PLAINTIFF'S EXHIBIT

CFB-50

CASUALTY INSURANCE POLICY

GENERAL POLICY PROVISIONS Form 8117

THE HARTFORD
INSURANCE GROUP
HARTFORD CONNECTICUT

The member company of **THE HARTFORD INSURANCE GROUP** designated on the Declarations page as the Insurer (a stock insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the *named insured* as follows:

COVERAGE

Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

(a) all expenses incurred by the company, all costs taxed against the *insured* in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;

(b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the *insured* because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed $250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;

(c) expenses incurred by the *insured* for first aid to others at the time of an accident, for *bodily injury* to which this policy applies;

(d) reasonable expenses incurred by the *insured* at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed $25 per day.

DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"automobile" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include *mobile equipment;*

"bodily injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

"collapse hazard" includes "structural property damage" as defined herein and *property damage* to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work or (2) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The *collapse hazard* does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard* or the *underground property damage hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract;*

"completed operations hazard" includes *bodily injury* and *property damage* arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the *named insured*. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

(1) when all operations to be performed by or on behalf of the *named insured* under the contract have been completed,

(2) when all operations to be performed by or on behalf of the *named insured* at the site of the operations have been completed, or

(3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

Chicago Fire Brick
Annual Reports and

The *completed operations hazard* does not include *bodily injury* or *property damage* arising out of

(a) operations in connection with the transportation of property, unless the *bodily injury* or *property damage* arises out of a condition in or on a vehicle created by the loading or unloading thereof,

(b) the existence of tools, uninstalled equipment or abandoned or unused materials, or

(c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an *automobile* servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

"explosion hazard" includes *property damage* arising out of blasting or explosion. The *explosion hazard* does not include *property damage* (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the *named insured* by independent contractors, or (3) included within the *completed operations hazard* or the *underground property damage hazard*, or (4) for which liability is assumed by the *insured* under an *incidental contract;*

"incidental contract" means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) *elevator* maintenance agreement;

"insured" means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each *insured* against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

"mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the *named insured*, including the ways immediate ... , or (3 designed for use principally off public roads, or (... ...ed or maintained for the sole purpose of affording mobility to ...uipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"named insured" means the person or organization named in Item 1. of the declarations of this policy;

"named insured's products" means goods or products manufactured, sold, handled or distributed by the *named insured* or by others trading under his name, including any container thereof (other than a vehicle), but "*named insured's products*" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"occurrence" means an accident, including continuous or repeated exposure to conditions, which results in *bodily injury* or *property damage* neither expected nor intended from the standpoint of the *insured;*

"policy territory" means:

(1) the United States of America, its territories or possessions, or Canada, or

(2) international waters or air space, provided the *bodily injury* or *property damage* does not occur in the course of travel or transportation to or from any other country, state or nation, or

(3) anywhere in the world with respect to damages because of *bodily injury* or *property damage* arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

"products hazard" includes *bodily injury* and *property damage* arising out of the *named insured's products* or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs away from premises owned by or rented to the *named insured* and after physical possession of such products has been relinquished to others:

"property damage" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an *occurrence* during the policy period;

"underground property damage hazard" includes underground property damage as defined herein and *property damage* to any other property at any time resulting therefrom. "Underground property damage" means *property damage* to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The *underground property damage hazard* does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract.*

DESCRIPTION OF TERMS USED AS PREMIUM BASES

When used as a premium basis for:

(a) Comprehensive General Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance, ***"admissions"*** means the total number of persons, other than employees of the *named insured*, admitted to the event covered by the insurance or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes;

(b) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance; Owners' and Contractors' Protective Liability Insurance, ***"cost"*** means the total cost to the *named insured* with respect to operations performed for the *named insured* during the policy period by independent contractors of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;

(c) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance or Completed Operations and Products Liability Insurance, ***"receipts"*** means the gross amount of money charged by the *named insured* for such operations by the *named insured* or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the named insured collects as a separate item and remits directly to a governmental division;

(d) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance which includes coverage for structural alterations, new construction and demolition operations, ***"remuneration"*** means the entire remuneration earned during the policy period by proprietors and by all employees of the *named insured*, other than chauffeurs (except operators of *mobile equipment*) and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the Company;

page, with "GENERAL POLICY PROVISIONS" Form 8117, Coverage Parts, and endorsements, if any, issued to form a part he below numbered Casualty Insurance Policy.

HARTFORD INSURANCE GROUP HARTFORD CONNECTICUT

1 Hartford Fire Insurance Company
3 Hartford Accident and Indemnity Company
2 Hartford Casualty Insurance Company

6 New York Underwriters Insurance Company
7 Twin City Fire Insurance Company

Hartford, Connecticut 06115

The INSURER shall be the Company designated herein by Co. Code: Co. Code 5

POLICY NO. 83 C 545401 E

DECLARATIONS

Previous Policy No. 83 C 542868E

Items

1. Named Insured and Address → CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO
1461 Elston Ave
Chicago, IL 60622

The named insured is: [ ] Individual [ ] Joint Venture [ ] Partnership [ ] Other [X] Corporation

2. Policy Period → From 01/01/75 To 01/01/76
12:01 A. M., standard time at the address of the named insured as stated herein.

Producer's Name and Address: McMANUS & PELLOUCHOUD INC
Agent Code: 554304

Audit Period: Annual, unless otherwise stated. [ ] Semi-Annual [ ] Quarterly [ ] Monthly

3. The advance premium for this policy is as stated below. Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

SUMMARY OF ADVANCE PREMIUMS

COVERAGE PARTS	ADVANCE PREMIUM
Comprehensive General Liability Insurance	$ 4287.00 ✓
Comprehensive Automobile Liability Insurance	$ 7983.00
Automobile Medical Payments Insurance	$ 211.00
Uninsured Motorists Insurance	$ 86.00
Automobile Physical Damage Insurance	$ 3009.00
Premises Medical Payments Insurance	$
Contractual Liability Insurance ½ EA WELLS + CHICAGO 85.50 85.50	$ 171.00
Personal Injury Liability Insurance	$
Garage Insurance	$
Michigan NO Fault Insurance	$ 280.00
	$

Form Numbers of Coverage Parts and endorsements not listed on Coverage Parts forming part of Policy at issue:
A3114-0, G1760-7(IN,OH,MI,MO), A3007-0, A3008-1, A3009-1(3)
A3011-1, L3503-0, L3523-0, A3137-0, A3098-1, AL-36-0

TOTAL ADVANCE PREMIUM $16,027.00

If Policy Period more than one year: Gross Premium $ Discount $ Net Premium $

Premium is payable: On effective date of Policy $ 1st Anniversary $ 2nd Anniversary $

4. Business of the named insured is → BUILDING MATERIALS

5. During the past 3 years no Insurer has cancelled insurance, issued to the named insured, similar to that afforded hereunder unless otherwise stated herein.

EC/JN/FM 01/03/75

Countersigned by .... Peter Pagan Authorized Agent

Form AL-51-0 Printed in U. S. A.

Chicago Fire Brick
Annual Reports and
000335

CHICAGO FIRE BRICK CO.
CHICAGO, ILL. 60622
DATE 9-12-1975

From the Desk of
DONALD WARMBIR

McWilliams + Pellouchoud, Inc.
Board of Trade Building
141 West Jackson Blvd.
Chicago, Ill. 60604

Dear Leo:

On line #33 - 1974 Pontiac
traded in on 1976 Pontiac
Bonneville 4DR. on 9-7-75

SERIAL NO. 2R49W6P103991.

Retail Value - $8324.00

Sincerely
D. T. Warmbir
ASS'T TREAS.

CHICAGO FIRE BRICK CO.
1467 NO. ELSTON AVE.
CHICAGO, ILL. 60622

CHICAGO FIRE BRICK CO.
CHICAGO, ILL. 60622
DATE 7-8-1975

From the Desk of
DONALD WARMBIR

McManus + Pelouchoud, Inc.
Board of Trade Building
141 West Jackson Blvd.
Chicago, Ill. 60604

Dear Leo;

On line # 32 - 1974 PONTIAC
-TRADED IN ON 1975 CAT. 4DR. SED.
PONTIAC on 7-3-75 - SERIAL
#2L69R5P244684.
RETAIL VALUE - $5728.00

Sincerely
D. J. Warmbir
AUDITOR
CHICAGO FIRE BRICK CO.
1467 NO. ELSTON AVE.
CHICAGO, ILL. 60622

CHICAGO FIRE BRICK CO.
CHICAGO, ILL. 60622

DATE 3-31-75

From the Desk of

DONALD WARMBIR

McManus & Pellouchoud, Inc.
Board of Trade Building
141 West Jackson Blvd.
Chicago, Ill. 60604

Dear Leo,

ON LINE #34 - 1973 CHEV.
TRADED IN ON 1975 CHEV. IMPALA
4 DR. SDN. on 3-25-75 - SERIAL
#1L69H5IRC917.
RETAIL VALUE - $1550.00

Sincerely
D. J. Warmbir

AUDITOR
CHICAGO FIRE BRICK CO.
1467 NO. ELSTON AVE.
CHICAGO, ILL 60622

CHICAGO FIRE BRICK CO.
CHICAGO, ILL. 60622

DATE 3-3-75

From the Desk of

DONALD WARMBIR

Mc[illegible] + Pelbucheud, [illegible]
Lon [illegible] Building
141 West Jackson Blvd.
Chicago, Ill. 60604

Dear Leo:

ON LINE #28 - 1973 OLDS
TRADED IN ON 1975 OLDS - ROYALE
2-27-75 SERIAL #3N69T5M253791
RETAIL VALUE - 7057.70

Sincerely
D. [illegible]

AUDITOR

CHICAGO FIRE BRICK CO.
1467 NO. ELSTON AVE.
CHICAGO, ILL. 60622

Out-of-State Insurance

THE HARTFORD

It is agreed that, subject to all the provisions of the policy except where modified herein, the following provision is added:

If, under the provisions of the motor vehicle financial responsibility law or the motor vehicle compulsory insurance law or any similar law of any state or province, a non-resident is required to maintain insurance with respect to the operation or use of a motor vehicle in such state or province and such insurance requirements are greater than the insurance provided by the policy, the limits of the company's liability and the kinds of coverage afforded by the policy shall be as set forth in such law, in lieu of the insurance otherwise provided by the policy, but only to the extent required by such law and only with respect to the operation or use of a motor vehicle in such state or province; provided that the insurance under this provision shall be reduced to the extent that there is other valid and collectible insurance under this or any other motor vehicle insurance policy. In no event shall any person be entitled to receive duplicate payments fc · the same elements of loss.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy.

President

A-3114-0 Printed in U. S. A. (ISO: A979a)

Chicago Fire Brick
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Insurance 000330

The HARTFORD INSURANCE GROUP HARTFORD CONNECTICUT

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE COVERAGE PART

This Coverage Part forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)
This Coverage Part is effective (at the hour stated in the policy) and forms a part of the above designated policy issued to

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability
C — Bodily Injury Liability	$ 5964.00	$ 1000 ,000 each person
		$ 1000 ,000 each occurrence
D — Property Damage Liability	$ 2019.00	$ 500 ,000 each occurrence

Description of Hazards

1. Owned Automobiles — Premium Basis — Per Automobile

Year Model Trade Name / Body Type - Truck Size (Truck Load, Gallonage, Bus Seating Capacity) / Identification No. (I) Serial No. (S) Motor No. (M) / Town and State in which the automobile will be principally garaged	(a) Purpose of Use Classification	Advance Premiums Coverage C	Advance Premiums Coverage D
SEE SCHEDULE		5850.00	1976.00
A3553-0		12.00	4.00

2. Hired Automobiles — Premium Basis—Cost of Hire

Types Hired (b)	Locations where automobiles will be principally used	Purposes of Use (a)	Estimated Cost of Hire	Rates per $100 Cost of Hire Coverage C	Rates per $100 Cost of Hire Coverage D
TO BE DETERMINED					

3. Non-Owned Automobiles — Premium Basis—Class 1 Persons and Class 2 Employees

Class 1 Persons—Location of Headquarters of Class 1 Persons and Total Number of such persons at each location

Number	Location	Rates Per Person Coverage C	Rates Per Person Coverage D	Advance Premiums Coverage C	Advance Premiums Coverage D
5	Chicago, IL (44)	12.61	4.66	65.00	25.00

Class 2 Employees—Estimated Average Number	Location of Headquarters of Class 2 Employees	Rates Per Employee Coverage C	Rates Per Employee Coverage D	Advance Premiums Coverage C	Advance Premiums Coverage D
203	Chicago, IL	.18	.07	37.00	14.00

Form Numbers of Endorsements forming part of this Coverage Part at issue:
A3553-0 A3471-0

TOTAL ADVANCE PREMIUMS $ 5964.00 $ 2019.00

The conditions and provisions printed on page CAL-2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

(a) *P & B = Pleasure and Business; C = Commercial*
(b) *PP = Private Passenger Automobile; C = Commercial Automobile*

Countersigned by *Authorized Agent*

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE
COVERAGE PART

(continued)

I. COVERAGE C—BODILY INJURY LIABILITY
COVERAGE D—PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the *insured* all sums which the insured shall become legally obligated to pay as damages because of

Coverage C. *bodily injury* or
Coverage D. *property damage*

to which this insurance applies, caused by an *occurrence* and arising out of the ownership, maintenance or use, including loading and unloading, of any *automobile*, and the company shall have the right and duty to defend any suit against the *insured* seeking damages on account of such *bodily injury* or *property damage*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

(a) to liability assumed by the *insured* under any contract or agreement;

(b) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(c) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured* or to any obligation of the *insured* to indemnify another because of damages arising out of such injury, but this exclusion does not apply to any such injury arising out of and in the course of domestic employment by the *insured* unless benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law;

(d) to *property damage* to
  (1) property owned or being transported by the *insured*, or
  (2) property rented to or in the care, custody or control of the *insured*, or as to which the *insured* is for any purpose exercising physical control, other than *property damage* to a residence or private garage by a *private passenger automobile* covered by this insurance;

(e) to *bodily injury* or *property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to expenses for first aid under the Supplementary Payments provision.

(f) to *bodily injury* or *property damage* arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or polutants into or upon land, the atmosphere or any watercourse or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental.

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

(a) the *named insured;*

(b) any partner or executive officer thereof, but with respect to a *non-owned automobile* only while such *automobile* is being used in the business of the *named insured;*

(c) any other person while using an *owned automobile* or a *hired automobile* with the permission of the *named insured*, provided his actual operation or (if he is not operating) his other actual use thereof is within the scope of such permission, but with respect to *bodily injury* or *property damage* arising out of the loading or unloading thereof, such other person shall be an *insured* only if he is:
  (1) a lessee or borrower of the *automobile*, or
  (2) an employee of the *named insured* or of such lessee or borrower;

(d) any other person or organization but only with respect to his or its liability because of acts or omissions of an *insured* under (a), (b) or (c) above.

None of the following is an *insured:*

(i) any person while engaged in the business of his employer with respect to *bodily injury* to any fellow employee of such person injured in the course of his employment;

(ii) the owner or lessee (of whom the *named insured* is a sub-lessee) of a *hired automobile* or the owner of a *non-owned automobile*, or any agent or employee of any such owner or lessee;

(iii) an executive officer with respect to an *automobile* owned by him or by a member of his household;

(iv) any person or organization, other than the *named* [illegible], with respect to:
  (1) a motor vehicle while used with any *trailer* owned or hired by such person or organization and not covered by like insurance in the company (except a *trailer* designed for use with a *private passenger automobile* and not being used for business purposes with another type motor vehicle), or
  (2) a *trailer* while used with any motor vehicle [illegible] by such person or organization and not [illegible] like insurance in the company;

(v) any person while employed in or otherwise engaged in duties in connection with an *automobile business*, other than an *automobile business* operated by the *named insured*.

This insurance does not apply to *bodily injury* or [illegible] arising out of (1) a *non-owned automobile* used in the [illegible] partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a [illegible] (2) if the *named insured* is a partnership, an *automobile* [illegible] registered in the name of a partner thereof.

III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, (3) claims made or suits brought on account of *bodily injury* or *property damage* or (4) *automobiles* to which this policy applies, the company's liability is limited as follows:

Coverage C—The limit of *bodily injury* liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all damages, including damages for care and loss of services, because of *bodily injury* sustained by one person as the result of any one *occurrence*; but subject to the above provision respecting "each person", the total liability of the company for all damages, including damages for care and loss of services, because of *bodily injury* sustained by two or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the schedule as applicable to "each *occurrence*".

Coverage D—The total liability of the company for all damages because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each *occurrence*".

Coverages C and D—For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to *bodily injury* or *property damage* which occurs within the territory described in paragraph (1) or (2) of the definition of *policy territory.*

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*automobile business*" means the business or occupation of selling, repairing, servicing, storing or parking *automobiles;*

"*hired automobile*" means an *automobile* not owned by the *named insured* which is used under contract in behalf of, or loaned to, the *named insured*, provided such *automobile* is not owned by or registered in the name of (a) a partner or executive officer of the *named insured* or (b) an employee or agent of the *named insured* who is granted an operating allowance of any sort for the use of such *automobile;*

"*non-owned automobile*" means an *automobile* which is neither an *owned automobile* nor a *hired automobile;*

"*owned automobile*" means an *automobile* owned by the *named insured;*

"*private passenger automobile*" means a four wheel private passenger or station wagon type *automobile;*

"*trailer*" includes semi-trailer but does not include *mobile equipment*.

