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

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

When Due  Policy Number  Cash Dividend  Paid-up Addition

SEP 22  9227249  77.52  211.00

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

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

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

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

Date: __________________________ Please sign here: __________________________

Owner of Policy
IF DIVIDEND IS LEFT WITH THE COMPANY TO ACCUMULATE AT INTEREST

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

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

Any dividend left with the Company, together with the interest accumulations, may be withdrawn on any anniversary of the policy.

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

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

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

(OVER)
<table>
<thead>
<tr>
<th>AMOUNT DUE</th>
<th>Policy Number</th>
<th>Date Due</th>
</tr>
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<tbody>
<tr>
<td>Premium $ 285.30</td>
<td>9 227 249 * A9</td>
<td>22 Day of Sept. 1933</td>
</tr>
</tbody>
</table>

JAMES ROOSEVELT
19 COOLIDGE HILL RD
CAMBRIDGE MASS

Countersigned by
THOMAS G. BOYD
PRESIDENT
FOR PREMIUM CASHIER
BURLGARY AND PLATE GLASS DEPARTMENT

In Consideration of a premium of One Hundred Eighty-three and 40/100 Dollars ($183.40), Policy No. 1127925 issued by the Fidelity and Deposit Company of Maryland to FRANKLIN D. ROOSEVELT, is hereby continued in force from October 14, 1933, to October 14, 1938, at noon, standard time, at the location of the premises, subject to all the terms, provisions and conditions of said Policy.

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

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

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

FORM B270a Orig.—10M, 3-10-33 5/694
Honorable Franklin D. Roosevelt  
Hyde Park  
New York  

Dear Sir:  

February 7th, 1933.  

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

Yours truly,

EDGAR B. VAN WAGONER,

CAW:LB  
Enc.
March 17, 1933.

Dear Miss Le Hand:

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

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

With kindest personal regards, I am,

Very sincerely yours,

HENRY EGGERS, JR.

Miss Marguerite Le Hand
March 18, 1933.

Dear Mr. Eggers:

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

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

Very sincerely yours,

M. A. Le Hand
PRIVATE SECRETARY

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

(enclosure)
March 25, 1933.

Dear Miss Le Hand:

May I acknowledge receipt of your letter dated March 15th enclosing a check for $269.80, covering the premium on Franklin, Jr.'s policy.

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

Thanking you, I am, with kindest personal regards,

Very sincerely yours,

Henry Eggers, Jr.

Miss Marguerite A. Le Hand
April 13, 1933.

Dear Mr. Eggers:—

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

Very sincerely yours,

M. A. Le Hand
PRIVATE SECRETARY

Henry Eggers, Jr., Esq.,
New York Life Insurance Company,
233 Broadway,
New York, N. Y.
April 28, 1935.

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

Dear Sir:-

My attention has just been called to the fact that our Policy No. 9,707,394, on the life of Mr. Elliott Roosevelt, is lapsed for the non-payment of the March 25, 1935, premium of $277.20.

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

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

Yours truly,

[Signature]

Secretary.

enc.
May 3, 1933.

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

ATTENTION OF FREDERICK M. JOHNSON, ESQ.

My dear Mr. Johnson:

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

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

Very truly yours,

M. A. Le Hand
PRIVATE SECRETARY

(Enclosure)
<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Cash Dividend for 1933</th>
<th>Total Credit from Dividends at Interest Accumulated to Anniversary (including 1933)</th>
</tr>
</thead>
<tbody>
<tr>
<td>8745462</td>
<td>86.22</td>
<td>885.33</td>
</tr>
</tbody>
</table>

The cash dividend apportioned at the anniversary of the policy in 1933, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1933 to accumulate will be increased on the anniversary of the policy in 1933 at the rate of 4½% per annum.

ARTHUR HUNTER, Vice-President.
RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE
Premium $277.20
Interest on Loan or Note

Policy Number
9 707 894  A3

Date Due
23 DAY OF MAR.
YEAR 1933

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

COUNTERSIGNED BY

THOMAS A. CONWAY
PRESIDENT.

FOR PREMIUM CASHIER

3472-R. B. March 1931
May 5, 1935.

