

SCHEDULE.

A.

UNIFORM CONDITIONS.

1. If any person insures his buildings or goods and causes the same to be described otherwise than as they really are to the prejudice of the Company, or misrepresents or omits to communicate any circumstance which is material to be made known to the Company in order to enable it to judge of the risk it undertakes, this policy shall be void.

2. After application for insurance it shall be deemed that any policy sent to the assured is intended to be in accordance with the terms of the application, unless the Company points out, in writing, the particulars wherein the policy differs from the application.

3. Any change material to the risk and within the control or knowledge of the assured, shall avoid the policy, unless the change is promptly notified in writing to the Company, and the Company when so notified may return the premium for the unexpired period and cancel the policy, or may demand in writing an additional premium which the assured shall, if he desires the continuance of the policy, forthwith pay to the Company; and if he neglects to make such payment forthwith after receiving such demand, the policy shall be no longer in force.

4. This policy, unless otherwise provided by agreement endorsed hereon, or added hereto, shall be void if any change other than by the death, succession or marriage of an insured take place in the interest, title or possession of the subject of insurance (except change of occupants without increase of hazard), whether by legal process, or judgment, or by voluntary act of the insured, or otherwise, or if this policy be assigned before a loss.

5. When property insured is only partially damaged, no abandonment of the same will be allowed, unless by the consent of the Company; and in case of removal of property to escape conflagration the Company will contribute to the loss and expenses attending such act of salvage proportionately to the respective interests of the Company or companies and the assured.

6. Money, books of account, securities for money, evidences of debt or title, are not insured.

7. Plate, bullion, jewellery, medals, paintings, sculptures, casts, curiosities, scientific and musical instruments, works of art, articles of vertu, frescoes, models, patterns, moulds, dies, plans and drawings, store and office furniture or fixtures, tools, are not insured unless mentioned in the policy, nor beyond the actual value destroyed by fire.

8. The Company is not liable for loss if there is any prior insurance, whether valid or not, in any other company, unless this Company's assent thereto appears herein or is endorsed hereon, nor if any subsequent insurance is effected in any other company, unless and until this Company assents thereto or unless this Company does not dissent in writing within two weeks after receiving written notice of such subsequent insur-