VI. ADDITIONAL CONDITION

Excess Insurance—Hired and Non-Owned Automobiles

With respect to a *hired automobile* or a *non-owned automobile*, this insurance shall be excess insurance over any other valid and collectible insurance available to the *insured.*

McMANUS & PELLOUCHOUD, INC.
INSURANCE COUNSELORS

TELEPHONE (312) 427-1961

BOARD OF TRADE BUILDING
41 WEST JACKSON BLVD.
CHICAGO, ILLINOIS 60604

December 5, 1975

Mr. Richard H. Austin
State of Michigan
Vehicle Registration
Lansing, Michigan 48924

RE: **Various vehicles**

Gentlemen:

Enclosed are certificates of insurance evidencing coverage for the above captioned job.

If you have any questions, please do not hesitate to call this office.

Very truly yours,

McManus & Pellouchoud, Inc.
Mary Kostovich
Mary Kostovich

encl.

cc: Chicago Fire Brick Company

CERTIFICATE OF INSURANCE

THE HARTFORD INSURANCE GROUP HARTFORD CONNECTICUT

1 Hartford Fire Insurance Company
2 Hartford Accident and Indemnity Company
3 Hartford Casualty Insurance Company

4 New York Underwriters Insurance Company
7 Twin City Fire Insurance Company

This is to certify that the company designated herein by Co. Code has issued to the named insured the policies enumerated below.

Co Code
5

Named Insured and Address

Chicago Fire Brick Company
1461 North Elston Avenue
Chicago, Illinois 60622

The policies indicated herein apply with respect to the hazards and for the coverages and limits of liability indicated by specific entry herein but this certificate of insurance does not amend, extend or otherwise alter the terms and conditions of the insurance coverage in the policies identified herein.

Hazards	Policy Number and Policy Term	(SINGLE LIMIT) Bodily Injury and Property Damage Liability — each occurrence	(SINGLE LIMIT) aggregate	(DUAL LIMITS) Bodily Injury Liability — each occurrence	Bodily Injury Liability — aggregate	Property Damage Liability — each occurrence	Property Damage Liability — aggregate
General Liability Premises-Operations		$,000	$,000	$,000	XXXX	$,000	$,000
Independent Contractors		$,000	$,000	$,000	XXXX	$,000	$,000
Completed Operations Products		$,000	$,000	$,000	$,000	$,000	$,000
Contractual (as described below)		$,000	$,000	$,000	XXXX	$,000	$,000

Hazards	Policy Number and Policy Term	(SINGLE LIMIT) Bodily Injury and Property Damage Liability — *each occurrence	(SINGLE LIMIT) aggregate	(DUAL LIMITS) Bodily Injury Liability — each person	Bodily Injury Liability — *each occurrence	Property Damage Liability — *each occurrence	Property Damage Liability — aggregate
Automobile Liability Owned Automobiles	1/1/76 - 77 83C 547471	$,000	XXXX	$1,000 ,000	$1,000 ,000	$ 500 ,000	XXXX
Hired Automobiles	"	$,000	XXXX	$,000	$,000	$,000	XXXX
Non-Owned Automobiles	"	$,000	XXXX	$,000	$. ,000	$,000	XXXX
Workmen's Compensation and Employers' Liability				Compensation — Statutory Employers' Liability — $ 000			
Umbrella Liability				$,000,000			

*If with respect to **Automobile Liability** the Policy Number entered above includes the symbol GB, AZ, MVP, MAG or PGB, the word "occurrence" is amended to read "accident".

Location and description of operations, automobiles, contracts, etc. (For contracts, indicate type of agreement, party and date.)

1974 Pontiac S/N 2L69R4X130405
1974 Pontiac S/N 2P49W4P162574
1974 Ford Sedan S/N 4B63S220698
1972 GMC Stake S/N PWM132V527433
1964 Chev. Sta.Wgn. S/N 45645K170948

If policy is canceled, ten day written notice will be given to:

State of Michigan
Vehicle Registration
Lansing, Michigan 48924

Date 12/5/75

By V. J. Pillonchond
Authorized Representative

Form AL-12-3 Printed in U.S.A.

Chicago Fire Brick Annual Reports and Insurance 000334

Schedule of Automobiles and Covered Automobiles

This Schedule forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein. Effective date 01/01/75 12:01 A. M., standard time

THE HARTFORD

As respects each *covered automobile* described herein, the insurance afforded applies only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the Company's liability against each such coverage shall be as stated herein, subject to all the terms of this insurance having reference thereto.

Unit or Entry No.	Year Model Trade Name / Body Type - Truck Size, No. of Cyls., Truck Load, Gallonage, Bus Seating Capacity / Location (Town, State)	Identification No. (I), Serial No. (S), Motor No. (M) / Rating Territory	*Purpose of Use / Rating Class	Purchased Mo./Yr. New-Used / Original Cost New or Rating Symbol	Casualty Coverages: BI Liab. Prem. / Medical Payments Premium	Casualty Coverages: PD Liab. Prem. / Uninsured Motorist Premium	Physical Damage Coverages: Non. Coll. Cov. (Insert Applicable Symbols) / Coll. Cov. (Insert Applicable Symbols)	Amt. or "ACV" (Actual Cash Value)	Deductible if any	Rates	Premiums (each covered automobile)	†Towing and Labor Costs Premium
1	63 Ford Platform YARD#1	T75FU353060	C		$ 430.00	$ 153.00	0	$ 300	$	1.04	$ 3.00	$
179	Chicago, IL	44	5CB	Local 7323-4	$	$ 3.00		$	$		$	$
2	50 Ford 1½T Dump 97.10	98RTH401323	C		$ 10.00	$ 2.00	0	$ 150	$	.34	$ 1.00	$
169	Iron Mt., MI	25	Indl	Local	$	$		$	$		$	$
3	56 Intl Platform	RF192-39140	C		$ 10.00	$ 2.00	0	$ 300	$	.34	$ 1.00	$
172	Iron Mt., MI 97.10	25	Indl	Local	$	$		$	$		$	$
4	64 Intl Dump SP.	SB377892E	C		$ 430.00	$ 153.00	0	$ 600	$	1.04	$ 6.00	$
180	Chicago, IL	44	5CB	Local	$	$ 3.00		$	$		$	$
5	57 Intl Dump 9710	ACF182FA1270	C		$ 10.00	$ 2.00	0	$ 300	$	.34	$ 1.00	$
175	Iron Mt., MI	25	Indl	Local	$	$		$	$		$	$
6	59 Intl Dump YARD#1	SB1028E600198	C		$ 430.00	$ 153.00	0	$ 500	$	1.04	$ 5.00	$
177	Chicago, IL	44	5CB	Local	$	$ 3.00		$	$		$	$
7	62 Ford Platform Y#1	T75FU281641 5-20-76 — mich	C		$ 10.00	$ 2.00	0	$ 300	$	.40	$ 1.00	$
178	Chicago, IL	44	Indl	Local	$	$		$	$		$	$
				TOTALS	$ $ $	$ $ $					$ $	$

†Not Available in California *P & B – Pleasure and Business, C = Commercial

LOSS PAYEES IDENTIFY BY UNIT OR ENTRY NO.

No.	Name and Address of Loss Payee	No.

Chicago Fire Brick Annual Reports and Insurance 000335

Schedule of Automobiles and Covered Automobiles

This Schedule forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75
12:01 A. M., standard time

THE HARTFORD

As respects each *covered automobile* described herein, the insurance afforded applies only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the Company's liability against each such coverage shall be as stated herein, subject to all the terms of this insurance having reference thereto.

Unit or Entry No.	Year Model Trade Name / Body Type - Truck Size, No. of Cyls., Truck Load, Gallonage, Bus Seating Capacity / Location (Town, State)	Identification No. (I) Serial No. (S) Motor No. (M) / Rating Territory	*Purpose of Use / Rating Class	Purchased Mo./Yr. New-Used / Original Cost New or Rating Symbol	Casualty Coverages: BI Liab. Prem. / Medical Payments Premium	Casualty Coverages: PD Liab. Prem. / Uninsured Motorist Premium	Physical Damage Coverages: Non. Coll. Cov. (Insert Applicable Symbols) / Coll. Cov. (Insert Applicable Symbols)	Amt. or "ACV" (Actual Cash Value)	Deductible if any	Rates	Premiums (each covered automobile)	†Towing and Labor Costs Premium
8	67 Ford Pkup 97.10	F25YLA15827	C		$ 35.00	$ 4.00	O	$ 1000	$	.64	$ 6.00	$
181	Iron Mt., MI	25	5CA	Local 2401-4	$	$ 2.00	P	$	$ 50		$ 29.00	$
9	67 Ford Platform 97.10	T85LUA45397	C		$ 10.00	$ 2.00	O	$ 2000	$	.64	$ 13.00	$
182	Iron Mt., MI	25	Indl	Local	$	$		$	$		$	$
10	56 Intl Dump SP.	51625982	C		$430.00	$153.00	O	$ 300	$	1.04	$ 3.00	$
173	Chicago, IL	44	5CB	Local	$	$ 3.00		$	$		$	$
11	68 Intl Pkup 97.10	783208H764360	C		$ 35.00	$ 4.00	O	$ 2000	$	.64	$ 13.00	$
183	Iron Mt., MI	25	5CA	Local 2401-4	$	$ 2.00	P	$	$ 50		$ 29.00	$
12	69 GMC Diesel Platform SP.	J190AD072990	C		$430.00	$153.00	O	$ 4500	$	1.04	$ 47.00	$
184	Chicago, IL	44	5CB	Local 18825-4	$	$ 3.00	P	$	$ 250		$ 88.00	$
13	71 GMC Diesel Platform SP.	J190AD173658	C		$430.00	$153.00	O	$ 10000	$	1.04	$ 104.00	$
185	Chicago, IL	44	5CB	Local 19330-4	$	$ 3.00	P	$	$ 250		$ 88.00	$
14	69 GMC Stake Trk Yd#1	WM80AD103255	C		$430.00	$153.00	O	$ 3500	$	1.04	$ 36.00	$
187	Chicago, IL	44	5CB	Local 12699-4	$	$ 3.00	P	$	$ 250		$ 69.00	$
	TOTALS				$ / $ / $	$ / $ / $					$ / $	$

†Not Available in California *P & B = Pleasure and Business; C = Commercial

LOSS PAYEES - IDENTIFY BY UNIT OR ENTRY NO.

No.	Name and Address of Loss Payee	No.

Chicago Fire Brick
Annual Reports and
Insurance 000336

Schedule of Automobiles and Covered Automobiles

This Schedule forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75
12:01 A. M., standard time

THE HARTFORD

As respects each *covered automobile* described herein, the insurance afforded applies only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the Company's liability against each such coverage shall be as stated herein, subject to all the terms of this insurance having reference thereto.

Unit or Entry No.	Year Model Trade Name / Body Type - Truck Size No. of Cyls., Truck Load, Gallonage Bus Seating Capacity — Location (Town, State)	Identification No. (I) Serial No. (S) Motor No. (M) — Rating Territory	*Purpose of Use — Rating Class	Purchased Mo./Yr. New-Used — Original Cost New or Rating Symbol	Casualty Coverages: BI Liab. Prem. — Medical Payments Premium	Casualty Coverages: PD Liab. Prem. — Uninsured Motorist Premium	Physical Damage Coverages: Non. Coll. Cov. (Insert Applicable Symbols) — Coll. Cov. (Insert Applicable Symbols)	Amt. or "ACV" (Actual Cash Value)	Deductible if any	Rates	Premiums (each covered automobile)	†Towing and Labor Costs Premium
15	74 GMC Flat SP Bed	TJN904V575373	C		$ 430.00 / $	$ 153.00 / $	O	$ 27000	$	1.00	$ 270.00	$
188	Chicago, IL	44	5CB	Local 27000-2	$	$ 3.00	P	$	$ 250		$ 148.00	$
16	64 Dodge Trk D&T.	5881409741	C		$ 222.00 / $	$ 8.00 / $	O	$ 500	$	.64	$ 3.00	$
D-1	Detroit, MI	11	5CB	Local 5000-4	$	$ 2.00	P	$	$ 250		$ 32.00	$
17	72 GMC Stake Det Trk	PWM732V527433	C		$ 222.00 / $	$ 8.00 / $	O	$ 13000	$	.64	$ 8.00	$
D-3	Detroit, MI	11	5CB	Local 16000-4	$	$ 2.00	P	$	$ 250		$ 112.00	$
18	64 Chev Wag 97.10	45645K170948	P & B		$ 59.00 / $	$ 5.00 / $	O	$ 300	$	.82	$ 3.00	$
	Iron Mt., MI	25	P P T	2751-6	$	$ 2.00	P	$	$ 100		$ 50.00	$
19	70 Chrysler YOUNG	OH43T0C222675	P & B		$ 118.00 / $	$ 43.00 / $	O	$ 2500	$	.59	$ 15.00	$
	Oak Park, IL	13	P P T	5001-6	$ 14.00	$ 3.00	P	$	$ 100		$ 49.00	$
20	74 Ford BUNGE	4G54H132010	P & B		$ 97.00 / $	$ 43.00 / $	O	$ 3800	$	.51	$ 19.00	$
	Villa Park, IL	15	P P T	B 3701-2	$ 13.00	$ 3.00	P	$	$ 100		$ 49.00	$
21	74 Chev SHEPHERD	1L69H44J142749	1976 CHEV IMPALA P & B		$ 109.00 / $	$ 45.00 / $	-3-8-76	$ 3800	$	.79	$ 30.00	$
	Homewood, IL	SERIAL # IL69V6J178096 — VALUE — $5500 37	P P T	3701-2	14.00	3.00	P	$	$ 100		$ 57.00	$
	†Not Available in California *P & B – Pleasure and Business, C = Commercial			TOTALS	$ / $ / $	$ / $ / $					$ / $	$

LOSS PAYEES – IDENTIFY BY UNIT OR ENTRY NO.

No.	Name and Address of Loss Payee	No.	

Chicago Fire Brick
Annual Reports and
Insurance 000337

Schedule of Automobiles and Covered Automobiles

This Schedule forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein. Effective date 01/01/75 12:01 A. M., standard time

THE HARTFORD

As respects each *covered automobile* described herein, the insurance afforded applies only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the Company's liability against each such coverage shall be as stated herein, subject to all the terms of this insurance having reference thereto.

Unit or Entry No.	Year Model Trade Name / Body Type - Truck Size, No. of Cyls., Truck Load, Gallonage, Bus Seating Capacity / Location (Town, State)	Identification No. (I) Serial No. (S) Motor No. (M) / Rating Territory	*Purpose of Use / Rating Class	Purchased Mo./Yr. New-Used / Original Cost New or Rating Symbol	Casualty Coverages: BI Liab. Prem. / Medical Payments Premium	Casualty Coverages: PD Liab. Prem. / Uninsured Motorist Premium	Physical Damage Coverages: Non. Coll. Cov. (Insert Applicable Symbols) / Coll. Cov. (Insert Applicable Symbols)	Amt. or "ACV" (Actual Cash Value)	Deductible if any	Rates	Premiums (each covered automobile)	†Towing and Labor Costs Premium
22	74 Cadillac YOUNG	6B69R46173568 (EPR 12-23-75)	P & B (1976 CADILLAC SERIAL # 6B69 [illegible] 183499 VALUE)		$118.00	$ 43.00	0	$9551.02 8200	$	.57	$ 47.00	$
	Oak Park, IL	13	P P T	B 6501-2	$ 14.00	$ 3.00	P	$	$ 100		$ 68.00	$
23	74 Buick PEDERSEN	4X9T4H452957 (1976 12-21-75)	P & B (BUICK - SERIAL # 4X39 [illegible] H466842)		$ 97.00	$ 43.00	0	$ 5200	$	.48	$ 25.00	$
	Lombard, IL	15	P P T	B 6501-2	$ 13.00	$ 3.00	P	$	$ 100		$ 66.00	$
24	73 Chev NOLAN 12-4-75	1L39H3J158605	P & B (1975 CHEV. SERIAL # 1L39H5 112660)		$102.00	$ 45.00	0	$ 2500	$	.54	$ 14.00	$
	Wilmette, IL	39	P P T	B 3701-3	$ 13.00	$ 3.00	P	$	$ 100		$ 44.00	$
25	74 Pont GEHLHOFF	2L69R4X130405 (EFF-12-15-75)	P & B (1976 - PONT. CAT - SERIAL # 2L69N6P170835 VALUE 5940)		$ 51.00	$ 5.00		$ 3000		.86	$ 26.00	$
	Stevensville, MI	28	P P T	B 3701-2	$	$ 2.00	P	$	$ 100		$ 77.00	$
26	74 Olds STEVENS	3N39K4E145134	P & B		$165.00	$ 58.00	0	$ 3500	$	1.94	$ 68.00	$
	Chicago, IL	44	P P T	B 5001-2	$ 17.00	$ 3.00	P	$	$ 100		$ 76.00	$
27	74 Olds PARSONS	3X39T4N181927	P & B		$ 92.00	$ 49.00	0	$ 5200	$	.72	$ 37.00	$
	Park Forest, IL	38 (2-27-75)	P P T	B 6501-2	$ 13.00	$ 3.00	P	$	$ 100		$ 80.00	$
28	73 Olds ALLEN	3N39T3M209332	P & B (SERIAL - 3N69T5M2 [illegible])		$ 97.00	$ 43.00	0	$ 3000	$	.50	$ 15.00	$
	Downers Grove, IL	15	P P T (1975 OLDS ROYALE)	B 5001-3	$ 13.00	$ 3.00	P	$	$ 100		$ 58.00	$
				TOTALS	$	$					$	
					$	$					$	$
					$	$						

†Not Available in California *P & B = Pleasure and Business, C = Commercial

LOSS PAYEES IDENTIFY BY UNIT OR ENTRY NO.