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

My dear Sir:

Thank you for your letter of the 3rd instant, enclosing check covering the premium due March 23, 1935, on Policy No. 9707,894, on the life of Mr. Elliott Roosevelt. Enclosed is the Company's official receipt.

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

Yours truly,

[Signature]
Secretary.

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

Dear Sir:

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

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

Washington  Branch Office.  Located at  806-15th St., N.W.

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

Yours truly,

Cashier

Policy Number  How Payable  Next Payment Due  Amount
8 745 462-A5  annual  May 3, 1934  $353.90
Attention of M. A. LeHand, Private Secretary

Hon. Franklin D. Roosevelt
Hyde Park
New York

Dear Mr. Roosevelt:

We take pleasure in enclosing United States Fidelity and Guaranty policy A811946 for Public Liability, one hundred and three hundred thousand limits, and Property Damage, five thousand dollars; and Hanover policy A1278 covering Fire, Theft and Tornado on the DeSoto Convertible Sedan, as per your order of July 12th.

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

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

Very truly yours,

[Signature]
August 11th, 1933

Franklin D. Roosevelt
Hyde Park, N. Y.

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

LLOYDS INSURANCE COMPANY OF AMERICA
in Rehabilitation.

Milton O. Loyzen,
Asst. Spec., Deputy Supt. of Ins.
Hyde Park, New York,
August 28, 1933.

Dear Mr. Luckey:

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

Sincerely yours,

M. A. Lehman
Private Secretary

William W. Luckey, Esq.,
Poughkeepsie,
New York.
NOTICE OF DIVIDEND FOR 1933
(provided the policy is in full force on the anniversary date)

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

When Due  Policy Number  Cash Dividend  Paid-up Addition
SEP 22  9227249  77.56  214.00

I wish to use the dividends in cash or reduction of premium.
Credit dividends to the policy at interest. (See note on reverse side.)
Apply dividends to purchase a participating paid-up addition to the sum insured. (See note on reverse side.)

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

Date_________________________  Please sign here  Owner of Policy

(Over)
IF DIVIDEND IS LEFT WITH THE COMPANY TO ACCUMULATE AT INTEREST.

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

Dividends left with the Company before 1933 to accumulate will be increased on the anniversary of the Policy in 1933 at the rate of 4 1/2% per annum.

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

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

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

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

(OVER)
TIME TRIED  FOUNDED 1825  FIRE TESTED

YOU HAVE THE ADVANTAGE OF OUR EXPERIENCE

W. W. LUCKEY
SUCCESSOR TO
FROST & LUCKEY
10 GARDEN STREET
INSURANCE
REPRESENTING ONLY STANDARD STOCK COMPANIES

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

Mr. Franklin D. Roosevelt,

renewal of

We take pleasure in handing you policy No. 52083.82,

Fidelity & Deposit Insurance Co. Premium $183.40,

RENEWING expiration of October 14th.

INSURING

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

Please remit, if satisfactory, and oblige,

Yours respectfully,

W. W. LUCKEY.

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

Telephone 1228—1229

Where Insurance is not a Side Line
October 18, 1933.

Dear Miss Le Hand:

I wish to acknowledge your check in payment of John's New York Life Policy No. 1122311, receipt for which I enclose.

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

The White House,
Washington, D. C.

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

Very sincerely yours,

[Signature]

HENRY EGGERS, JR.

Miss Marguerite Le Hand
OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY
MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE
Premium $269.80

Policy Number
11 232 311 A9

DATE DUE
12 Day of Sept,
1933

INTEREST ON
Loan or Note

JOHN A ROOSEVELT
The White House,
Washington, D. C.

COUNTERSIGNED BY

Thomas A. Cowan
President

FOR PREMIUM CASHIER

3472-R. B. March 1931
<table>
<thead>
<tr>
<th>AMOUNT DUE</th>
<th>POLICY NUMBER</th>
<th>DATE DUE</th>
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<tbody>
<tr>
<td>Premium $206.20</td>
<td>8911 678 AN</td>
<td>3 day of Nov. 1933</td>
</tr>
</tbody>
</table>

Interest on loan or note:

Anna Roosevelt Dall
49 E 65th St
New York N.Y.

