



LOSS, IF ANY, PAYABLE TO .....

\$ ..... On vessel known as ..... (or by whatsoever other name or names the said vessel is or shall be named or called) covering all apparatus, appurtenances and equipment belonging thereto, including the hull, tackle, apparel, boats, engines, boilers, machinery, tools, implements, fixtures, equipments, fuel, stores and supplies, drawings, pictures, and office and other furniture on board; also electric light installation and plant, if any.

It is understood and agreed between the assured and this Company that the value of the property insured hereunder for the purposes of this insurance is \$ ....., and this Company shall not be liable for a greater proportion of any agreed amount of loss or damage than the amount of this policy bears to the above expressed valuation.

Warranted by the assured that the total amount of insurance against fire on this property insured hereunder shall not exceed \$ ..... and permission is herewith given to carry that amount, including this policy.

Privilege to carry all kinds of merchandise, to tow and/or be towed, to do all work customary for vessels of its kind and trade, to dock or haul out the vessel, to lay up, to stop at any port or place within the limits of this policy, to make alterations, additions, and repairs, without limit of time as occasion may require, to keep and use all such articles, materials and supplies, and in such quantities as may be necessary or incidental to her trade or occupation, including gas, oil or electricity for light, power or other purposes.

NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THE PRINTED CONDITIONS OF THIS POLICY, THIS INSURANCE ONLY COVERS LOSS, DAMAGE, CHARGES, OR EXPENSE CAUSED BY OR IN CONSEQUENCE OF FIRE INCLUDING GENERAL AVERAGE AND SALVAGE CHARGES CONSEQUENT UPON FIRE. BUT IN NO CASE SHALL THE AGGREGATE AMOUNT TO BE PAID UNDER THIS POLICY FOR LOSS, DAMAGE, CHARGES, AND/OR EXPENSE OF EVERY NATURE BY ANY ONE DISASTER EXCEED THE AMOUNT INSURED HEREUNDER.

It is specifically agreed that the transportation of automobiles in use and/or other vehicles on the vessel insured hereunder, shall not prejudice nor invalidate insurance under this policy.

PORT OF REPAIR CLAUSE – In the event of damage by fire occurring at a place where repairs cannot be made, this policy shall cover the expense of removal to a port of repair, in proportion as the amount insured bears to the valuation expressed herein, provided, however, that the cost of such removal has been approved by the representative of this Company.

This policy does not cover loss, damage, charges, expense or seizure or detention, in consequence of the Assured or the Vessel insured engaging in any illicit or prohibited trade or trade in articles contraband of war, or from the violation of any port regulation, nor for loss of time, or for loss of life or personal injury.

Either party may cancel this policy by giving five (5) days notice in writing, if at the option of this Company pro rata rates, if at the request of the insured short rates will be charged. From all return premiums the same percentage of deduction (if any) shall be made as was allowed by this Company on receipt of original premium.

In event of partial loss, the assured agrees to pay the insurers additional premium or premiums pro rata at the same rate at which this policy is written on the amount of such loss or losses, and this policy of insurance is thereby reinstated and in force to the full amount. Such reinstatement or reinstatements to take effect immediately upon the occurrence of such loss or losses, and the charge or charges therefor to be then due.

Warranted free of capture, seizure, arrest, restraint, or detention, and the consequences thereof or of any attempt thereat (piracy excepted), and also from all consequences of hostilities or warlike operations, whether before or after declaration of war.

Warranted free of loss or damage caused by strikers, locked-out workmen, or persons taking part in labor disturbances, or riots or civil commotions.

In event of loss or damage to the subject of this insurance by collision, stranding, leakage, or other peril or causes not covered by this policy, by or with which fire is concurrent, then in settlement of said loss by fire, whether the claim be partial, or total loss, this Company shall be liable only for the like proportion after deducting the amount of damage, so caused by the previous or concurrent cause, and further provided that in no event shall this Company be responsible for any part of the expense of taking said vessel to a port or place of repair unless the necessity therefor arose solely from fire and then only when the cost of such removal has been approved by the representative of this Company.

In no case shall this Company be liable for unrepaired damage in addition to subsequent total and/or constructive total loss sustained during the term covered by this policy.

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

DYNAMO CLAUSE – This insurance excludes all loss or damage to dynamos, exciters, lamps, switches, motors or other electrical appliances or devices, such as may be caused by electrical currents, whether artificial or natural and will be liable for only such loss or damage to them as may occur in consequence of fire outside of the machines themselves.

Warranted confined to the use and navigation of the .....

Attached to and forming part of Policy No. .... of the ..... 19 .....