No.	Name and Address of Loss Payee	No.

Chicago Fire Brick Annual Reports and Insurance 000338

Schedule of Automobiles and Covered Automobiles

This Schedule forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein. Effective date 01/01/75 12.01 A. M., standard time

As respects each *covered automobile* described herein, the insurance afforded applies only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the Company's liability against each such coverage shall be as stated herein, subject to all the terms of this insurance having reference thereto.

Unit or Entry No.	Year Model Trade Name; Body Type - Truck Size, No. of Cyls., Truck Load, Gallonage, Bus Seating Capacity / Location (Town, State)	Identification No. (I), Serial No. (S), Motor No. (M) / Rating Territory	*Purpose of Use / Rating Class	Purchased Mo./Yr. New-Used / Original Cost New or Rating Symbol	Casualty Coverages: BI Liab. Prem. / Medical Payments Premium	Casualty Coverages: PD Liab. Prem. / Uninsured Motorist Premium	Physical Damage Coverages: Non Coll. Cov. (Insert Applicable Symbols) / Coll. Cov. (Insert Applicable Symbols)	Amt. or "ACV" (Actual Cash Value)	Deductible if any	Rates	Premiums (each covered automobile)	†Towing and Labor Costs Premium
29	74 Chev GALLYHO	1L39R43161733 EFF-12-?-75	P & B 1976 CHEV IMPALA SERIAL # 1L69V6J-152440		$109.00	$45.00	0 VALUE $574?.??	3800		.79	$30.00	$
	Lansing, IL	37	P P T	4695-2 B	$14.00	$3.00	P	$	$100		$57.00	$
30	74 Ford DALESSANDRO	4W635113717 1-15-76	P & B 1-LTD FORD 1976 — SERIAL — 6A63S157817 — 4998.00		$94.00	$55.00	0	5200		1.18	$61.00	$
	Akron, OH	04	P P T	4500-2 B	$13.00	$5.00	P	$	$100		$74.00	$
31	74 Pontiac KITTO	2P49W4P162574 1976 PONTIAC	P & B - SERIAL # 2R49?6P174673		$70.00	$5.00 EFF 2-27-76	0	$5700 VALUE $6211.80		1.01	$58.00	$
	Troy, MI	24	P P T	5423-2 B	$	$2.00	P	$	$100		$103.00	$
32	74 Pontiac OATIS	2L69R4P103544	P & B 1975 PONTIAC CAT SERIAL - 2L69R5P24?64 — 5768.60		$61.00	$55.00	0	$4000 EFF 4-3-75	$	.40	$56.00	$
	Indianapolis, IN	01	P P T	3701-2 B	$13.00	$2.00	P		100		$83.00	$
33	74 Pontiac GRANOWSKI	2P49Y4P105415	P & B 1976 PONTIAC-BONNEVILLE SERIAL # 2R49W6P103991		$97.00	$43.00	0	$4000	$	.48	$19.00	$
	Schaumburg, IL	15	P P T	6501-2 B	$13.00	$3.00	P	$	$100		$66.00	$
34	73 Chev PETRINO	1L39H3J157027 3-25-75	P & B 1975 CHEV. SERIAL # 1L69H5I?2917		$109.00	$45.00	0 $55??	2500	$	.79	$20.00	$
	Dolton, IL	37	P P T	3701-3 B	14.00	3.00	P	$	$100		$57.00	$
35	74 Pontiac FURNASIERI	2L69R4P146777 1-11-75	P & B 1975 PONTIAC SERIAL # 2L69R5B141861		$97.00	$43.00	0	$4000	$	.50	$20.00	$
	Downers Grove, IL	15	P P T	5001-2 B	13.00	3.00	P	$	$100		$58.00	$
				TOTALS	$	$					$	$

†Not Available in California *P & B – Pleasure and Business, C – Commercial

LOSS PAYEES IDENTIFY BY UNIT OR ENTRY NO.

No.	Name and Address of Loss Payee	No.

LWO 76 PONTIAC 3-19-76
SERIAL # 2L69NGP245876
RETAIL VALUE 6275.00

Schedule of Automobiles and Covered Automobiles

This Schedule forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective date 01/01/75
12:01 A. M., standard time.

THE HARTFORD

As respects each *covered automobile* described herein, the insurance afforded applies only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the Company's liability against each such coverage shall be as stated herein, subject to all the terms of this insurance having reference thereto.

Unit or Entry No.	Year Model Trade Name / Body Type - Truck Size, No. of Cyls., Truck Load, Gallonage, Bus Seating Capacity / Location (Town, State)	Identification No. (I) Serial No. (S) Motor No. (M) / Rating Territory	*Purpose of Use / Rating Class	Purchased Mo./Yr. New-Used / Original Cost New or Rating Symbol	Casualty Coverages: BI Liab. Prem. / Medical Payments Premium	Casualty Coverages: PD Liab. Prem. / Uninsured Motorist Premium	Physical Damage Coverages: Non. Coll. Cov. (Insert Applicable Symbols) / Coll. Cov. (Insert Applicable Symbols)	Amt. or "ACV" (Actual Cash Value)	Deductible if any	Rates	Premiums (each covered automobile)	†Towing and Labor Costs Premium
36	74 Ford CHURCHILL	4B63S220698	P & B		$ 104.00	$ 5.00	0	$ 5200	$	1.05	$ 55.00	$
	Wyandotte, MI	12	P P T	B 4559-2	$	$ 2.00	P	$	$ 100		$ 103.00	$
37	1975 CHEV - MALIBU	ADDED 6-9-75			$	$		$ 4200.00	$		$	$
	GLEN ELLYN, ILL. -	#C29H5R484614			$	$		$	$ 100		$	$
					$	$		$	$		$	$
					$	$		$	$		$	$
					$	$		$	$		$	$
					$	$		$	$		$	$
					$	$		$	$		$	$
					$	$		$	$		$	$
					$	$		$	$		$	$
					$	$		$	$		$	$
					$	$		$	$		$	$
					$	$		$	$		$	$
				TOTALS	$5850.00	$1976.00					$1139.00	
					$	$					$1870.00	
					$ 204.00	$ 86.00						

†Not Available in California *P & B – Pleasure and Business; C = Commercial

LOSS PAYEES - IDENTIFY BY UNIT OR ENTRY NO.

No.	Name and Address of Loss Payee	No.

Schedule of Automobiles

Chicago Fire Brick Annual Reports and Insurance 000340

Use of Other Automobiles Coverage–Limited Form

THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date ... 01/01/75 .... 12:01 A. M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE
BASIC AUTOMOBILE LIABILITY INSURANCE
AUTOMOBILE MEDICAL PAYMENTS INSURANCE

SCHEDULE

The insurance afforded because of the naming below of any individual or partnership is only with respect to such and so many of the following coverages as are indicated by specific premium charge or charges for such individual or partnership.

Name of Individual or Partnership	Status (Enter relationship, "Partnership", or "Employee")	Occupation	Premium: Bodily Injury Liability	Premium: Property Damage Liability	Premium: Automobile* Medical Payments
GEORGE W YOUNG			12.00	4.00	7.00
MARGARET YOUNG	Wife		N/C	N/C	N/C

Total Premium $ Included

It is agreed that the insurance, under the *bodily injury* liability and *property damage* liability coverages and division 1 of the Automobile Medical Payments coverage, with respect to any *owned private passenger automobile* also applies with respect to any other *automobile*, subject to the following additional provisions:

1 **Persons Insured**
With respect to the insurance afforded by this endorsement for *bodily injury* liability and for *property damage* liability the "Persons Insured" provision is replaced by the following:
Each of the following is an *insured* under this insurance to the extent set forth below:
(a) each individual named in the schedule of this endorsement and, while a resident of the same household, the spouse of such individual,
(b) any other person or organization, not owning or hiring the *automobile*, but only with respect to his or its liability because of acts or omissions of an *insured* under (a) above.

2 **Exclusions**
This insurance does not apply:
(a) to any *insured* while engaged in the business of his employer with respect to *bodily injury* to a fellow employee of such *insured* injured in the course of his employment;
(b) to any *insured* while employed in or otherwise engaged in duties in connection with an *automobile business;*
(c) if the individual named in the schedule of this endorsement is an employee, to the employer of such individual;
(d) if the individual named in the schedule of this endorsement is a partner, to the partnership of which such individual is a member, unless such partnership is designated in the schedule of this endorsement;
(e) to any *automobile* owned by or furnished or available for the regular use of such named individual, his spouse or any resident of the same household other than a private chauffeur or domestic servant of such named individual or spouse;
(f) to any *automobile* while used in the business or occupation of the named individual or spouse except a *private passenger automobile* operated or occupied by such named individual, spouse, or a private chauffeur or domestic servant of such named individual or spouse;
(g) to any *automobile* while used by any *insured* as a public or livery conveyance; but this exclusion does not apply to *bodily injury* or *property damage* which results from the *insured's* occupancy of such *automobile* other than as the operator thereof.

3 **Excess Insurance.** The insurance afforded by this endorsement for *bodily injury* liability and *property damage* liability shall be excess over any other valid and collectible insurance, whether primary, excess or contingent, available to the *insured*.
The insurance afforded by this endorsement for Automobile Medical Payments shall be excess over any other valid and collectible automobile medical payments or automobile *medical expense* insurance, whether primary, excess or contingent.

*Note: If a premium charge is indicated in the Automobile Medical Payments column, the individual named opposite thereto is the designated individual for purposes of division 2 of Automobile Medical Payments

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

Countersigned by ....
Authorized Agent

Automobile Medical Payments Insurance Coverage Part

THE HARTFORD

This Coverage Part forms a part of Policy No 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective (at the hour stated in the policy) and forms a part of the above designated policy issued to

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

SCHEDULE

The insurance afforded is with respect to the following coverage as indicated by specific premium charge or charges. The limit of the company's liability against such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premium	Limits of Liability
F — Automobile Medical Payments	$ 211.00	$ 5000 each person

Designation of Automobiles—Division 1

(1) ☐ Any *owned automobile*

(2) ☐ Any *hired automobile*

(3) ☒ Any licensed *owned private passenger automobile* SEE SCHEDULE $204.00

(4) ☐ Any *automobile* described in the schedule and designated "M.P."

(5) ☐ Any *non-owned automobile*

(6) ☒ A3553-0 ($7.00) 7.00

Designated Person Insured—Division 2 **Advance Premium**

$

$

$

Form Numbers of Endorsements forming part of this Coverage Part at issue:

The conditions and provisions printed on page AMP-2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by *Authorized Agent*

I. COVERAGE F—AUTOMOBILE MEDICAL PAYMENTS

The company will pay all reasonable *medical expense* incurred within one year from the date of the accident:

Division 1. to or for each person who sustains *bodily injury*, caused by accident, while *occupying a designated automobile* which is being used by a person for whom *bodily injury* liability insurance is afforded under this policy with respect to such use;

Division 2. to or for each *insured* who sustains *bodily injury*, caused by accident, while *occupying* or, while a pedestrian, through being struck by a *highway vehicle*.

Exclusions

This insurance does not apply:

(a) to *bodily injury* to any person or *insured* while employed or otherwise engaged in duties in connection with an *automobile business*, if benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law;

(b) to *bodily injury* due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

(c) under Division 1, to *bodily injury* to any employee of the *named insured* arising out of and in the course of employment by the *named insured*, but this exclusion does not apply to any such *bodily injury* arising out of and in the course of domestic employment by the *named insured* unless benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law;

(d) under Division 2, to *bodily injury* sustained while *occupying* a *highway vehicle* owned by any *insured*, or furnished for the regular use of any *insured* by any person or organization other than the *named insured*.

II. PERSONS INSURED—DIVISION 2.

Each of the following is an *insured* under this insurance to the extent set forth below:

(a) any person designated as *insured* in the schedule;

(b) while residents of the same household as such designated person, his spouse and the relatives of either;

and if such designated person shall die, any person who was an *insured* at the time of such death shall continue to be an *insured*.

III. LIMIT OF LIABILITY

Regardless of the number of (1) persons or organizations who are *insureds* under this policy, (2) persons who sustain *bodily injury*, (3) claims made or suits brought on account of *bodily injury* or (4) *designated automobiles* to which this policy applies, the limit of liability for medical payments stated in the schedule as applicable to "each person" is the limit of the company's liability for all *medical expense* incurred by or on behalf of each person who sustains *bodily injury* as the result of any one accident.

When more than one medical payments coverage afforded by this policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

IV. ADDITIONAL DEFINITIONS

The additional definitions applicable to automobile bodily injury liability insurance also apply to this insurance; and when used in reference to this insurance (including endorsements forming a part of the policy):

"*designated automobile*" means an *automobile* designated in the schedule and includes:

(a) an *automobile* not owned by the *named insured* while temporarily used as a substitute for an *owned automobile* designated in the schedule when withdrawn from normal use for servicing or repair or because of its breakdown, loss or destruction; and

(b) a trailer designed for use with a *private passenger automobile*, if not being used for business purposes with another type *automobile* and if not a home, office, store, display or passenger trailer;

"*highway vehicle*" means a land motor vehicle or trailer other than

(a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,

(b) a vehicle operated on rails or crawler-treads, or

(c) a vehicle while located for use as a residence or premises;

"*medical expense*" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services;

"*occupying*" means in or upon or entering into or alighting from.

V. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period within the territory described in paragraph (1) or (2) of the definition of "*policy territory*".

VI. ADDITIONAL CONDITIONS

A. Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and such payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

B. Excess Insurance

Except with respect to an *owned automobile*, the insurance under Division 1 shall be excess insurance over any other valid and collectible automobile medical payments or automobile *medical expense* insurance.

The insurance under Division 2 shall be excess insurance over any other valid and collectible automobile medical payments or automobile *medical expense* insurance available to the *insured* under any other policy.

C. Non-Applicability of Subrogation Condition

The Subrogation Condition does not apply to the Automobile Medical Payments Coverage.

Protection Against
Uninsured Motorists
Insurance Coverage Part

THE HARTFORD

This Coverage Part forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)
This Coverage Part is effective . . . . (at the hour stated in the policy) and forms a part of the above designated policy issued to . . . .

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverage	Advance Premium	Limits of Liability
U — Uninsured Motorists	$ 16.00	$ 20 ,000 each person
		$ 40 ,000 each accident

Designated Insured:

Description of *Insured Highway Vehicles*
(Check appropriate box)

☒ Any *automobile* owned by the *named insured* SEE SCHEDULE - MI

☐ Any *private passenger automobile* owned by the *named insured*

☐ Any *highway vehicle* to which are attached dealer's license plates issued to the *named insured*

☐ Any *highway vehicle* designated in the schedule of the policy by the letters "UM" and a *highway vehicle* ownership of which is acquired during the policy period by the *named insured* as a replacement therefor

☐ Any *mobile equipment* owned or leased by and registered in the name of the *named insured*

☐ . . . .

I. COVERAGE U — UNINSURED MOTORISTS
(Damages for Bodily Injury)

The company will pay all sums which the *insured* or his legal representative shall be legally entitled to recover as damages from the owner or operator of an *uninsured highway vehicle* because of *bodily injury* sustained by the *insured*, caused by accident and arising out of the ownership, maintenance or use of such *uninsured highway vehicle;* provided, for the purposes of this coverage, determination as to whether the *insured* or such representative is legally entitled to recover such damages, and if so the amount thereof, shall be made by agreement between the *insured* or such representative and the company or, if they fail to agree, by arbitration.

No judgment against any person or organization alleged to be legally responsible for the *bodily injury* shall be conclusive, as between the *insured* and the company, of the issues of liability of such person or organization or of the amount of damages to which the *insured* is legally entitled unless such judgment is entered pursuant to an action prosecuted by the *insured* with the written consent of the company.

Exclusions

This insurance does not apply:

(a) to *bodily injury* to an *insured* with respect to which such *insured*, his legal representative or any person entitled to payment under this insurance shall, without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;

(b) to *bodily injury* to an *insured* while *occupying* a *highway vehicle* (other than an *insured highway vehicle*) owned by the *named insured*, any *designated insured* or any relative resident in the same household as the *named* or *designated insured*, or through being struck by such a vehicle, but this exclusion does not apply to the *named insured* or his relatives while *occupying* or if struck by a *highway vehicle* owned by a *designated insured* or his relatives;

(c) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law.

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

(a) the *named insured* and any *designated insured* and, while residents of the same household, the spouse and relatives of either;

(b) any other person while *occupying* an *insured highway vehicle;* and

(c) any person, with respect to damages he is entitled to recover because of *bodily injury* to which this insurance applies sustained by an *insured* under (a) or (b) above.

The insurance applies separately with respect to each *insured*, except with respect to the limits of the company's liability.

The conditions and provisions printed on pages UM-2 and UM-3 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by . . . . Authorized Agent

Protection Against Uninsured Motorists Insurance Coverage Part

(Continued)

III. LIMITS OF LIABILITY

Regardless of the number of (1) persons or organizations who are *insureds* under this policy, (2) persons who sustain *bodily injury*, (3) claims made or suits brought on account of *bodily injury*, or (4) *highway vehicles* to which this policy applies, the company's liability is limited as follows:

(a) The limit of liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all damages because of *bodily injury* sustained by one person as the result of any one accident and, subject to the above provision respecting "each person", the limit of liability stated in the schedule as applicable to "each accident" is the total limit of the company's liability for all damages because of *bodily injury* sustained by two or more persons as the result of any one accident.