Countersigned by

[Signature]

FOR PREMIUM CASHIER
January 19, 1934.

Gentlemen:

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

Very truly yours,

M. A. LE HAND
Private Secretary

W. W. Luckey,
10 Garden Street,
Poughkeepsie,
New York.
WHERE INSURANCE IS NOT A SIDE LINE

Mr. Franklin D. Roosevelt and Anna Eleanor Roosevelt

In Account with

W. W. LUCKEY
SUCCESSOR TO
FROST & LUCKEY
10 GARDEN STREET
POUGHKEEPSIE, N. Y.

TELEPHONES 1228-1229

<table>
<thead>
<tr>
<th>DATE</th>
<th>TERM</th>
<th>COMPANY</th>
<th>NUMBER</th>
<th>PREMIUM</th>
<th>CREDIT</th>
<th>BALANCE</th>
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<tr>
<td>7/12/33</td>
<td>1 yr.</td>
<td>Hanover</td>
<td>A1276</td>
<td>$ 8.60</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7/12/33</td>
<td>1 &quot;</td>
<td>U.S.Fid. &amp; Guar.</td>
<td>A811846</td>
<td>$61.69</td>
<td></td>
<td></td>
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<tr>
<td>10/14/33</td>
<td>3 &quot;</td>
<td>Fidelity &amp; Deposit</td>
<td>1127925</td>
<td>$183.40</td>
<td></td>
<td>$ 253.69</td>
</tr>
</tbody>
</table>

Note:

Hanover A1276 - Fire, Theft and Tornado DeSoto

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

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

[Handwritten note]

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

This Endorsement forms a part of your Policy and should be attached to the same. Please DO NOT FAIL to have this done.
WHERE INSURANCE IS NOT A SIDE LINE

Mr. Franklin D. Roosevelt and Anna Eleanor Roosevelt

In Account with

W. W. LUCKEY
SUCCESSOR TO
FROST & LUCKEY
10 GARDEN STREET
POUGHKEEPSIE, N. Y.

TELEPHONES 1228-1229

<table>
<thead>
<tr>
<th>DATE</th>
<th>TERM</th>
<th>COMPANY</th>
<th>NUMBER</th>
<th>PREMIUM</th>
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<tr>
<td>1933</td>
<td></td>
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<tr>
<td>July 12</td>
<td>1 yr.</td>
<td>Hanover</td>
<td>A1276</td>
<td>$8.60</td>
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<tr>
<td>&quot; 12</td>
<td>1 yr.</td>
<td>U.S.F. &amp; G.</td>
<td>AS11846</td>
<td>61.69</td>
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<tr>
<td>Oct. 14</td>
<td>3 yrs.</td>
<td>Fid. &amp; Deposit</td>
<td>1127925</td>
<td>183.40</td>
</tr>
</tbody>
</table>


$253.69 $48.17 $205.52

WILLIAM W. LUCKEY
10 GARDEN ST.

MAR 5 1934

Miss Le Hardi:

Please attach endorsement to the policy when amount is due. Thank you.

W. W. LUCKEY

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

To be attached to and form a part of Residence Burglary Policy No. 11 27 925
(Kind of Policy)
dated the 14th day of October, 1939, issued by the
FIDELITY AND DEPOSIT COMPANY OF MARYLAND in favor of FRANKLIN D. ROOSEVELT.

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

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

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

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

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

Signed, sealed and dated this 19th day of January, 193.
FIDELITY AND DEPOSIT COMPANY OF MARYLAND

Attest: By

Secretary. President.

Countersigned: Authorized Representative.

Accepte by: (Insured).

By.
January 23, 1934

WILLIAM W. LUCKEY
10 Garden Street
Poughkeepsie, N. Y.

INSURANCE

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

My dear Miss LeHand:

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

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

We are enclosing revised statement showing this credit.

Very truly yours,

William W. Luckey
Agent.

