STOLEN PROPERTY

It shall be optional with this Company to take all or any part of the property at the agreed or appraised value, but there can be no abandonment thereof to this Company; and where theft is insured against this Company shall have the right to return a stolen automobile or its equipment with compensation for physical damage, at any time before actual payment hereunder.

THE HANOVER FIRE INSURANCE COMPANY, OF NEW YORK

Office: No. 111 JOHN STREET

CHAS. W. HIGLEY, PRESIDENT
 MONTGOMERY CLARE, VICE-PRESIDENT
 F. ELMER SAMMONS, SECRETARY

A. E. GILBERT, SECRETARY
 H. T. GIBERSON, TREASURER
 EDW. L. COFFILL, ASSISTANT SECRETARY

Poughkeepsie, N. Y. 812
NEW YORK STATE FORM

Automobile Policy

No. A 1404

ASSURED

Franklin D. Roosevelt and Anna Eleanor Roosevelt
 Amount Insured - - - - \$ Value
 Premium - - - - - \$ 7.45
 Expires July 12th, 1936.



Cash Capital, \$4,000,000.

W. W. LUCKEY
 Successor to FROST & LUCKEY
 10 GARDEN STREET
 POUGHKEEPSIE - - N. Y.
 Phone 1228

PLEASE READ YOUR POLICY

No. of Policy			
No. of Renewal			
Amount Insured			
Date of Cancellation	YEAR	MO.	DAY
" Policy,			
Time in force,			
Premium Paid, - - - - \$			
" earned at rate, \$			
" returned, - - - - \$			
If pro rata, state reason why:			

Agency _____ 19____

IN CONSIDERATION OF

_____ Dollars

Assured: _____

Return Premium, receipt of which is hereby acknowledged, this Policy is hereby cancelled and surrendered to the Company.

Receipt for Return Premium

To be Signed by the Assured

PAYMENT OF LOSS
 This Company shall not be held to have waived any provision or condition of this policy or any forfeiture thereof by any requirement, act, or proceeding on its part relating to the appraisal, or to any examination herein provided for; and the loss shall in no event become payable until sixty (60) days after the notice, ascertainment, estimate and verified proof of loss herein required have been received by this Company, and if appraisal is demanded, then, not until sixty days after an award has been made by the appraisers.

SUBROGATION
 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.

SUIT AGAINST COMPANY
 No suit or action on this policy or for the recovery of any claim hereunder shall be sustainable in any court of law or equity unless the Assured shall have fully complied with all the foregoing requirements, not unless commenced within twelve (12) months next after the happening of the loss; 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.

Any and all provisions of this policy which are in conflict with the statutes of the State wherein this policy is issued are understood, declared and acknowledged by this Company to be amended to conform to such statutes.

NOTICE OF LOSS CLAUSE—In the event of loss or damage covered hereby the assured shall give immediate notice thereof in writing to this Company, provided, however, that in the event of loss or damage covered under the Property Damage Section of this policy (Paragraph K) notice thereof given by or on behalf of the Assured to any authorized Agent of this Company within this State, with particulars sufficient to identify the Assured, shall be deemed to be notice to this Company and that as respects such Property Damage claims failure to give any notice thereof required to be given within the term specified in this policy shall not invalidate any such claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible. In the event of Theft, Robbery or Pilferage the Assured shall also give immediate notice thereof to the Police.