(b) Any amount payable under the terms of this insurance because of *bodily injury* sustained in an accident by a person who is an *insured* under this coverage shall be reduced by

(1) all sums paid on account of such *bodily injury* by or on behalf of

(i) the owner or operator of the *uninsured highway vehicle* and

(ii) any other person or organization jointly or severally liable together with such owner or operator for such *bodily injury*,

including all sums paid under the *bodily injury* liability coverage of the policy, and

(2) the amount paid and the present value of all amounts payable on account of such *bodily injury* under any workmen's compensation law, disability benefits law or any similar law.

(c) Any payment made under this insurance to or for any *insured* shall be applied in reduction of the amount ~~of~~ damages ~~which~~ he may be entitled to recover from ~~any person or organization who~~ is an *insured* under the *bodily injury* liability coverage of the policy.

(d) The company shall not be obligated to pay under this insurance that part of the damages which the *insured* may be entitled to recover from the owner or operator of an *uninsured highway vehicle* which represents expenses for medical services paid or payable under the medical payments coverage of the policy.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period and within the United States of America, its territories or possessions, or Canada.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*designated insured*" means an individual named in the schedule under *Designated Insured;*

"*highway vehicle*" means a land motor vehicle or trailer other than

(a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,

(b) a vehicle operated on rails or crawler-treads, or

(c) a vehicle while located for use as a residence or premises;

"*hit-and-run vehicle*" means a *highway vehicle* which causes *bodily injury* to an *insured* arising out of physical contact of such vehicle with the *insured* or with a vehicle which the *insured* is *occupying* at the time of the accident, provided:

(a) there cannot be ascertained the identity of either the operator or owner of such *highway vehicle;*

(b) the *insured* or someone on his behalf shall have reported the accident within 24 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the company within 30 days thereafter a statement under oath that the *insured* or his legal representative has a cause or causes of action arising out of such accident for *damages* against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and

(c) at the company's request, the *insured* or his legal representative makes available for inspection the vehicle which the *insured* was *occupying* at the time of the accident;

"*insured highway vehicle*" means a *highway vehicle:*

(a) described in the schedule as an *insured highway vehicle* to which the *bodily injury* liability coverage of the policy applies;

(b) while temporarily used as a substitute for an *insured highway vehicle* as described in subparagraph (a) above, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction;

(c) while being operated by the *named* or *designated insured* or by the spouse of either if a resident of the same household;

but the term "*insured highway vehicle*" shall not include:

(i) a vehicle while used as a public or livery conveyance, unless such use is specifically declared and described in this policy;

(ii) a vehicle while being used without the permission of the owner;

(iii) under subparagraphs (b) and (c) above, a vehicle owned by the *named insured*, any *designated insured* or any resident of the same household as the *named* or *designated insured;* or

(iv) under subparagraphs (b) and (c) above, a vehicle furnished for the regular use of the *named insured* or any resident of the same household;

"*occupying*" means in or upon or entering into or alighting from;

"*state*" includes the District of Columbia, a territory or possession of the United States, and a province of Canada;

"*uninsured highway vehicle*" means:

(a) a *highway vehicle* with respect to the ownership, maintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the *state* in which the *insured highway vehicle* is principally garaged, no *bodily injury* liability bond or insurance policy applicable at the time of the accident with respect to any person or organization legally responsible for the use of such vehicle, or with respect to which there is a *bodily injury* liability bond or insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder or is or becomes insolvent; or

(b) a *hit-and-run vehicle;*

but the term "*uninsured highway vehicle*" shall not include:

(i) an *insured highway vehicle,*

(ii) a *highway vehicle* which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law,

(iii) a *highway vehicle* which is owned by the United States of America, Canada, a *state*, a political subdivision of any such government or an agency of any of the foregoing.

VI. ADDITIONAL CONDITIONS

A. Premium.

If during the policy period the number of *insured highway vehicles* owned by the *named insured* or spouse or the number of dealer's license plates issued to the *named insured* changes, the *named insured* shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the *named insured* shall pay the excess to the company; if less, the company shall return to the *named insured* the unearned portion paid by such *insured*.

B. Proof of Claim; Medical Reports.

As soon as practicable, the *insured* or other person making claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The *insured* and every other person making claim hereunder shall submit to examinations under oath by any person named by the company and subscribe the same, as often as may reasonably be required. Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the company when and as often as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

C. Assistance and Cooperation of the Insured.

After notice of claim under this insurance, the company may require the *insured* to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization alleged to be legally responsible for the *bodily injury;* and in any action against the company, the company may require the *insured* to join such person or organization as a party defendant.

D. Notice of Legal Action.

If, before the company makes payment of loss hereunder, the *insured* or his legal representative shall institute any legal action for *bodily injury* against any person or organization legally responsible for the use of a *highway vehicle* involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the *insured* or his legal representative.

Protection Against Uninsured Motorists Insurance Coverage Part

(Continued)

E. Other Insurance.

With respect to ***bodily injury*** to an ***insured*** while ***occupying*** a ***highway vehicle*** not owned by the ***named insured***, this insurance shall apply only as excess insurance over any other similar insurance available to such ***insured*** and applicable to such vehicle as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the ***insured*** has other similar insurance available to him and applicable to the accident, the damages shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

F. Arbitration.

If any person making claim hereunder and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an ***uninsured highway vehicle*** because of ***bodily injury*** to the ***insured***, or do not agree as to the amount of payment which may be owing under this insurance, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by arbitration, which shall be conducted in accordance with the rules of the American Arbitration Association unless other means of conducting the arbitration are agreed to between the ***insured*** and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this insurance.

G. Trust Agreement.

In the event of payment to any person under this insurance:

(a) the company shall be entitled to the extent of such payment to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the ***bodily injury*** because of which such payment is made;

(b) such person shall hold in trust for the benefit of the company all rights of recovery which he shall have against such other person or organization because of the damages which are the subject of claim made under this insurance.

(c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights.

(d) if requested in writing by the company, such person shall take, through any representative designated by the company, such action as may be necessary or appropriate to recover such payment as damages from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the company shall be reimbursed out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith;

(e) such person shall execute and deliver to the company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the company established by this provision.

H. Payment of Loss by the Company.

Any amount due hereunder is payable

(a) to the ***insured***, or

(b) if the ***insured*** be a minor to his parent or guardian, or

(c) if the ***insured*** be deceased to his surviving spouse, otherwise

(d) to a person authorized by law to receive such payment or to a person legally entitled to recover the damages which the payment represents;

provided, the company may at its option pay any amount due hereunder in accordance with division (d) hereof.

Protection Against
Uninsured Motorists
Insurance Coverage Part

THE HARTFORD

This Coverage Part forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(*For use only if this Coverage Part is effective after the effective date of the Policy*)
This Coverage Part is effective. . . . (at the hour stated in the policy) and forms a part of the above designated policy issued to

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverage	Advance Premium	Limits of Liability
U — Uninsured Motorists	$ 68.00	$ ~~10~~ ,000 each person
		$ ~~20~~ ,000 each accident

Designated Insured:

Description of *Insured Highway Vehicles*
(Check appropriate box)

☒ Any *automobile* owned by the *named insured* — SEE SCHEDULE - IL OH

☐ Any *private passenger automobile* owned by the *named insured*

☐ Any *highway vehicle* to which are attached dealer's license plates issued to the *named insured*

☐ Any *highway vehicle* designated in the schedule of the policy by the letters "UM" and a *highway vehicle* ownership of which is acquired during the policy period by the *named insured* as a replacement therefor

☐ Any *mobile equipment* owned or leased by and registered in the name of the *named insured*

☐ . . . . . .

I. COVERAGE U — UNINSURED MOTORISTS
(*Damages* for *Bodily Injury*)

The company will pay all sums which the *insured* or his legal representative shall be legally entitled to recover as damages from the owner or operator of an *uninsured highway vehicle* because of *bodily injury* sustained by the *insured*, caused by accident and arising out of the ownership, maintenance or use of such *uninsured highway vehicle*; provided, for the purposes of this coverage, determination as to whether the *insured* or such representative is legally entitled to recover such damages, and if so the amount thereof, shall be made by agreement between the *insured* or such representative and the company or, if they fail to agree, by arbitration.

No judgment against any person or organization alleged to be legally responsible for the *bodily injury* shall be conclusive, as between the *insured* and the company, of the issues of liability of such person or organization or of the amount of damages to which the *insured* is legally entitled unless such judgment is entered pursuant to an action prosecuted by the *insured* with the written consent of the company.

Exclusions

This insurance does not apply:

(a) to *bodily injury* to an *insured* with respect to which such *insured*, his legal representative or any person entitled to payment under this insurance shall, without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;

(b) to *bodily injury* to an *insured* while *occupying* a *highway vehicle* (other than an *insured highway vehicle*) owned by the *named insured*, any *designated insured* or any relative resident in the same household as the *named* or *designated insured*, or through being struck by such a vehicle, but this exclusion does not apply to the *named insured* or his relatives while *occupying* or if struck by a *highway vehicle* owned by a *designated insured* or his relatives;

(c) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law.

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

(a) the *named insured* and any *designated insured* and, while residents of the same household, the spouse and relatives of either;

(b) any other person while *occupying* an *insured highway vehicle*; and

(c) any person, with respect to damages he is entitled to recover because of *bodily injury* to which this insurance applies sustained by an *insured* under (a) or (b) above.

The insurance applies separately with respect to each *insured*, except with respect to the limits of the company's liability.

The conditions and provisions printed on pages UM-2 and UM-3 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by . . . . *Authorized Agent*

Protection Against
Uninsured Motorists
Insurance Coverage Part

(Continued)

III. LIMITS OF LIABILITY

Regardless of the number of (1) persons or organizations who are *insureds* under this policy, (2) persons who sustain *bodily injury*, (3) claims made or suits brought on account of *bodily injury*, or (4) *highway vehicles* to which this policy applies, the company's liability is limited as follows:

(a) The limit of liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all damages because of *bodily injury* sustained by one person as the result of any one accident and, subject to the above provision respecting "each person", the limit of liability stated in the schedule as applicable to "each accident" is the total limit of the company's liability for all damages because of *bodily injury* sustained by two or more persons as the result of any one accident.

(b) Any amount payable under the terms of this insurance because of *bodily injury* sustained in an accident by a person who is an *insured* under this coverage shall be reduced by

(1) all sums paid on account of such *bodily injury* by or on behalf of

(i) the owner or operator of the *uninsured highway vehicle* and

(ii) any other person or organization jointly or severally liable together with such owner or operator for such *bodily injury*,

including all sums paid under the *bodily injury* liability coverage of the policy, and

(2) the amount paid and the present value of all amounts payable on account of such *bodily injury* under any workmen's compensation law, disability benefits law or any similar law.

(c) Any payment made under this insurance to or for any *insured* shall be applied in reduction of the amount of damages which he may be entitled to recover from any person or organization who is an *insured* under the *bodily injury* liability coverage of the policy.

(d) The company shall not be obligated to pay under this insurance that part of the damages which the *insured* may be entitled to recover from the owner or operator of an *uninsured highway vehicle* which represents expenses for medical services paid or payable under the medical payments coverage of the policy.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period and within the United States of America, its territories or possessions, or Canada.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*designated insured*" means an individual named in the schedule under *Designated Insured;*

"*highway vehicle*" means a land motor vehicle or trailer other than

(a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,

(b) a vehicle operated on rails or crawler-treads, or

(c) a vehicle while located for use as a residence or premises;

"*hit-and-run vehicle*" means a *highway vehicle* which causes *bodily injury* to an *insured* arising out of physical contact of such vehicle with the *insured* or with a vehicle which the *insured* is *occupying* at the time of the accident, provided:

(a) there cannot be ascertained the identity of either the operator or owner of such *highway vehicle;*

(b) the *insured* or someone on his behalf shall have reported the accident within 24 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the company within 30 days thereafter a statement under oath that the *insured* or his legal representative has a cause or causes of action arising out of such accident for *damages* against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and

(c) at the company's request, the *insured* or his legal representative makes available for inspection the vehicle which the *insured* was *occupying* at the time of the accident;

"*insured highway vehicle*" means a *highway vehicle:*

(a) described in the schedule as an *insured highway vehicle* to which the *bodily injury* liability coverage of the policy applies;

(b) while temporarily used as a substitute for an *insured highway vehicle* as described in subparagraph (a) above, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction;

(c) while being operated by the *named* or *designated insured* or by the spouse of either if a resident of the same household;

but the term "*insured highway vehicle*" shall not include:

(i) a vehicle while used as a public or livery conveyance, unless such use is specifically declared and described in this policy;

(ii) a vehicle while being used without the permission of the owner;

(iii) under subparagraphs (b) and (c) above, a vehicle owned by the *named insured*, any *designated insured* or any resident of the same household as the *named* or *designated insured;* or

(iv) under subparagraphs (b) and (c) above, a vehicle furnished for the regular use of the *named insured* or any resident of the same household;

"*occupying*" means in or upon or entering into or alighting from;

"*state*" includes the District of Columbia, a territory or possession of the United States, and a province of Canada;

"*uninsured highway vehicle*" means:

(a) a *highway vehicle* with respect to the ownership, maintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the *state* in which the *insured highway vehicle* is principally garaged, no *bodily injury* liability bond or insurance policy applicable at the time of the accident with respect to any person or organization legally responsible for the use of such vehicle, or with respect to which there is a *bodily injury* liability bond or insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder or is or becomes insolvent; or

(b) a *hit-and-run vehicle;*

but the term "*uninsured highway vehicle*" shall not include:

(i) an *insured highway vehicle,*

(ii) a *highway vehicle* which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law,

(iii) a *highway vehicle* which is owned by the United States of America, Canada, a *state*, a political subdivision of any such government or an agency of any of the foregoing.

VI. ADDITIONAL CONDITIONS

A. Premium.

If during the policy period the number of *insured highway vehicles* owned by the *named insured* or spouse or the number of dealer's license plates issued to the *named insured* changes, the *named insured* shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the *named insured* shall pay the excess to the company; if less, the company shall return to the *named insured* the unearned portion paid by such *insured*.

B. Proof of Claim; Medical Reports.

As soon as practicable, the *insured* or other person making claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The *insured* and every other person making claim hereunder shall submit to examinations under oath by any person named by the company and subscribe the same, as often as may reasonably be required. Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the company when and as often as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

C. Assistance and Cooperation of the Insured.

After notice of claim under this insurance, the company may require the *insured* to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization alleged to be legally responsible for the *bodily injury*; and in any action against the company, the company may require the *insured* to join such person or organization as a party defendant.

D. Notice of Legal Action.

If, before the company makes payment of loss hereunder, the *insured* or his legal representative shall institute any legal action for *bodily injury* against any person or organization legally responsible for the use of a *highway vehicle* involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the *insured* or his legal representative.

Protection Against Uninsured Motorists Insurance Coverage Part

(Continued)

E. Other Insurance.

With respect to *bodily injury* to an *insured* while *occupying* a *highway vehicle* not owned by the *named insured*, this insurance shall apply only as excess insurance over any other similar insurance available to such *insured* and applicable to such vehicle as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the *insured* has other similar insurance available to him and applicable to the accident, the damages shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

F. Arbitration.

If any person making claim hereunder and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an *uninsured highway vehicle* because of *bodily injury* to the *insured*, or do not agree as to the amount of payment which may be owing under this insurance, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by arbitration, which shall be conducted in accordance with the rules of the American Arbitration Association unless other means of conducting the arbitration are agreed to between the *insured* and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this insurance.

G. Trust Agreement.

In the event of payment to any person under this insurance:

(a) the company shall be entitled to the extent of such payment to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the *bodily injury* because of which such payment is made;

(b) such person shall hold in trust for the benefit of the company all rights of recovery which he shall have against such other person or organization because of the damages which are the subject of claim made under this insurance;

(c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights;

(d) if requested in writing by the company, such person shall take, through any representative designated by the company, such action as may be necessary or appropriate to recover such payment as damages from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the company shall be reimbursed out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith;

(e) such person shall execute and deliver to the company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the company established by this provision.

H. Payment of Loss by the Company.

Any amount due hereunder is payable

(a) to the *insured*, or

(b) if the *insured* be a minor to his parent or guardian, or

(c) if the *insured* be deceased to his surviving spouse, otherwise

(d) to a person authorized by law to receive such payment or to a person legally entitled to recover the damages which the payment represents;

provided, the company may at its option pay any amount due hereunder in accordance with division (d) hereof.

Protection Against Uninsured Motorists Insurance Coverage Part

THE HARTFORD

This Coverage Part forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)
This Coverage Part is effective .... (at the hour stated in the policy) and forms a part of the above designated policy issued to ....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverage	Advance Premium	Limits of Liability
U — Uninsured Motorists	$ 2.00	$ 15 ,000 each person
		$ 30 ,000 each accident

Designated Insured:

Description of *Insured Highway Vehicles*
(Check appropriate box)

☒ Any *automobile* owned by the *named insured* SEE SCHEDULE - IN

☐ Any *private passenger automobile* owned by the *named insured*

☐ Any *highway vehicle* to which are attached dealer's license plates issued to the *named insured*

☐ Any *highway vehicle* designated in the schedule of the policy by the letters "UM" and a *highway vehicle* ownership of which is acquired during the policy period by the *named insured* as a replacement therefor

☐ Any *mobile equipment* owned or leased by and registered in the name of the *named insured*

☐ ....

I. COVERAGE U — UNINSURED MOTORISTS
(Damages for Bodily Injury)

The company will pay all sums which the *insured* or his legal representative shall be legally entitled to recover as damages from the owner or operator of an *uninsured highway vehicle* because of *bodily injury* sustained by the *insured*, caused by accident and arising out of the ownership, maintenance or use of such *uninsured highway vehicle;* provided, for the purposes of this coverage, determination as to whether the *insured* or such representative is legally entitled to recover such damages, and if so the amount thereof, shall be made by agreement between the *insured* or such representative and the company or, if they fail to agree, by arbitration.