WWL:F
Encl.
OFFICIAL PREMIUM RECEIPT

NEW YORK LIFE INSURANCE COMPANY

MADISON SQUARE, NEW YORK, N. Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE: 
Premium $269.80

POLICY NUMBER: 10 585 253 A2

DATE DUE: 17 DAY OF FEB.

INTEREST ON LOAN OR NOTE

FRANKLIN D. ROOSEVELT JR

The White House

WASHINGTON D. C.

COUNTERSIGNED BY

THOMAS A. DARWIN

PRESIDENT

FOR PREMIUM CASHIER
March 20, 1934.

Dear Miss Le Hand:—

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

With kindest personal regards,

I am,

Very sincerely yours,

HENRY EGGERS, JR.

Miss Marguerite Le Hand
<table>
<thead>
<tr>
<th>AMOUNT DUE</th>
<th>POLICY NUMBER</th>
<th>DATE DUE</th>
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<tbody>
<tr>
<td>$353.90</td>
<td>8745 462 A5</td>
<td>MAY 3, 1934</td>
</tr>
</tbody>
</table>

FRANKLIN D ROOSEVELT

THE WHITE HOUSE

WASHINGTON D.C.

COUNTERSIGNED BY

PRESIDENT
YOU HAVE THE ADVANTAGE OF OUR EXPERIENCE

W. W. LUCKEY
SUCCESSOR TO
FROST & LUCKEY
10 GARDEN STREET

INSURANCE
REPRESENTING ONLY STANDARD STOCK COMPANIES

Poughkeepsie, N. Y., Mo. 29 1934

Mr. Franklin D. & Ann Eleanor Roosevelt

We take pleasure in handing you policy No. 1326, Hammond &

L. J. Kid. 

Insurance Co. Premium $1.82 24

RENEWING

expiration of July 12th for 1 year with

INSURING

DeLorean convertible sedan If any change

has occurred in case please return the

policies withрайments.

Policies are renewed for your protection and must be RETURNED

PROMPTLY IF NOT WANTED OR FOR CORRECTION.

Please remit, if satisfactory, and oblige,

Yours respectfully,

W. W. LUCKEY.

When payment is by check Receipt will not be

sent unless you return this Notice with Your

Remittance and request it.

Where Insurance is not a Side Line
ANY REPRESENTATIVE OF THE
United States Fidelity and Guaranty Company
is hereby authorized to execute, upon presentation of this card, for
Franklin D. Roosevelt's Carma F. Roosevelt
of Hyde Park, Dutchess Co., N.Y.
whose signature is attached for identification, and who is insured under our Automobile
Policy No. 4789731/FIDELITY JLY 12-1935
and covering any bond for Release of Attachment, or as part of our claim service; or Bond Bond
or undertaking for the assured, or his immediate family, or his chauffeur, in an
amount not in excess of FIVE THOUSAND DOLLARS at our manual rate, the need for either of
which arises from an accident involving the insured or the infraction of any traffic law,
ordinance, rule or regulation in the performance of the services during the term of the aforesaid
policy.

UNITED STATES FIDELITY AND GUARANTY COMPANY

Signature of Assured.

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

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

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

Boston, Mass.      Helena, Mont.        Montreal, Quebec        Rochester, N. Y.
Buffalo, N. Y.     Indianapolis, Ind.    Nashville, Tenn.        St. Louis, Mo.
Chicago, Ill.      Kansas City, Mo.     Newark, N. J.           Salt Lake City, Utah
Cleveland, Ohio    Little Rock, Ark.     New York, N. Y.          Syracuse, N. Y.
Dallas, Texas      Los Angeles, Cal.     Oklahoma City, Okla.     Toledo, Ohio
Denver, Colo.      Louisville, Ky.      Omaha, Neb.             Toronto, Ontario

United States Fidelity and Guaranty Co.
Baltimore, Md.
July 3, 1934

Gentlemen,

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

Very sincerely yours,

R. Tully

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

Enclosure
July 9, 1934

Dear Elliott:

The enclosed letter is self-explanatory.

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

With kindest regards to you and Ruth.

Cordially,

Elliott Roosevelt, Esq.,

Hyde Park,
New York.

Enclosure

August 7, 1934.