No judgment against any person or organization alleged to be legally responsible for the *bodily injury* shall be conclusive, as between the *insured* and the company, of the issues of liability of such person or organization or of the amount of damages to which the *insured* is legally entitled unless such judgment is entered pursuant to an action prosecuted by the *insured* with the written consent of the company.

Exclusions

This insurance does not apply:

(a) to *bodily injury* to an *insured* with respect to which such *insured*, his legal representative or any person entitled to payment under this insurance shall, without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;

(b) to *bodily injury* to an *insured* while *occupying* a *highway vehicle* (other than an *insured highway vehicle*) owned by the *named insured*, any *designated insured* or any relative resident in the same household as the *named* or *designated insured*, or through being struck by such a vehicle, but this exclusion does not apply to the *named insured* or his relatives while *occupying* or if struck by a *highway vehicle* owned by a *designated insured* or his relatives;

(c) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law.

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

(a) the *named insured* and any *designated insured* and, while residents of the same household, the spouse and relatives of either;

(b) any other person while *occupying* an *insured highway vehicle;* and

(c) any person, with respect to damages he is entitled to recover because of *bodily injury* to which this insurance applies sustained by an *insured* under (a) or (b) above.

The insurance applies separately with respect to each *insured*, except with respect to the limits of the company's liability.

The conditions and provisions printed on pages UM-2 and UM-3 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by .... *Authorized Agent*

Protection Against Uninsured Motorists Insurance Coverage Part

(Continued)

III. LIMITS OF LIABILITY

Regardless of the number of (1) persons or organizations who are *insureds* under this policy, (2) persons who sustain *bodily injury*, (3) claims made or suits brought on account of *bodily injury*, or (4) *highway vehicles* to which this policy applies, the company's liability is limited as follows:

(a) The limit of liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all damages because of *bodily injury* sustained by one person as the result of any one accident and, subject to the above provision respecting "each person", the limit of liability stated in the schedule as applicable to "each accident" is the total limit of the company's liability for all damages because of *bodily injury* sustained by two or more persons as the result of any one accident.

(b) Any amount payable under the terms of this insurance because of *bodily injury* sustained in an accident by a person who is an *insured* under this coverage shall be reduced by
  - (1) all sums paid on account of such *bodily injury* by or on behalf of
    - (i) the owner or operator of the *uninsured highway vehicle* and
    - (ii) any other person or organization jointly or severally liable together with such owner or operator for such *bodily injury*,

  including all sums paid under the *bodily injury* liability coverage of the policy, and
  - (2) the amount paid and the present value of all amounts payable on account of such *bodily injury* under any workmen's compensation law, disability benefits law or any similar law.

(c) Any payment made under this insurance to or for any *insured* shall be applied in reduction of the amount of damages which he may be entitled to recover from any person or organization who is an *insured* under the *bodily injury* liability coverage of the policy.

(d) The company shall not be obligated to pay under this insurance that part of the damages which the *insured* may be entitled to recover from the owner or operator of an *uninsured highway vehicle* which represents expenses for medical services paid or payable under the medical payments coverage of the policy.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period and within the United States of America, its territories or possessions, or Canada.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*designated insured*" means an individual named in the schedule under *Designated Insured;*

"*highway vehicle*" means a land motor vehicle or trailer other than

(a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,

(b) a vehicle operated on rails or crawler-treads, or

(c) a vehicle while located for use as a residence or premises;

"*hit-and-run vehicle*" means a *highway vehicle* which causes *bodily injury* to an *insured* arising out of physical contact of such vehicle with the *insured* or with a vehicle which the *insured* is *occupying* at the time of the accident, provided:

(a) there cannot be ascertained the identity of either the operator or owner of such *highway vehicle;*

(b) the *insured* or someone on his behalf shall have reported the accident within 24 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the company within 30 days thereafter a statement under oath that the *insured* or his legal representative has a cause or causes of action arising out of such accident for *damages* against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and

(c) at the company's request, the *insured* or his legal representative makes available for inspection the vehicle which the *insured* was *occupying* at the time of the accident;

"*insured highway vehicle*" means a *highway vehicle:*

(a) described in the schedule as an *insured highway vehicle* to which the *bodily injury* liability coverage of the policy applies;

(b) while temporarily used as a substitute for an *insured highway vehicle* as described in subparagraph (a) above, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction;

(c) while being operated by the *named* or *designated insured* or by the spouse of either if a resident of the same household;

but the term "*insured highway vehicle*" shall not include:

(i) a vehicle while used as a public or livery conveyance, unless such use is specifically declared and described in this policy;

(ii) a vehicle while being used without the permission of the owner;

(iii) under subparagraphs (b) and (c) above, a vehicle owned by the *named insured*, any *designated insured* or any resident of the same household as the *named or designated insured;* or

(iv) under subparagraphs (b) and (c) above, a vehicle furnished for the regular use of the *named insured* or any resident of the same household;

"*occupying*" means in or upon or entering into or alighting from;

"*state*" includes the District of Columbia, a territory or possession of the United States, and a province of Canada;

"*uninsured highway vehicle*" means:

(a) a *highway vehicle* with respect to the ownership, maintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the *state* in which the *insured highway vehicle* is principally garaged, no *bodily injury* liability bond or insurance policy applicable at the time of the accident with respect to any person or organization legally responsible for the use of such vehicle, or with respect to which there is a *bodily injury* liability bond or insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder or is or becomes insolvent; or

(b) a *hit-and-run vehicle;*

but the term "*uninsured highway vehicle*" shall not include:

(i) an *insured highway vehicle,*

(ii) a *highway vehicle* which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law,

(iii) a *highway vehicle* which is owned by the United States of America, Canada, a *state*, a political subdivision of any such government or an agency of any of the foregoing.

VI. ADDITIONAL CONDITIONS

A. Premium.

If during the policy period the number of *insured highway vehicles* owned by the *named insured* or spouse or the number of dealer's license plates issued to the *named insured* changes, the *named insured* shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the *named insured* shall pay the excess to the company; if less, the company shall return to the *named insured* the unearned portion paid by such *insured.*

B. Proof of Claim; Medical Reports.

As soon as practicable, the *insured* or other person making claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The *insured* and every other person making claim hereunder shall submit to examinations under oath by any person named by the company and subscribe the same, as often as may reasonably be required. Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the company when and as often as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

C. Assistance and Cooperation of the Insured.

After notice of claim under this insurance, the company may require the *insured* to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization alleged to be legally responsible for the *bodily injury*; and in any action against the company, the company may require the *insured* to join such person or organization as a party defendant.

D. Notice of Legal Action.

If, before the company makes payment of loss hereunder, the *insured* or his legal representative shall institute any legal action for *bodily injury* against any person or organization legally responsible for the use of a *highway vehicle* involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the *insured* or his legal representative.

E. Other Insurance.

With respect to *bodily injury* to an *insured* while *occupying* a *highway vehicle* not owned by the *named insured*, this insurance shall apply only as excess insurance over any other similar insurance available to such *insured* and applicable to such vehicle as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the *insured* has other similar insurance available to him and applicable to the accident, the damages shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

F. Arbitration.

If any person making claim hereunder and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an *uninsured highway vehicle* because of *bodily injury* to the *insured*, or do not agree as to the amount of payment which may be owing under this insurance, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by arbitration, which shall be conducted in accordance with the rules of the American Arbitration Association unless other means of conducting the arbitration are agreed to between the *insured* and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this insurance.

G. Trust Agreement.

In the event of payment to any person under this insurance:

(a) the company shall be entitled to the extent of such payment to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the *bodily injury* because of which such payment is made;

(b) such person shall hold in trust for the benefit of the company all rights of recovery which he shall have against such other person or organization because of the damages which are the subject of claim made under this insurance;

(c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights.

(d) if requested in writing by the company, such person shall take, through any representative designated by the company, such action as may be necessary or appropriate to recover such payment as damages from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the company shall be reimbursed out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith;

(e) such person shall execute and deliver to the company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the company established by this provision.

H. Payment of Loss by the Company.

Any amount due hereunder is payable

(a) to the *insured*, or

(b) if the *insured* be a minor to his parent or guardian, or

(c) if the *insured* be deceased to his surviving spouse, otherwise

(d) to a person authorized by law to receive such payment or to a person legally entitled to recover the damages which the payment represents;

provided, the company may at its option pay any amount due hereunder in accordance with division (d) hereof.

Automobile Physical Damage Insurance (Fleet Automatic) Coverage Part

THE HARTFORD

This Coverage Part forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective .... (at the hour stated in the policy) and forms a part of the above designated policy issued to ....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

Items — **SCHEDULE**

1.(a) The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges and, under each such coverage, applies only to such *covered automobiles* as are indicated, by entry herein, of one or more of the designating numerals for that purpose appearing in division (b) of this Item. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this insurance having reference thereto.

Coverages	★Covered Automobiles	Limit of Liability — each *covered automobile*: Amount or "ACV" (Actual Cash Value)	Deductible	"S" entered below means: "As separately stated in the Schedule of Covered Automobiles made a part hereof"	Advance Premiums
O. Comprehensive	CA- 5 CA-		$ $	"S"	$ 1139.00
P. Collision	CA- 5 CA- 5 CA- 5		$ 50 $ 100 250	"S" "S" "S"	$ 1870.00
Q. Fire, Lightning or Transportation	CA- CA-				$
R. Theft	CA- CA-				$
S. Windstorm, Hail, Earthquake or Explosion	CA- CA-				$
T. Combined Additional	CA- CA-				$
V. Towing (Not available in California)	CA- CA-	$25 for each disablement			$

Form Numbers of Endorsements forming part of this Coverage Part at issue:	Maximum Limit of Liability		
	$ 32,400 Any one *covered automobile*	Advance Premium for Endorsements	$
	$ 75,000 All *covered automobiles* at any one location	TOTAL ADVANCE PREMIUMS	$ 3009.00
	$ 170,000 All *covered automobiles*		
	Records to be submitted ("M" = monthly; "Q" = quarterly; "S" = semi-annually): Annually		

(b) Explanation of above entries designating the *covered automobiles* to which this insurance applies, under each Coverage afforded:

★ CA-1 = all *covered automobiles*
CA-2 = all registered *covered automobiles*
CA-3 = all *covered automobiles* of the *private passenger type*
CA-4 = all *covered automobiles* of the *commercial type*
CA-5 = the *covered automobiles* described in the Schedule of Covered Automobiles made a part hereof (including newly acquired vehicles, subject to the provisions of paragraph (b) of the "*covered automobile*" definition)

When also entered with CA-1, 2, 3 or 4:
6 = excluding vehicles leased to the *named insured*
7 = excluding under Collision Coverage, any vehicle not having an actual cash value of at least $ ....

2. Schedule of Covered Automobiles as of effective date of this insurance
(a) Description; (b) Facts Respecting Purchase; (c) Limit of Liability (if not stated in Item 1 above), **Rates, Advance Premiums**

AUTO No.	(a) Year Model Trade Name	Body Type - Capacity (Truck Load, Gallonage, Bus Seating)	Identification No. (I), Serial No. (S), Motor No. (M)	No. of Cyls. Model	Principally garaged in (Town, State)	*Purpose of Use	Classification
1							
2		SEE SCHEDULE					

AUTO No.	(b) List Price	Actual Cost	Purchased Mo./Yr.—New (N); Used (U)	Rating Symbol	Any loss under Coverages other than Towing is payable as interest may appear to the *named insured* and the Loss Payee named below:
1					
2					

AUTO No.	(c) Limit of Liability—each *covered automobile* described in (a) above and covered for: Coverages other than Collision Enter: Amt. or "ACV"	Deductible	Collision Enter: "ACV"	Deductible	Rates	Advance Premiums Cov. O	Cov. P	Cov. Q	Cov. R	Cov. S	Cov. T	Cov. V
1		$		$		$	$	$	$	$	$	$
2		$		$		$	$	$	$	$	$	$
"ACV" means Actual Cash Value					Totals	$	$	$	$	$	$	$

3. Except with respect to bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance, the *named insured* is the sole owner of every *covered automobile* designated above as covered under this insurance, unless otherwise stated herein:

The conditions and provisions printed on pages PHF-2, PHF-3 and PHF-4 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

* *P & B = Pleasure and Business; C = Commercial*

Countersigned by ....

Automobile Physical Damage Insurance (Fleet Automatic) Coverage Part

(continued)

I. COVERAGE AGREEMENTS

1. The company will pay for *loss* to *covered automobiles*, under:

Coverage O-Comprehensive—from any cause except *collision;* but, for the purpose of this Coverage, breakage of glass and *loss* caused by missiles, falling objects, fire, theft or larceny, windstorm, hail, earthquake, explosion, riot or civil commotion, malicious mischief or vandalism, water, flood, or colliding with a bird or animal, shall not be deemed *loss* caused by *collision;*

Coverage P-Collision—caused by *collision;*

Coverage Q-Fire, Lightning or Transportation—caused by

(a) fire or lightning,

(b) smoke or smudge due to a sudden, unusual and faulty operation of any fixed heating equipment serving the premises in which the *covered automobile* is located, or

(c) the stranding, sinking, burning, collision or derailment of any conveyance in or upon which the *covered automobile* is being transported;

Coverage R-Theft—caused by theft or larceny;

Coverage S-Windstorm, Hail, Earthquake or Explosion—caused by windstorm, hail, earthquake or explosion;

Coverage T-Combined Additional—caused by

(a) windstorm, hail, earthquake or explosion,

(b) riot or civil commotion,

(c) the forced landing or falling of any aircraft or its parts or equipment,

(d) malicious mischief or vandalism,

(e) flood or rising waters, or

(f) external discharge or leakage of water;

provided that, with respect to each *covered automobile*,

(i) under the Comprehensive Coverage (except as to *loss* from any of the causes described in the Fire, Lightning or Transportation Coverage) and under the Collision Coverage, such payment shall be only for the amount of each *loss* in excess of the deductible amount, if any, stated in the schedule as applicable thereto;

(ii) under the Combined Additional Coverage, $25 shall be deducted from the amount of each *loss* caused by malicious mischief or vandalism.

2. The company will pay, under:

Coverage V-Towing—for towing and labor costs necessitated by the disablement of *covered automobiles*, provided the labor is performed at the place of disablement.

3. **Supplementary Payments:** In addition to the applicable limits of liability, the company will:

(a) with respect to such transportation insurance as is afforded herein, pay general average and salvage charges for which the *named insured* becomes legally liable;

(b) reimburse the *named insured*, in the event of a theft covered by this insurance of an entire *covered automobile* of the *private passenger type* (not used as a public or livery conveyance and not, at time of theft, being held for sale by an automobile dealer), for expense incurred for the rental of a substitute for such *covered automobile* during the period commencing 48 hours after such theft has been reported to the company and the police and terminating, regardless of expiration of the policy period, when such *covered automobile* is returned to use or the company pays for the *loss;* but, as to any one such theft, such reimbursement shall not exceed $10 for any one day nor $300 total.

4. Such insurance as is afforded under each Coverage applies separately to each *covered automobile*, and a land motor vehicle and one or more trailers or semitrailers attached thereto shall be held to be separate *covered automobiles* as respects limits of liability and any deductible provisions applicable thereto.

Exclusions

This insurance does not apply:

(a) to any *covered automobile* while used as a public or livery conveyance, unless such use is specifically declared and described in the schedule;

(b) to damage which is due and confined to:

(i) wear and tear, or

(ii) freezing, or

(iii) mechanical or electrical breakdown or failure,

unless such damage is the result of other *loss* covered by this insurance;

(c) to tires, unless

(i) *loss* be coincident with and from the same cause as other *loss* covered by this insurance; or

(ii) damaged by fire, by malicious mischief or vandalism, or stolen and, as to the *covered automobile, loss* caused by such damage or theft is covered by this insurance;

(d) to *loss* due to

(i) war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

(ii) radioactive contamination;

(e) to *loss* to

(i) any device or instrument designed for the recording, reproduction, or recording and reproduction of sound unless such device or instrument is permanently installed in the *covered automobile;*

(ii) any tape, wire, record disc or other medium for use with any device or instrument designed for the recording, reproduction, or recording and reproduction of sound;

(f) to *loss* to a *camper body* designed for use with a *covered automobile* and not designated in the schedule and for which no premium has been charged if such *camper body* was owned at the inception of the policy period or the inception of any renewal or extension period thereof;

(g) under the Comprehensive and Theft Coverages, to loss or damage due to conversion, embezzlement or secretion by any person in possession of a *covered automobile* under a bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance;

(h) under the Collision Coverage, to breakage of glass if insurance with respect to such breakage is otherwise afforded herein;

(i) under the Windstorm, Hail, Earthquake or Explosion and Combined Additional Coverages, to *loss* resulting from rain, snow or sleet, whether or not wind-driven.

II. LIMIT OF LIABILITY

1. The limit of the company's liability for *loss* to any one *covered automobile* shall not exceed the least of the following amounts:

(a) the actual cash value of such *covered automobile*, or if the *loss* is to a part thereof the actual cash value of such part, at time of *loss;* or

(b) what it would then cost to repair or replace such *covered automobile* or part thereof with other of like kind and quality, with deduction for depreciation; or

(c) the limit of liability stated in the schedule as applicable to "each *covered automobile*" under the Coverage afforded for the *loss* to such *covered automobile*, provided that if such limit of liability is expressed as a stated amount it shall, with respect to a *covered automobile* newly acquired during the policy period and not described in the schedule, be deemed as having been replaced by "actual cash value";

and, subject to the above provisions, shall not in any event exceed the amount, if any, stated in the schedule as the "maximum limit of liability" applicable to "any one *covered automobile*".

2. The total limit of the company's liability for all *loss* directly attributable to a single happening out of which *loss* occurs shall not exceed:

(a) as to all *covered automobiles* at any one location, the amount, if any, stated in the schedule as the "maximum limit of liability" applicable thereto, subject to the above provisions respecting any one *covered automobile;*

(b) as to all *covered automobiles*, the amount, if any, stated in the schedule as the "maximum limit of liability" applicable thereto, subject to the above provisions respecting (i) any one *covered automobile* and (ii) any one location.

THE HARTFORD INSURANCE GROUP
HARTFORD, CONNECTICUT

COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART

This Coverage Part forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)
This Coverage Part is effective .... (at the hour stated in the policy) and forms a part of the above designated policy issued to ....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability	
A — Bodily Injury Liability	$ 2603.00	$1000	,000 each occurrence
		$1000	,000 aggregate
B — Property Damage Liability	$ 1684.00	$100	,000 each occurrence
		$300	,000 aggregate

Rating Classifications Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates B. I.	Rates P. D.	Advance Premiums B. I.	Advance Premiums P. D.
(a) Premises — Operations		(a) Area (b) Frontage (c) Remuneration (d) Receipts	(a) Per 100 Sq. Ft. of Area (b) Per Linear Foot (c) Per $100 of Remuneration (d) Per $100 of Receipts			
(b) Escalators		(e) Landings	(e) Per Landing			
(c) Independent Contractors		(f) Cost	(f) Per $100 of Cost			
(d) Completed Operations		(g) Receipts	(g) Per $1,000 of Receipts			
(e) Products —		(h) Sales	(h) Per $1,000 of Sales			
A)Building Material Dealers - no second hand materials - including local managers.	52111 -52	I)Each	I)Per	Each		
Machine Shops -	39996 -52					
Mfg. or Motor, Castable and Plastics, rated as: Cement Mfg.	32410 -52					
Buildings or Premises - bank, mercantile,manufacturing or office, not occupied by the Insured -(Lessor's risk only)	65198 -53					
Brick or Clay Products Mfg.	32502 -52					
Private Residence Additional Residence	65143 -53					
		(CONTINUED	ON EXTENSION	SCHEDULE)		
Form Numbers of Endorsements forming part of this Coverage Part at issue: L3243-0 L3139-4,L3355-1,AL8-0B(Res.Apt.& Two Fam), AL8-0B(Loc.of Premises),AL8-0B(Excl Endt)			TOTAL ADVANCE PREMIUMS		$ 2603.00	$ 1684.00

If the Policy Period is more than one year, the Premium is Payable:
On effective date of Policy $ 1st Anniversary $ 2nd Anniversary $

The conditions and provisions printed on pages CGL-2 and CGL-3 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by .... *Authorized Agent*

Form L-3503-0 Printed in U. S. A.

Chicago Fire Brick
Annual Reports and
Insurance 000355

COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART

(continued)

I. COVERAGE A — BODILY INJURY LIABILITY

COVERAGE B — PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as damages because of

Coverage A — *bodily injury or*

Coverage B — *property damage*

to which this insurance applies, caused by an *occurrence*, and the company shall have the right and duty to defend any suit against the *insured* seeking damages on account of such *bodily injury* or *property damage*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

(a) to liability assumed by the *insured* under any contract or agreement except an *incidental contract;* but this exclusion does not apply to a warranty of fitness or quality of the *named insured's products* or a warranty that work performed by or on behalf of the *named insured* will be done in a workmanlike manner;

(b) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of

(1) any *automobile* or aircraft owned or operated by or rented or loaned to any *insured*, or

(2) any other *automobile* or aircraft operated by any person in the course of his employment by any *insured;*

but this exclusion does not apply to the parking of an *automobile* on premises owned by, rented to or controlled by the *named insured* or the ways immediately adjoining, if such *automobile* is not owned by or rented or loaned to any *insured;*

(c) to *bodily injury* or *property damage* arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any *mobile equipment* while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith;

(d) to *bodily injury* or *property damage* arising out of and in the course of the transportation of *mobile equipment* by an *automobile* owned or operated by or rented or loaned to any *insured;*

(e) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of

(1) any watercraft owned or operated by or rented or loaned to any *insured*, or

(2) any other watercraft operated by any person in the course of his employment by any *insured;*

but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the *named insured;*

(f) to *bodily injury* or *property damage* arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;

(g) to *bodily injury* or *property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to

(1) liability assumed by the *insured* under an *incidental contract*, or

(2) expenses for first aid under the Supplementary Payments provision;

(h) to *bodily injury* or *property damage* for which the *insured* or his indemnitee may be held liable

(1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or

(2) if not so engaged, as an owner or lessor of premises used for such purposes,

if such liability is imposed

(i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or

(ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;

but part (ii) of this exclusion does not apply with respect to liability of the *insured* or his indemnitee as an owner or lessor described in (2) above;

(i) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(j) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured* or to any obligation of the *insured* to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the *insured* under an *incidental contract;*

(k) to *property damage* to

(1) property owned or occupied by or rented to the *insured*,

(2) property used by the *insured*, or

(3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control;

but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to *property damage* (other than to *elevators*) arising out of the use of an *elevator* at premises owned by, rented to or controlled by the *named insured;*

(l) to *property damage* to premises alienated by the *named insured* arising out of such premises or any part thereof;

(m) to loss of use of tangible property which has not been physically injured or destroyed resulting from

(1) a delay in or lack of performance by or on behalf of the *named insured* of any contract or agreement, or

(2) the failure of the *named insured's products* or work performed by or on behalf of the *named insured* to meet the level of performance, quality, fitness or durability warranted or represented by the *named insured;*

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the *named insured's products* or work performed by or on behalf of the *named insured* after such products or work have been put to use by any person or organization other than an *insured;*

(n) to *property damage* to the *named insured's products* arising out of such products or any part of such products;

(o) to *property damage* to work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;

(p) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the *named insured's products* or work completed by or for the *named insured* or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

(q) to *property damage* included within:

(1) the *explosion hazard* in connection with operations identified in this policy by a classification code number which includes the symbol "x",

III. POLICY PERIOD; TERRITORY; PURPOSES OF USE

This insurance applies only to *loss* which occurs during the policy period, while the *covered automobile* is within the United States of America, its territories or possessions, or Canada, or is being transported between ports thereof and, if a *covered automobile* described in the schedule, is maintained and used for the purposes stated therein as applicable thereto.

IV. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*camper body*" means a body designed to be mounted upon a *covered automobile* and equipped as sleeping or living quarters;

"*collision*" means (i) collision of a *covered automobile* with another object or with a vehicle to which it is attached, or (ii) upset of such *covered automobile;*

"*commercial type*" means

(i) a land motor vehicle of the truck, pick-up, express, sedan or panel delivery type, including truck-type tractors, trailers and semitrailers, used for the transportation or delivery of goods or merchandise or for other business purposes, or

(ii) an altered *private passenger type* vehicle used for retail or wholesale delivery;

"*covered automobile*" means a land motor vehicle, trailer or semitrailer, including its equipment and other equipment permanently attached thereto (but not including robes, wearing apparel or personal effects), which is either

(a) designated in the schedule, by description or otherwise, as a *covered automobile* to which this insurance applies and is:

  (i) owned by the *named insured*, or

  (ii) leased to the *named insured* for a term of not less than one year under an agreement expressly prohibiting any right of the lessor or owner to use such vehicle during the term of such lease except either as an operator employed by the *named insured* or for its repair or exchange; or

(b) if not so designated, such vehicle is newly acquired by the *named insured* during the policy period provided, however, that:

  (i) it replaces a described *covered automobile*, or as of the date of its delivery this insurance applies to all *covered automobiles*, and

  (ii) the *named insured* notifies the company within 30 days following such delivery date;

but "*covered automobile*" does not include a vehicle owned by or registered in the name of any individual partner or executive officer of the *named insured*, unless specifically stated otherwise by endorsement forming a part of the policy;

"*loss*" means direct and accidental loss or damage;

"*private passenger type*" means a 4-wheel land motor vehicle of the private passenger or station wagon type;

as to "*purposes of use*":

"*commercial*" means use principally in the business occupation of the *named insured* as stated in the declarations, including occasional use for personal, pleasure, family and other business purposes;

"*pleasure and business*" means personal, pleasure, family and business use.

V. CONDITIONS

None of the Conditions of the policy shall apply to this insurance except "Premium", "Inspection and Audit", "Subrogation", "Changes", "Assignment", "Cancellation", and "Declarations". This insurance shall also be subject to the following additional Conditions:

1. Named Insured's Duties in Event of Loss

In the event of *loss* the *named insured* shall:

(a) protect the *covered automobile*, whether or not this insurance applies to the *loss*, and any further loss or damage due to the *named insured's* failure to protect shall not be recoverable under this insurance; reasonable expenses incurred in affording such protection shall be deemed incurred at the company's request;

(b) give notice thereof as soon as practicable to the company or any of its authorized agents and also, in the event of theft or larceny, to the police;

(c) file with the company, within 91 days after *loss*, his sworn proof of *loss* in such form and including such information as the company may reasonably require and, upon the company's request, shall exhibit the damaged property and submit to examination under oath;

(d) cooperate with the company and, upon the company's request, shall assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the *named insured* because of *loss* with respect to which this insurance applies; and shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses;

but the *named insured* shall not, except at his own cost, voluntarily make any payment, assume any obligation, offer or pay any reward for recovery of stolen property or incur any expense other than as specifically provided in this insurance.

2. Payment for Loss

With respect to any *loss* covered by this insurance, the company may pay for said *loss* in money, or may:

(a) repair or replace the damaged or stolen property, or

(b) return at its expense any stolen property to the *named insured*, with payment for any resultant damage thereto, at any time before the *loss* is so paid or the property is so replaced, or

(c) take all or any part of the damaged or stolen property at the agreed or appraised value,

but there shall be no abandonment to the company.

3. Appraisal

If the *named insured* and the company fail to agree as to the amount of *loss*, either may, within 60 days after proof of *loss* is filed, demand an appraisal of the *loss*. In such event the *named insured* and the company shall each select a competent appraiser, and the appraisers shall select a competent and disinterested umpire. The appraisers shall state separately the actual cash value and the amount of *loss* and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of *loss*. The *named insured* and the company shall each pay its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire.

The company shall not be held to have waived any of its rights by any act relating to appraisal.

4. Action Against Company

No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this insurance nor until 30 days after proof of *loss* is filed and the amount of *loss* is determined as provided in this insurance.

5. Other Insurance

If the *named insured* has other insurance against a *loss* covered by this insurance, the company shall not be liable under this insurance for a greater proportion of such *loss* than the applicable limit of liability stated in the schedule bears to the total applicable limit of liability of all valid and collectible insurance against such *loss;* provided, however, with respect to any *covered automobile* newly acquired during the policy period and not described in the schedule, this insurance shall not apply to any *loss* against which the *named insured* has other valid and collectible insurance.

6. No Benefit to Bailee

None of the provisions of this insurance shall inure directly or indirectly to the benefit of any carrier or other bailee for hire.

7. Terms of Insurance Conformed to Statute

Terms of this insurance which are in conflict with the statutes of the state wherein this insurance is issued are hereby amended to conform to such statutes.

STATE EXCEPTIONS

KANSAS — If this insurance is issued in the State of Kansas, the following applies:

1. In the "Named Insured's Duties in Event of Loss" Condition, paragraph (a) is amended to read:

   "(a) use every reasonable means to protect the *covered automobile* (whether or not this insurance applies to the *loss*) from further *loss;* reasonable expenses incurred in affording such protection shall be deemed incurred at the company's request;"

2. In the "Appraisal" Condition, the term "30 days" is substituted for "60 days".

NORTH CAROLINA — If this insurance is issued in the State of North Carolina, the following applies:

Proofs of Loss — The failure of the *named insured* to furnish proofs of *loss* as required by the terms of this insurance shall not debar him from recovery hereunder unless within fifteen (15) days after receipt of notice of *loss* the company or its representatives shall provide the *named insured* with a blank or blanks in duplicate, in the form approved by the Insurance Commissioner, to be used for the purpose of making such proofs of *loss*.

(2) the *collapse hazard* in connection with operations identified in this policy by a classification code number which includes the symbol "c",

(3) the *underground property damage hazard* in connection with operations identified in this policy by a classification code number which includes the symbol "u".

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

(a) if the *named insured* is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the *named insured* with respect to the conduct of such a business;

(b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;

(c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;

(d) any person (other than an employee of the *named insured*) or organization while acting as real estate manager for the *named insured;* and

(e) with respect to the operation, for the purpose of locomotion upon a public highway, of *mobile equipment* registered under any motor vehicle registration law,

(i) an employee of the *named insured* while operating any such equipment in the course of his employment, and

(ii) any other person while operating with the permission of the *named insured* any such equipment registered in the name of the *named insured* and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an *insured* under this paragraph (e) with respect to:

(1) *bodily injury* to any fellow employee of such person injured in the course of his employment, or

(2) *property damage* to property owned by, rented to, in charge of or occupied by the *named insured* or the employer of any person described in subparagraph (ii).

This insurance does not apply to *bodily injury* or *property damage* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, or (3) claims made or suits brought on account of *bodily injury* or *property damage*, the company's liability is limited as follows:

Coverage A — The total liability of the company for all damages, including damages for care and loss of services, because of *bodily injury* sustained by one or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the schedule as applicable to "each *occurrence*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all damages because of (1) all *bodily injury* included within the *completed operations hazard* and (2) all *bodily injury* included within the *products hazard* shall not exceed the limit of *bodily injury* liability stated in the schedule as "aggregate".

Coverage B — The total liability of the company for all damages because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each *occurrence*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all damages because of all *property damage* to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of *property damage* liability stated in the schedule as "aggregate":

(1) all *property damage* arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including *property damage* for which liability is assumed under any *incidental contract* relating to such premises or operations, but excluding *property damage* included in subparagraph (2) below;

(2) all *property damage* arising out of and occurring in the course of operations performed for the *named insured* by independent contractors and general supervision thereof by the *named insured*, including any such *property damage* for which liability is assumed under any *incidental contract* relating to such operations, but this subparagraph (2) does not include *property damage* arising out of maintenance or repairs at premises owned by or rented to the *named insured* or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;

(3) all *property damage* included within the *products hazard* and all *property damage* included within the *completed operations hazard*.

Such aggregate limit shall apply separately to the *property damage* described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the *named insured*.

Coverages A and B — For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

IV. POLICY TERRITORY

This insurance applies only to *bodily injury* or *property damage* which occurs within the *policy territory*.

LIABILITY

EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No 83 C 545401E issued to by THE HARTFORD INSURANCE GROUP company or companies designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75 12:01 A. M., standard time.

RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases	Rates B. I.	Rates P. D.	Advance Premiums B. I.	Advance Premiums P. D.
		(CONTINUED FROM COVERAGE PART FORM L3503-0)				
A)OPERATIONS T. 01						
ILLINOIS	52111 -52	C)25,000	.711	.071	VP 178.00	18.00
	39996 -52	C)if any	.111	.020		
	32410 -52	C)375,000	.257	.0488	SP 964.00	183.00
A)PREMISES T. 01						
1461 Elston Ave Chicago, IL	65198 -53	A) 7,184	.914	.0155	VP 66.00	10.00 MP
MISSOURI	32502 -52	C)700,000	.109	.0223	W 763.00	W156.00
206 West St Wellsville, MO T. 03	65143 -53	I) one	8.38	.49	W 8.00	INCL
Boats, Canoes or Row Boats - private with or without sail - no motor.	44696S -53	I) one	1.949	.097	W 2.00	INCL
Increased Limit Surcharge	99901 -52				W 35.00	W 5.00
Form L3355-1					W 119.00	W18.00
C)Strip Mining & Tests, drilling for clay rated as: Operations.	17982 -51	F)if any	.0271	.0024		
Construction Operations - contractor (not railroads) - excluding operations on board ships.	16291 -51					
ILLINOIS	16291 -51	F)if any	.0633	.0111	MP SP 13.00	MP 8.00
MISSOURI	16291 -51	F)if any	.0236	.0111		

THE HARTFORD INSURANCE GROUP
HARTFORD, CONNECTICUT

Form L-3125-0 Printed in U. S. A. 10-66

LIABILITY

EXTENSION SCHEDULE FOR COMPREHENSIVE GENERAL LIABILITY, OLT OR MC COVERAGE PARTS

This schedule forms a part of Policy No. 83 C 545401E issued to by THE HARTFORD INSURANCE GROUP company or companies designated therein and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75 12:01 A. M., standard time.