Gentlemen:

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

Very truly yours,

M. A. LE MAN
Private Secretary

Premium Cashier, Home Office,
New York Life Insurance Company,
372 Fourth Avenue,
New York City, N. Y.
Official Premium Receipt
NEW YORK LIFE INSURANCE COMPANY

RECEIVED THE PAYMENT SPECIFIED BELOW

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

JAMES ROOSEVELT
19 COOLIDGE HILL RD
CAMBRIDGE MASS

COUNTERSIGNED BY
THOMAS C. BURCHAM
PRESIDENT

FOR PREMIUM CASHIER

3472-R. D. APRIL 1934
<table>
<thead>
<tr>
<th>AMOUNT DUE</th>
<th>POLICY NUMBER</th>
<th>DATE DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>PREMIUM $269.80</td>
<td>11 232 311 A9</td>
<td>12 DAY OF SEPT. 1934</td>
</tr>
</tbody>
</table>

JOHN A ROOSEVELT
THE WHITE HOUSE
WASHINGTON D C

Countersigned by

Thomas A. Dewey
PRESIDENT

FOR PREMIUM CASHIER
<table>
<thead>
<tr>
<th>Official Receipt</th>
<th>The Maccabees</th>
</tr>
</thead>
<tbody>
<tr>
<td>5087 Woodward Ave.</td>
<td>Detroit, Michigan</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Received Of</th>
<th>L.B. Monthly Rate No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Franklin D. Roosevelt</td>
<td>Annual: $250 75</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tent Hive, or Court No.</th>
<th>State or Province</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000</td>
<td>New York</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dues for Month Of</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 00</td>
<td>$253 75</td>
</tr>
</tbody>
</table>

Date: September 13, 1934

Signature of R.K.: C.L. Biggs
Official Premium Receipt
NEW YORK LIFE INSURANCE COMPANY
HOME OFFICE, 51 MADISON AVENUE, MADISON SQUARE, NEW YORK, N.Y.

RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE         POLICY NUMBER         DATE DUE
PREMIUM $206.20     8911 678 AN           3 DAY OF NOV.

ANNA ROOSEVELT DALL
THE WHITE HOUSE
WASHINGTON D C

Countersigned by

NEW YORK LIFE
INSURANCE COMPANY

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

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

When Due  Policy Number  Cash Dividend  Paid-up Addition
SEP 22     9227249      77.52        211.00

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

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

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

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

Date

Please sign here

Owner of Policy
## Application for Insurance

**Union Labor Life Insurance Company**

**New York, Jan. 26, 1927**

### 1. Personal Information
- **Name:** Franklin D. Roosevelt
- **Address:** 400 W. 110th St., New York

### 2. Occupation and Business
- **Place of Business:** Hyde Park
- **Name of Employee:** Franklin D. Roosevelt

### 3. Family History

<table>
<thead>
<tr>
<th>Father</th>
<th>Age</th>
<th>Death</th>
<th>Heart Trouble</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 4. Medical History
- **Previous Illness:** None
- **Previous Operation or Accident:** None

### 5. Financial Information
- **Term:** 1 year
- **Amount Included:** $5,000

### 6. Certifications
- **Signed and Dated:** January 26, 1927
- **Applicant:** Franklin D. Roosevelt
- **Witnessed by:** E. Islip, J. M. G. Smith

---

**CAUTION:**
- The information provided is for insurance purposes only. It is not intended for medical diagnosis.

---

**True Statement:**
I hereby certify that the above statement is true to the best of my knowledge and belief, and that I have signed this application in accordance with the instructions provided.

---

**Agent or Witness:**
E. Islip, J. M. G. Smith

---

**Application Number:** 1011.1-818-27
Notice to Policyholder

The UNION LABOR
LIFE INSURANCE COMPANY
WASHINGTON, D. C.

FRANKLIN D. ROOSEVELT

Annual Premium & Dividends
1.000

ANNUAL

Payable During Life

Register of Change of Beneficiary

NOTE: NO CHANGE, DESIGNATION OR DECLARATION SHALL TAKE EFFECT UNTIL ENDORSED ON THIS POLICY BY THE COMPANY AT ITS OFFICE IN WASHINGTON, D. C.

<table>
<thead>
<tr>
<th>DATE ENDORSED</th>
<th>BENEFICIARY</th>
<th>RELATIONSHIP</th>
<th>ENDORSED BY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
WASHINGTON, D.C.

HEREBY INSURES THE LIFE OF

--- FRANKLIN D. ROOSEVELT ---

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

Number. -- 59 --, and

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

--- ONE THOUSAND ---

Dollars

to

--- ANNA ELEANOR ROOSEVELT, HIS WIFE ---

Beneficiary,

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

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

--- FORTY-FOUR ---

Dollars and --- TWENTY-NINE --- Cents,

(which maintains this Policy in force for a period of --- TWELVE --- months from its date as set forth below) and of the payment thereafter of a life

--- TWENTY-THIRD ---

premum on each

--- DECEMBER ---

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

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

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

day of --- DECEMBER ---

1927

Luther C. Steward

President

Secretary

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

1927

Luther C. Steward

President

Secretary

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

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

1927

Luther C. Steward

President

Secretary

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

1927

Luther C. Steward

President

Secretary
PROVISIONS AND BENEFITS

1. PAYMENT OF PREMIUMS—All premiums are payable on or before their due dates at the office of the Company in Washington, D.C., or to an authorized Agent of the Company, but only in exchange for the Cash Surrender Value. All premiums are non-refundable after the due date of the premium. No premium receipt shall be given for any premium paid after the due date.

2. AGB—If the age of the insured has been misstated, the amount payable hereunder shall be as the premium paid would have increased at the age correct.

3. INCONTESTABILITY—This Policy shall be incontestable after it has been in force for a period of one year, during which the Insurer, from its date of issue, except for non-payment of premiums and except as to provisions and conditions relating to the payment of dividends, shall be deemed to have been incontestable.

4. OPTIONS ON SURRENDER OR LAPSE—If premiums for any three years shall have been paid, and within three months after the due date of the first premium in default, this Policy may be surrendered for cash or for an equivalent in benefits, in the amount of the Cash Surrender Value at the date of surrender, as set forth in the tables of Guaranteed Loan Values and Surrender Options.

5. AUTOMATIC PREMIUM LOANS—If written request is received from the insured, the Company will, upon receipt of a written request and the amount of any additional insurance required by the Company, authorize the withdrawal of the Cash Surrender Value at the date of the request, with interest to be calculated at a rate of 6% per annum, from the proceeds of the policy.

6. LOANS—At any time after premiums for the first three years shall have been paid, and while this Policy is in force, the Company will, upon receipt of a written request and the amount of any additional insurance required by the Company, authorize the withdrawal of the Cash Surrender Value at the date of the request, with interest to be calculated at a rate of 6% per annum, from the proceeds of the policy.

TABLE OF GUARANTEED LOAN VALUES AND SURRENDER OPTIONS

<table>
<thead>
<tr>
<th>Policy Year</th>
<th>Loan Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>441.45</td>
</tr>
<tr>
<td>10</td>
<td>422.35</td>
</tr>
<tr>
<td>11</td>
<td>402.25</td>
</tr>
<tr>
<td>12</td>
<td>382.15</td>
</tr>
<tr>
<td>13</td>
<td>362.05</td>
</tr>
<tr>
<td>14</td>
<td>341.95</td>
</tr>
<tr>
<td>15</td>
<td>321.85</td>
</tr>
<tr>
<td>16</td>
<td>301.75</td>
</tr>
<tr>
<td>17</td>
<td>281.65</td>
</tr>
<tr>
<td>18</td>
<td>261.55</td>
</tr>
<tr>
<td>19</td>
<td>241.45</td>
</tr>
<tr>
<td>20</td>
<td>221.35</td>
</tr>
<tr>
<td>21</td>
<td>201.25</td>
</tr>
<tr>
<td>22</td>
<td>181.15</td>
</tr>
<tr>
<td>23</td>
<td>161.05</td>
</tr>
<tr>
<td>24</td>
<td>140.95</td>
</tr>
<tr>
<td>25</td>
<td>120.85</td>
</tr>
<tr>
<td>26</td>
<td>100.75</td>
</tr>
<tr>
<td>27</td>
<td>80.65</td>
</tr>
<tr>
<td>28</td>
<td>60.55</td>
</tr>
<tr>
<td>29</td>
<td>40.45</td>
</tr>
<tr>
<td>30</td>
<td>20.35</td>
</tr>
<tr>
<td>31</td>
<td>0.35</td>
</tr>
</tbody>
</table>