RATING CLASSIFICATIONS (Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.)	Code No.	Premium Bases	Rates B. I.	Rates P. D.	Advance Premiums B. I.	Advance Premiums P. D.
E)Building Materials - excluding ladders and installation work (Dealers).	52111 -55	H)320,000	.138	.131	44.00	42.00
Vendors	52111 -55	H)320,000	.0207	.020	7.00	6.00
Mortor, Castables & Plastic Mfg. rated as: Cement or Cinder Blocks & Bricks(Manufacturer).	32701 -55	H) 8,800,000	.0375	.118	330.00	1038.00
Vendors	32701 -55	H) 8,800,000	.0056	.0177	49.00	156.00
Stores - not food or drink.	59993 -55	H)320,000	.069	.013	22.00	4.00
Vendors	59993 -55	H)320,000	.0104	.0020	3.00	1.00
Broad Form - Property Damage	99981					39.00

PAGE 2

THE HARTFORD INSURANCE GROUP HARTFORD, CONNECTICUT

ADDITIONAL INSURED
(Vendors—Limited Form)

This endorsement forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Named Insured and Address

Effective date 01/01/75 12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "Vendor"), as an Insured, but only with respect to the distribution or sale in the regular course of the Vendor's business of the Named Insured's products subject to the following additional provisions:

1. The insurance with respect to the Vendor does not apply to:
   (a) any express warranty, or any distribution or sale for a purpose, unauthorized by the Named Insured
   (b) bodily injury or property damage arising out of
      (i) any act of the Vendor which changes the condition of the products,
      (ii) any failure to maintain the product in merchantable condition,
      (iii) any failure to make such inspections, adjustments, tests or servicing as the Vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products, or
      (iv) products which after distribution or sale by the Named Insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the Vendor;
   (c) bodily injury or property damage occurring within the Vendor's premises.
2. This insurance does not apply to any person or organization, as Insured, from whom the Named Insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

THE HARTFORD INSURANCE GROUP
HARTFORD, CONNECTICUT

Countersigned by

Authorized Agent

Form L-3243-0 Printed in U. S. A. 10-'68 (NBCU: G-114)

Chicago Fire Brick
Annual Reports and
Insurance 000362

BROAD FORM PROPERTY DAMAGE COVERAGE

(Excluding Completed Operations)

Named Insured and Address

This endorsement forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75 12:01 A. M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE

It is agreed that the insurance for *property damage* liability applies, subject to the following additional provisions:

A. The exclusions relating to *property damage* to (1) property owned, occupied or used by or rented to the *insured* or in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control and (2) work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (w) and (x):

(w) to *property damage*

(1) to property owned or occupied by or rented to the *insured*, or, except with respect to the use of elevators, to property held by the *insured* for sale or entrusted to the *insured* for storage or safekeeping,

(2) except with respect to liability under a written sidetrack agreement or the use of elevators to

(a) property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,

(b) tools or equipment while being used by the *insured* in performing his operations,

(c) property in the custody of the *insured* which is to be installed, erected or used in construction by the *insured*,

(d) that particular part of any property, not on premises owned by or rented to the *insured*,

(i) upon which operations are being performed by or on behalf of the *insured* at the time of the *property damage* arising out of such operations, or

(ii) out of which any *property damage* arises, or

(iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the *insured*;

(x) with respect to the *completed operations hazard* (if the insurance otherwise applies to *property damage* included within such hazard) and with respect to any classification stated below as "including completed operations", to *property damage* to work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.

B. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Classification:

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

THE HARTFORD
INSURANCE GROUP
HARTFORD, CONNECTICUT

Countersigned by .... *Authorized Agent*

Form L-3139-4 Printed in U. S. A. (ISO Adv.-3005)

Chicago Fire Brick
Annual Reports and
Insurance 000363

SUPPLEMENTARY COVERAGE ENDORSEMENT
PERSONAL INJURY AND ADDITIONAL INSURED (Employees)

Named Insured and Address

This endorsement forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75 12:01 A. M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that:

1. The "Persons Insured" provision is amended to include as an ***insured*** any employee of the ***named insured*** while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply
   a. to ***bodily injury*** or ***personal injury*** to (a) another employee of the ***named insured*** arising out of or in the course of his employment or (b) the ***named insured*** or, if the ***named insured*** is a partnership or joint venture, any partner or member thereof;
   b. to ***property damage*** to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the ***named insured***, or (b) the ***named insured***, or, if the ***named insured*** is a partnership or joint venture, any partner or member thereof.

It is further agreed that:

1. Such insurance as is afforded under Coverage A with respect to ***bodily injury***, is extended to apply to ***personal injury*** as defined herein, subject to the following additional provisions:
   1. This insurance does not apply
      a. to liability for ***personal injury*** assumed by the ***insured*** under any contract or agreement;
      b. to ***personal injury*** arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any ***insured;***
      c. to ***personal injury*** sustained by any person as the result of an offense directly or indirectly related to the employment of such person by the ***named insured;***
      d. to ***personal injury*** arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this insurance;
      e. to ***personal injury*** arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any ***insured*** with knowledge of the falsity thereof.
      f. to ***personal injury*** arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the ***named insured.***
   2. When used in reference to this insurance
      a. "personal injury" means:
         1. injury sustained by any person or organization and arising out of a ***personal injury offense*** committed during the policy period within the ***policy territory.***
      b. "personal injury offense" means:
         1. false arrest, detention or imprisonment, or malicious prosecution,
         2. libel, slander, defamation, disparagement or violation of an individual's right of privacy, or
         3. wrongful entry or eviction or other invasion of the right of private occupancy
   3. The Limits of Liability section is amended in the following respect:

      The total liability of the company for all damages because of all ***personal injury*** to which this policy applies, shall not exceed the limit of ***bodily injury*** liability stated in the schedule as applicable to "each occurrence".

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

THE HARTFORD
INSURANCE GROUP
HARTFORD, CONNECTICUT

Countersigned by *Authorized Agent*

Form L-3355-1 Printed in U. S. A. (NS)

Chicago Fire Brick
Annual Reports and
Insurance 000364

Named Insured and Address

This endorsement forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP company or companies designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75 12:01 A. M., standard time at the address of the *named insured* as stated herein.

RESIDENCE, APARTMENT AND TWO FAMILY DWELLING

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

IT IS AGREED THAT THE INSURANCE APPLIES TO THE PREMISES CLASSIFIED AS; PRIVATE RESIDENCES, APARTMENTS-OCCUPIED BY ONE FAMILY FOR RESIDENCE PURPOSES EXCLUSIVELY, OR DWELLINGS-TWO FAMILY, SUBJECT TO THE FOLLOWING ADDITIONAL PROVISION:

IF THE NAMED INSURED IS AN INDIVIDUAL, THE "PERSONS INSURED" PROVISION INCLUDES, IF RESIDENTS OF THE NAMED INSURED'S HOUSEHOLD, THE NAMED INSURED'S SPOUSE AND THE RELATIVES OF EITHER THE NAMED INSURED OR SUCH SPOUSE UNDER THE AGE OF TWENTY ONE.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company or companies; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company or companies shall constitute valid countersignature of this endorsement.

THE HARTFORD INSURANCE GROUP HARTFORD, CONNECTICUT

Hartford Fire Insurance Company
Hartford Accident and Indemnity Company
Citizens Insurance Company of New Jersey
New York Underwriters Insurance Company
Twin City Fire Insurance Company

Countersigned by .... Authorized Agent

Form AL-8-4 B Printed in U. S. A. 10-'66 NBCU:

Chicago Fire Brick
Annual Reports and
Insurance 000365

"LOCATION OF PREMISES"

Named Insured and Address

This endorsement forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75 12:01 A. M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

A tract of land situated in Kendall County, Illinois, containing 36.08 acres more or less, consisting of several parcels of land in Section 19 and 30 in Township 30 North, Range 6, East of the Third Principal Meridian which lands are more fully described in the three deeds to Chicago Fire Brick Company recorded in the recorder's office of Kendall County, Illinois as follows:

(1) Warranty Deed dated October 5, 1920, and recorded November 22, 1920, as Document Number 46808;

(2) Warranty Deed October 21, 1920, and recorded July 12, 1921, as Document Number 47370;

(3) Warranty Deed dated June 14, 1922, and recorded July 19, 1922 as Document Number 48091; which legal description are by reference made a part thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

THE HARTFORD
INSURANCE GROUP
HARTFORD, CONNECTICUT

Countersigned by

Authorized Agent

Form AL-8-8 B Printed in U. S. A. 10-'66 NBCU:

Chicago Fire Brick
Annual Reports and
Insurance 000366

"EXCLUSION ENDORSEMENT"

Named Insured and Address

This endorsement forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75 12:01 A. M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

In consideration of the premium charged, it is hereby agreed exclusion "c" is deleted from Form L3355-1(Personal Injury).

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

THE HARTFORD
INSURANCE GROUP
HARTFORD CONNECTICUT

Countersigned by

Authorized Agent

Form AL-8-0 B Printed in U. S. A. 10-'66 NBCU.

THE HARTFORD
INSURANCE GROUP
HARTFORD, CONNECTICUT

CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)

This Coverage Part forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)
This Coverage Part is effective (at the hour stated in the policy) and forms a part of the above designated policy issued to

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability	
YB — Contractual Bodily Injury Liability	$ 46.00	$ 1000	,000 each occurrence
ZB — Contractual Property Damage Liability	$125.00	$ 100	,000 each occurrence
		$ 300	,000 aggregate

Designation of Contracts	Code No.	Premium Bases	Rates B. I.	Rates P. D.	Advance Premiums B. I.	Advance Premiums P. D.
Purchase Order Agreements excluding agreements involving indemnification for construction work or erection or installation of the indemnitor's goods or products unless of a minor nature.	17985 -51	(a) Cost (b) Sales Premium equal to 10% of the total products liability premium	(a) Per $100 of Cost (b) Per $1,000 of Sales		46.00	125.00
Form Numbers of Endorsements forming part of this Coverage Part at issue:			TOTAL ADVANCE PREMIUMS		$ 46.00	$ 125.00

If the Policy Period is more than one year, the Premium is Payable:
On effective date of Policy $ 1st Anniversary $ 2nd Anniversary $

The following exclusions also apply:
☐ Exclusion (p) — Products and Completed Operations ☐ Exclusion (q)—x, c & u

I. COVERAGE YB—CONTRACTUAL BODILY INJURY LIABILITY

COVERAGE ZB—CONTRACTUAL PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the *insured* all sums which the *insured*, by reason of *contractual liability* assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

Coverage YB. *bodily injury* or

Coverage ZB. *property damage*

to which this insurance applies, caused by an *occurrence*, and the company shall have the right and duty to defend any *suit* against the *insured* seeking damages on account of such *bodily injury* or *property damage*, even if any of the allegations of the *suit* are groundless, false or fraudulent, and may make such investigation and settlement of any claim or *suit* as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

(1) any arbitration proceeding wherein the company is not entitled to exercise the *insured's* rights in the choice of arbitrators and in the conduct of such proceedings, or

(2) any *suit* after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

(a) to liability assumed by the *insured* under any *incidental contract*;

(b) (1) if the *insured* is an architect, engineer or surveyor, to *bodily injury* or *property damage* arising out of professional services performed by such *insured*, including
(i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
(ii) supervisory, inspection or engineering services;
(2) if the indemnitee of the *insured* is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

The conditions and provisions printed on pages KB-2 and KB-3 of this form are hereby referred to and made a part hereof

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by .... *Authorized Agent*

Chicago Fire Brick
Annual Reports and
Insurance 000368

CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)

(Continued)

(i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs, or specifications, or

(ii) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the *bodily injury* or *property damage;*

(c) to *bodily injury* or *property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;

(d) to *bodily injury* or *property damage* for which the indemnitee may be held liable

(1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or

(2) if not so engaged, as an owner or lessor of premises used for such purposes,

if such liability is imposed

(i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or

(ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;

but part (ii) of this exclusion does not apply with respect to liability of the indemnitee as an owner or lessor described in (2) above;

(e) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(f) to any obligation for which the *insured* may be held liable in an action on a contract by a third party beneficiary for *bodily injury* or *property damage* arising out of a project for a public authority; but this exclusion does not apply to action by the public authority or any other person or organization engaged in the project;

(g) to *property damage* to

(1) property owned or occupied by or rented to the *insured*,

(2) property used by the *insured*, or

(3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control;

(h) to *property damage* to premises alienated by the *named insured* arising out of such premises or any part thereof;

(i) to loss of use of tangible property which has not been physically injured or destroyed resulting from

(1) a delay in or lack of performance by or on behalf of the *named insured* of any contract or agreement, or

(2) the failure of the *named insured's products* or work performed by or on behalf of the *named insured* to meet the level of performance, quality, fitness or durability warranted or represented by the *named insured;*

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the *named insured's products* or work performed by or on behalf of the *named insured* after such products or work have been put to use by any person or organization other than an *insured*;

(j) to *property damage* to the *named insured's products* arising out of such products or any part of such products;

(k) to *property damage* to work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;

(l) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the *named insured's products* or work completed by or for the *named insured* or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

(m) As respects any agreement relating to construction operations, to *bodily injury* or *property damage* arising out of

(1) construction, maintenance or repair of watercraft or loading or unloading thereof, or

(2) operations within fifty feet of any railroad property affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;

(n) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of any *mobile equipment* while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;

(o) to *bodily injury* or *property damage* arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;

When stated in the schedule as applicable, the following exclusions also apply to *contractual liability* assumed by the *insured*.

This insurance does not apply:

(p) to *bodily injury* or *property damage* included within the *completed operations hazard* or the *products hazard;*

(q) to *property damage* included within

(1) the *explosion hazard*,

(2) the *collapse hazard*, or

(3) the *underground property damage hazard*.

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

(a) if the *named insured* is designated in the declarations as an individual, the person so designated and his spouse;

(b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;

(c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to *bodily injury* or *property damage* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, or (3) claims made or *suits* brought on account of *bodily injury* or *property damage*, the company's liability is limited as follows:

Coverage YB — The total liability of the company for all damages, including damages for care and loss of services, because of *bodily injury* sustained by one or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the schedule as applicable to "each *occurrence*".

Coverage ZB — The total liability of the company for all damages because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each *occurrence*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all damages because of all *property damage* to which this coverage applies shall not exceed the limit of *property damage* liability stated in the schedule as "aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the *named insured*.

Coverages YB and ZB — For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)
(Continued)

IV. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*contractual liability*" means liability expressly assumed under a written contract or agreement; provided, however, that *contractual liability* shall not be construed as including liability under a warranty of the fitness or quality of the ***named insured's products*** or a warranty that work performed by or on behalf of the ***named insured*** will be done in a workmanlike manner;

"*suit*" includes an arbitration proceeding to which the ***insured*** is required to submit or to which the ***insured*** has submitted with the company's consent.

V. POLICY TERRITORY

This insurance applies only to ***bodily injury*** or ***property damage*** which occurs within the ***policy territory***.

VI. ADDITIONAL CONDITIONS

Arbitration

The company shall be entitled to exercise all of the ***insured's*** rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

Premium

When used as a premium basis:

1. the word "*cost*" means the total cost of all work in connection with all contracts of the type designated in the schedule for this insurance with respect to which "*cost*" is the basis of premium, regardless of whether any liability is assumed under such contracts by the ***insured***. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the ***insured***, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusion (m) applies.
2. the word "*sales*" means the gross amount of money charged by the ***named insured*** or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair and includes taxes, other than taxes which the ***named insured*** and such others collect as a separate item and remit directly to a governmental division.

Chicago Fire Brick
Annual Reports and
Insurance 000371

Michigan Broadened Collision Coverage
(Commercial Accounts)
(Limited Waiver of Collision Deductible)

THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 01/01/75 12:01 A. M., standard time at the address of the named insured as stated herein.

SCHEDULE

Coverage	Designation of Insured Motor Vehicles (Indicate by "☒")	Premium
BC-Broadened Collision	☐ Any automobile (or *covered automobile*) with respect to which a specific premium charge herein or in any other schedule made part of the policy indicates that Broadened Collision Coverage applies.	
	☐ CA- . . . . . . (If Fleet Automatic)	$
	☒ Other SEE SCHEDULE	$ 52.00
	Auto No. ☐ 1	$
	☐ 2	$
	☐ 3	$
	☐ 4	$
	Total Premium	$ 52.00

It is agreed that such insurance as is afforded by the policy under Collision Coverage is amended as follows:

BROADENED COLLISION COVERAGE

The Company will pay up to the Collision Deductible amount for loss to the **insured motor vehicle** except while parked in such a way as not to cause unreasonable risk of the damage which occurred, caused by contact with a motor vehicle whose owner, registrant or operator, or other person or organization legally responsible for his acts or omissions, is entitled to an exemption from tort liability for such loss under the provisions of Chapter 31 of the Michigan Insurance Code provided the **named insured** would be legally entitled to recover such loss but for such exemption. For the purposes of this coverage, determination as to whether the **named insured** is legally entitled to recover such loss and if so the amount thereof, shall be made by agreement between the **named insured** and the Company or, if they fail to agree, then upon written demand of either, the matter or matters upon which they do not agree shall be settled by arbitration.

DEFINITION

As used herein **insured motor vehicle** means any automobile (or **covered automobile**) designated in the schedule above under "Designation of Insured Motor Vehicles".

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by . . . . *Authorized Agent*

A-3137-0 Printed in U. S. A.

C 09 30 75
McMANUS & PELLOUCHOUD INC. 554304

Change, Elimination or Addition of Automobile
Change of Coverage — Amendment of Declarations

THE HARTFORD

Named Insured and Address

CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO.
1461 ELSTON AVE.
CHICAGO, IL 60622

This endorsement forms a part of Policy No. 83 C 545401 E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date stated herein.

Effective date 07 03 75 12:01 A. M., standard time at the address of the *named insured* as stated herein.

It is agreed that the policy is amended, with respect only to such of the following Items as are indicated by ☒:

Item

☐ 1. The *named insured's* **NAME** is amended to read

☐ 2. The *named insured's* **ADDRESS** is amended to read

☐ 3. **CHANGE OF COVERAGE** — The insurance afforded is amended as indicated by entry in the **SCHEDULE** of this endorsement.