The values shown in the above table are for complete policy years. For partial years, the values will be prorated based on the number of days in the policy year.
14. OPTIONAL MODES OF SETTLEMENT—Upon written election made to, and accepted by, the Company in accordance with the provisions hereinafter contained, the whole or any part of the death benefit may be paid in the following manner:

OPTION 1. (Interest Payments.) By the payment of Interest, either annually or semi-annually, at the rate of six per cent per annum, or at the rate of six per cent per annum, in addition to the amount of the death benefit, to be paid by the Company, at the at any time before the date of death of the Insured, as may be determined by the Company and paid out according to the following terms:

<table>
<thead>
<tr>
<th>Age of Insured</th>
<th>Amount of Death Benefit</th>
<th>Annual Interest</th>
<th>Semi-Annual Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 years under</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>18 years 1-20 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>21 years 1-25 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>26 years 1-30 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>31 years 1-35 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>36 years 1-40 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>41 years 1-45 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>46 years 1-50 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>51 years 1-55 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>56 years 1-60 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>61 years 1-65 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>66 years 1-70 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
</tbody>
</table>

19. PARTICIPATION IN DIVISIBLE SURPLUS—This Policy is issued in the ordinary whole life insurance, payment of interest on the policy as provided in the policy, or the payment of dividends on the policy. The amount of dividends paid shall be determined by the Company and may be paid in the following manner:

<table>
<thead>
<tr>
<th>Age of Insured</th>
<th>Amount of Death Benefit</th>
<th>Annual Interest</th>
<th>Semi-Annual Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 years under</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>18 years 1-20 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
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<td>21 years 1-25 years</td>
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<td>$2.68</td>
<td>$0.68</td>
</tr>
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<td>26 years 1-30 years</td>
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<td>$2.68</td>
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<td>31 years 1-35 years</td>
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<td>$0.68</td>
</tr>
<tr>
<td>36 years 1-40 years</td>
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<td>$2.68</td>
<td>$0.68</td>
</tr>
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<td>41 years 1-45 years</td>
<td>$45.74</td>
<td>$2.68</td>
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<td>$0.68</td>
</tr>
<tr>
<td>51 years 1-55 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>56 years 1-60 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>61 years 1-65 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
<tr>
<td>66 years 1-70 years</td>
<td>$45.74</td>
<td>$2.68</td>
<td>$0.68</td>
</tr>
</tbody>
</table>
October 11, 1934

Attention: Miss Le Hand, Secretary

The President
White House
Washington, D. C.

Dear Miss Le Hand:

We enclose policies OLT4132-A and Z44245, as renewals of policies expiring October 13, 1934 for three years, covering Public and Elevator Liability at 47-49 East 65th Street, New York City.

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

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

Very truly yours,

WWL: F
Encl.
NEW YORK LIFE INSURANCE COMPANY
81 Madison Avenue, Madison Square, New York, N. Y.

Statement of Dividend Credit for 1935

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Cash Dividend</th>
<th>Total Credit from Dividends</th>
<th>Dividend Credited to Policy</th>
<th>Dividend Accumulated at Interest (Including 1940)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10585253</td>
<td>62.55</td>
<td>368.61</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The cash dividend apportioned at the anniversary of the policy in 1935, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the policy in 1935 at the rate of 2% per annum.

ARTHUR HUNTER,
Vice-President.

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

Statement of Dividend Credit for 1934

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Cash Dividend</th>
<th>Total Credit from Dividends</th>
<th>Dividend Credited to Policy</th>
<th>Dividend Accumulated at Interest (Including 1935)</th>
</tr>
</thead>
<tbody>
<tr>
<td>8911678</td>
<td>33.66</td>
<td>574.73</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

ARTHUR HUNTER,
Vice-President.