☐ 4. The **CLASSIFICATION** for the Automobile designated herein is amended to read as follows:

Year Model Trade Name	Body Type - Truck Size (Truck Load, Gallonage Bus Seating Capacity)	Identification No.	Rating Classification
			#33

☒ 5. Automobiles **DELETED** — The insurance with respect to the Automobile designated herein is terminated.

Year Model Trade Name	Body Type - Truck Size (Truck Load, Gallonage Bus Seating Capacity)	Identification No.
~~74 PONT~~		~~2P49Y4P105415~~
		~~T-15 CL PPT~~

☒ 6. **Automobile(s) ADDED** — **Purposes of Use* (P and B = *Pleasure and Business*; C = *Commercial*)

#33

Year Model Trade Name	Body Type - Truck Size (Truck Load, Gallonage Bus Seating Capacity)	Identification No.	No. of Cyls. Model	Principally Garaged in (Town, State)	*Purpose of Use	Rating Classification
75 PONT. CAT.		2L60R5244684		SCHAUMBURG, IL (15)	P&B	PPT

List Price	Actual Cost	Purchased Mo./Yr. New-Used	Symbol	**LOSS PAYEE: Any loss under the Physical Damage Coverages (excluding Towing) is payable as interest may appear to the named insured and:**
5768		5768-	1B	

If more than one automobile is insured by the policy and the amendments effected by this endorsement are not to apply to all automobiles insured by the policy such amendments apply only with respect to the following automobile(s):

SCHEDULE

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages, each as defined in the policy, as are indicated by an additional or return premium or the words "no charge" in the Premiums column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of the policy having reference thereto.

*(Insert X in applicable column) ACV *means Actual Cash Value*

*Include	*Delete	*Amend Limits	COVERAGES	LIMITS OF LIABILITY	PREMIUMS ANNUAL	PREMIUMS ADDITIONAL	PREMIUMS RETURN
			Bodily Injury Liability	$,000 each person $,000 each occurrence	$	$	$
			Medical Payments	$ each person	$	$	$
			Property Damage Liability	$,000 each occurrence	$	$	$
			Uninsured Motorists	$,000 each person $,000 each accident	$	$	$
			Comprehensive	$ 5768 ACV unless amount stated less $ deductible	$ 28 00	$ 4 00	$
			Collision	ACV less $ 100 deductible	$ 77 00	$ 5 00	$
			Fire, Lightning or Transportation	$ ACV unless amount stated	$	$	$
			Theft	$ ACV unless amount stated	$	$	$
			Combined Additional	$ ACV unless amount stated	$	$	$
			Towing	$ each disablement	$	$	$
					$	$	$
					$	$	$
				TOTALS	$	$	$
				NET ADDITIONAL ~~XXXXXXXX~~		$ 9 00	

P R .499

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated. This endorsement shall not be binding unless countersigned by a duly authorized agent of the company.

Countersigned by [signature]

A-3459-0 Printed in U.S.A.

Chicago Fire Brick
Annual Reports and
Insurance 000373

MC MANUS & PELLOUCHOUD INC 554304

HO/C:/7/8/75

Change, Elimination or Addition of Automobile
Change of Coverage — Amendment of Declarations

THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No. 83 C 545401E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date stated herein.

CHICAGO FIRE BRICK COMPANY ETAL
1461 ELSTON AVE
CHICAGO IL 60622

Effective date 06 06 75 12:01 A. M., standard time at the address of the *named insured* as stated herein.

It is agreed that the policy is amended, with respect only to such of the following Items as are indicated by ☒:

Item

☐ 1. The *named insured's* NAME is amended to read

☐ 2. The *named insured's* ADDRESS is amended to read

☐ 3. CHANGE OF COVERAGE — The insurance afforded is amended as indicated by entry in the SCHEDULE of this endorsement.

☐ 4. The CLASSIFICATION for the Automobile designated herein is amended to read as follows:

Year Model Trade Name	Body Type - Truck Size (Truck Load, Gallonage Bus Seating Capacity)	Identification No.	Rating Classification

☐ 5. Automobiles DELETED — The insurance with respect to the Automobile designated herein is terminated.

Year Model Trade Name	Body Type - Truck Size (Truck Load, Gallonage Bus Seating Capacity)	Identification No.

☒ 6. Automobile(s) ADDED — **Purposes of Use (P and B = Pleasure and Business: C = Commercial)*

Year Model Trade Name	Body Type - Truck Size (Truck Load, Gallonage Bus Seating Capacity)	Identification No.	No. of Cyls. Model	Principally Garaged In (Town, State)	*Purpose of Use	Rating Classification
75 CHEV	CHEVELLE	1C29H5R484614		GLEN ELLYN IL (15)	P&B	PPT

List Price	Actual Cost	Purchased Mo./Yr. New-Used	Symbol	LOSS PAYEE: Any loss under the Physical Damage Coverages (excluding Towing) is payable as interest may appear to the named insured and:
	4280-1B			

If more than one automobile is insured by the policy and the amendments effected by this endorsement are not to apply to all automobiles insured by the policy such amendments apply only with respect to the following automobile(s):

SCHEDULE

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages, each as defined in the policy as are indicated by an additional or return premium or the words "no charge" in the Premiums column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of the policy having reference thereto. PR 573

*(Insert X in applicable column) ACV *means Actual Cash Value*

*Include	*Delete	*Amend Limits	COVERAGES	LIMITS OF LIABILITY	PREMIUMS ANNUAL	ADDITIONAL	RETURN
			Bodily Injury Liability	$ 1,000,000 each person; $ 1,000,000 each occurrence	$ 97 00	$ 56 00	$
			Medical Payments	$ 5000 each person	$ 13 00	$ 7 00	$
			Property Damage Liability	$ 500,000 each occurrence	$ 43 00	$ 25 00	$
			Uninsured Motorists	$ 10,000 each person; $ 20,000 each accident	$ 3 00	$ 2 00	$
			Comprehensive	$ 4280. ACV unless amount stated less $ deductible	$ 22 00	$ 13 00	$
			Collision	ACV less 100 deductible	$ 66 00	$ 38 00	$
			Fire, Lightning or Transportation	$ ACV unless amount stated	$	$	$
			Theft	$ ACV unless amount stated	$	$	$
			Combined Additional	$ ACV unless amount stated	$	$	$
			Towing	$ each disablement	$	$	$
					$	$	$
					$	$	$
				TOTALS	$	$ 141 00	$
				NET ADDITIONAL ~~OR RETURN~~		$ 141 00	$

PAID JUL 1 1975 CHECK NO 4597

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated. This endorsement shall not be binding unless countersigned by a duly authorized agent of the company.

Countersigned by P. J. Paige

4-3459-0 Printed in U.S.A.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT INSURANCE

PENALTY FOR OPERATION WITHOUT INSURANCE

Any owner or registrant of a motor vehicle with respect to which liability insurance is required who operates or permits a motor vehicle to be operated upon a public highway of this state, shall be guilty of a misdemeanor

An owner or registrant convicted of such a misdemeanor shall have his license and registration revoked and may be fined not less than $100.00 nor more than $500.00, or imprisoned for not more than 1 year, or both.

THIS FORM MAY BE PRESENTED AS EVIDENCE OF INSURANCE WITH YOUR APPLICATION FOR LICENSE PLATES AT ANY SECRETARY OF STATE LICENSE PLATE BRANCH OFFICE.

Co. Code
1 Hartford Fire Insurance Company
5 Hartford Accident and Indemnity Company
3 Hartford Casualty Insurance Company
6 New York Underwriters Insurance Company
7 Twin City Fire Insurance Company

(NAMED INSURED)

CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO
1461 Elston Ave
Chicago, IL 60622

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

BY [signature] Authorized Representative

Co Code	Policy No.	Expiration Date	on this	Day	Month	Year
5	83 C 545401E	01/01/76		01/	01/	75

KEEP THIS IN VEHICLE DESCRIBED

Year	Make	Vehicle No.	Agent's Code
64	Dodge Trk	5881409741	554304

A 3141.0 Printed in U. S. A.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT INSURANCE

PENALTY FOR OPERATION WITHOUT INSURANCE

Any owner or registrant of a motor vehicle with respect to which liability insurance is required who operates or permits a motor vehicle to be operated upon a public highway of this state, shall be guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall have his license and registration revoked and may be fined not less than $100.00 nor more than $500.00, or imprisoned for not more than 1 year, or both.

THIS FORM MAY BE PRESENTED AS EVIDENCE OF INSURANCE WITH YOUR APPLICATION FOR LICENSE PLATES AT ANY SECRETARY OF STATE LICENSE PLATE BRANCH OFFICE.

Co. Code
1 Hartford Fire Insurance Company
5 Hartford Accident and Indemnity Company
3 Hartford Casualty Insurance Company
6 New York Underwriters Insurance Company
7 Twin City Fire Insurance Company

(NAMED INSURED)

CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO
1461 Elston Ave

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

BY [signature] Authorized Representative

Co Code	Policy No.	Expiration Date	on this	Day	Month	Year
5	83 C 545401E	01/01/76		01	01	75

KEEP THIS IN VEHICLE DESCRIBED

Year	Make	Vehicle No.	Agent's Code
72	GMC Trk	732V527433	554304

A 3141.0 Printed in U. S. A.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT INSURANCE

PENALTY FOR OPERATION WITHOUT INSURANCE

Any owner or registrant of a motor vehicle with respect to which liability insurance is required who operates or permits a motor vehicle to be operated upon a public highway of this state, shall be guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall have his license and registration revoked and may be fined not less than $100.00, nor more than $500.00, or imprisoned for not more than 1 year, or both.

THIS FORM MAY BE PRESENTED AS EVIDENCE OF INSURANCE WITH YOUR APPLICATION FOR LICENSE PLATES AT ANY SECRETARY OF STATE LICENSE PLATE BRANCH OFFICE.

(NAMED INSURED)

Code
1 Hartford Fire Insurance Company
2 Hartford Accident and Indemnity Company
3 Hartford Casualty Insurance Company
6 New York Underwriters Insurance Company
7 Twin City Fire Insurance Company

CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO
1461 Elston Ave
Chicago, IL 60622

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

BY [signature] Authorized Representative

Co Code 5 Policy No 83 C 545401E Expiration Date 01/01/76

on this 01 Day 01 Month 75 Year

KEEP THIS IN VEHICLE DESCRIBED

Year	Make	Vehicle No.	Agent's Code
67	Ford Pkup	F25YLA15827	554304

A-3141-0 Printed in U. S. A.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT INSURANCE

PENALTY FOR OPERATION WITHOUT INSURANCE

Any owner or registrant of a motor vehicle with respect to which liability insurance is required who operates or permits a motor vehicle to be operated upon a public highway of this state, shall be guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall have his license and registration revoked and may be fined not less than $100.00, nor more than $500.00, or imprisoned for not more than 1 year, or both.

THIS FORM MAY BE PRESENTED AS EVIDENCE OF INSURANCE WITH YOUR APPLICATION FOR LICENSE PLATES AT ANY SECRETARY OF STATE LICENSE PLATE BRANCH OFFICE.

(NAMED INSURED)

Code
1 Hartford Fire Insurance Company
2 Hartford Accident and Indemnity Company
3 Hartford Casualty Insurance Company
6 New York Underwriters Insurance Company
7 Twin City Fire Insurance Company

CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO
1461 Elston Ave
Chicago, IL 60622

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

BY [signature] Authorized Representative

Co Code 5 Policy No. 83 C 545401E Expiration Date 01/01/76

on this 01 Day 01 Month 75 Year

KEEP THIS IN VEHICLE DESCRIBED

Year	Make	Vehicle No.	Agent's Code
68	Intl Pkup	783208H764360	554304

A-3141-0 Printed in U. S. A.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT INSURANCE

PENALTY FOR OPERATION WITHOUT INSURANCE

Any owner or registrant of a motor vehicle with respect to which liability insurance is required who operates or permits a motor vehicle to be operated upon a public highway of this state, shall be guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall have his license and registration revoked and may be fined not less than $100.00 nor more than $500.00, or imprisoned for not more than 1 year, or both.

THIS FORM MAY BE PRESENTED AS EVIDENCE OF INSURANCE WITH YOUR APPLICATION FOR LICENSE PLATES AT ANY SECRETARY OF STATE LICENSE PLATE BRANCH OFFICE.

Co. Code
- 1 Hartford Fire Insurance Company
- 5 Hartford Accident and Indemnity Company
- 3 Hartford Casualty Insurance Company
- 6 New York Underwriters Insurance Company
- 7 Twin City Fire Insurance Company

(NAMED INSURED)

CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO
1461 Elston Ave
Chicago, IL 60622

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

BY [signature] Authorized Representative

Co Code	Policy No.	Expiration Date	on this	Day	Month	Year
5	83 C 545401E	01/01/76		01	01	75

KEEP THIS IN VEHICLE DESCRIBED

Year	Make	Vehicle No.	Agent's Code
64	Chev Wag	45645K170948	554304

A-3141-0 Printed in U. S. A.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT INSURANCE

PENALTY FOR OPERATION WITHOUT INSURANCE

Any owner or registrant of a motor vehicle with respect to which liability insurance is required who operates or permits a motor vehicle to be operated upon a public highway of this state, shall be guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall have his license and registration revoked and may be fined not less than $100.00 nor more than $500.00, or imprisoned for not more than 1 year, or both.

THIS FORM MAY BE PRESENTED AS EVIDENCE OF INSURANCE WITH YOUR APPLICATION FOR LICENSE PLATES AT ANY SECRETARY OF STATE LICENSE PLATE BRANCH OFFICE.

Co. Code
- 1 Hartford Fire Insurance Company
- 5 Hartford Accident and Indemnity Company
- 3 Hartford Casualty Insurance Company
- 6 New York Underwriters Insurance Company
- 7 Twin City Fire Insurance Company

(NAMED INSURED)

CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO
1461 Elston Ave
Chicago, IL 60622

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

BY [signature] Authorized Representative

Co Code	Policy No.	Expiration Date	on this	Day	Month	Year
5	83 C 545401E	01/01/76		01	01	75

KEEP THIS IN VEHICLE DESCRIBED

Year	Make	Vehicle No.	Agent's Code
74	Pontiac	2L69R4X130405	554304

A-3141-0 Printed in U. S. A.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT INSURANCE

PENALTY FOR OPERATION WITHOUT INSURANCE

Any owner or registrant of a motor vehicle with respect to which liability insurance is required who operates or permits a motor vehicle to be operated upon a public highway of this state, shall be guilty of a misdemeanor

An owner or registrant convicted of such a misdemeanor shall have his license and registration revoked and may be fined not less than $100.00 nor more than $500.00, or imprisoned for not more than 1 year, or both.

THIS FORM MAY BE PRESENTED AS EVIDENCE OF INSURANCE WITH YOUR APPLICATION FOR LICENSE PLATES AT ANY SECRETARY OF STATE LICENSE PLATE BRANCH OFFICE.

(NAMED INSURED)

Code
1 Hartford Fire Insurance Company
3 Hartford Accident and Indemnity Company
3 Hartford Casualty Insurance Company
5 New York Underwriters Insurance Company
7 Twin City Fire Insurance Company

CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO
1461 Elston Ave
Chicago, IL 60622

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

BY [signature] Authorized Representative

Co Code	Policy No.	Expiration Date	on this	Day	Month	Year
5	83 C 545401E	01/01/76		01	01	75

KEEP THIS IN VEHICLE DESCRIBED

Year	Make	Vehicle No.	Agent's Code
74	Pontiac	2P49W4P162574	554304

A-3141-0 Printed in U. S. A.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT INSURANCE

PENALTY FOR OPERATION WITHOUT INSURANCE

Any owner or registrant of a motor vehicle with respect to which liability insurance is required who operates or permits a motor vehicle to be operated upon a public highway of this state, shall be guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall have his license and registration revoked and may be fined not less than $100.00 nor more than $500.00, or imprisoned for not more than 1 year, or both.

THIS FORM MAY BE PRESENTED AS EVIDENCE OF INSURANCE WITH YOUR APPLICATION FOR LICENSE PLATES AT ANY SECRETARY OF STATE LICENSE PLATE BRANCH OFFICE.

(NAMED INSURED)

Code
1 Hartford Fire Insurance Company
3 Hartford Accident and Indemnity Company
3 Hartford Casualty Insurance Company
5 New York Underwriters Insurance Company
7 Twin City Fire Insurance Company

CHICAGO FIRE BRICK COMPANY
WELLSVILLE FIRE BRICK CO
1461 Elston Ave
Chicago, IL 60622

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

BY [signature] Authorized Representative

Co Code	Policy No.	Expiration Date	on this	Day	Month	Year
5	83 C 545401E	01/01/76		01	01	75

KEEP THIS IN VEHICLE DESCRIBED

Year	Make	Vehicle No.	Agent's Code
74	Ford	4B63S220698	554304

A 3141-0 Printed in U. S. A.

CANCELLATION CONDITION—AMENDMENT OF FIRST PARAGRAPH

(Michigan)

It is agreed that with respect to the "Cancellation" provisions of the policy:

1. The words "at the address shown in this policy", appearing in the first paragraph of the "Cancellation" Condition, are amended to read "at his address last known to the company or its authorized agent".
2. The provisions (if forming a part of the policy) of the endorsement entitled "Amendment of Termination Provisions (Michigan)" apply as stated therein.
3. The provisions, if any, forming a part of the policy which (by endorsement or otherwise) amend the "Cancellation" provisions of the policy other than as stated or designated in this endorsement are deleted.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy.

THE HARTFORD
INSURANCE GROUP
HARTFORD CONNECTICUT

H. V. Williams
President

Form AL-36-0 Printed in U. S. A. 11-'70 (IRB: A0002/G 503)