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

Statement of Dividend Credit for 1935

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Cash Dividend</th>
<th>Total Credit from Dividends</th>
<th>Dividend Credited to Policy</th>
<th>Dividend Accumulated at Interest (Including 1940)</th>
</tr>
</thead>
<tbody>
<tr>
<td>9707894</td>
<td>66.42</td>
<td>585.35</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

ARTHUR HUNTER,
Vice-President.

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

Statement of Dividend Credit for 1934

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Cash Dividend</th>
<th>Total Credit from Dividends</th>
<th>Dividend Credited to Policy</th>
<th>Dividend Accumulated at Interest (Including 1935)</th>
</tr>
</thead>
<tbody>
<tr>
<td>11232311</td>
<td>60.57</td>
<td>196.53</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

ARTHUR HUNTER,
Vice-President.
NEW YORK LIFE INSURANCE COMPANY
81 Madison Avenue, Madison Square, New York N. Y.

Statement of Dividend Credit for 1934, Including EXTRA DIVIDEND

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Total Dividends from Policy</th>
<th>Dividends in Interest Accumulated to Anniversary (Including 1934)</th>
</tr>
</thead>
<tbody>
<tr>
<td>8745462</td>
<td>8622</td>
<td>105696</td>
</tr>
</tbody>
</table>

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

ARTHUR HUNTER,
Vice-President.

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY
RECEIVED THE PAYMENT SPECIFIED BELOW

<table>
<thead>
<tr>
<th>AMOUNT DUE</th>
<th>POLICY NUMBER</th>
<th>DATE DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>277.20</td>
<td>9707894 A3</td>
<td>23 MAR. 1935</td>
</tr>
</tbody>
</table>

ELLIOIT ROOSEVELT
% THE PRESIDENT
THE WHITE HOUSE
WASHINGTON D C

COUNTERSIGNED BY
PRESIDENT
FOR PREMIUM CASHIER

THE UNION LABOR LIFE INSURANCE COMPANY,
Home Office, Washington, D. C.

Statement of Accumulated Dividend Credit

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Cash Dividend</th>
<th>Date Due</th>
<th>Total Credit from Dividends at Interest Accumulated to Anniversary (Including Current Dividend)</th>
</tr>
</thead>
<tbody>
<tr>
<td>39</td>
<td>3.23</td>
<td>1/23/35</td>
<td>6.40</td>
</tr>
</tbody>
</table>

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

12/4-3-35
PRINTED IN U.S.A.
President Franklin D. Roosevelt  
White House  
Washington, D. C.  

Dear Mr. President:  

We are pleased to inclose our check No. A-600951 for $11.48 representing your share in the participation of the excess earnings of The Maccabees as allocated to your certificate from September 1, 1953, to September 1, 1954.

The earnings arise from three sources, namely—excess interest earned over and above the 5½% required to maintain the reserves, gains from favorable mortality and savings in management expense.

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

Fraternally yours,

THE MACCAEBES  

J. E. LITTLE, Actuary

JEL:HC  
Inc. 1
March 14, 1934.

My dear Mr. Eggers:  

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

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

Very truly yours,

M. A. LeHand  
Private Secretary

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

Enclosure—check for $259.80
March 13, 1934.

Dear Miss Le Hand:—

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

With kindest personal regards,

I am,

Very sincerely yours,

[Signature]

HENRY EGGERS, JR.

Miss Marguerite Le Hand
NEW YORK LIFE INSURANCE COMPANY
61 Madison Avenue, Madison Square, New York, N. Y.
Statement of Dividend Credit for 1935
Policy Number

Cash Dividend for 1935
Total Credit from Dividends at Interest Accumulated to
Anniversary (Including 1935)

8911678
33.66
629.94

The cash dividend apportioned at the anniversary of the policy in 1935, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the policy in 1935 at the rate of 8 1/2% per annum.

ARTHUR HUNTER,
Vice-President.

NEW YORK LIFE INSURANCE COMPANY
61 Madison Avenue, Madison Square, New York, N. Y.
Statement of Dividend Credit for 1935, Including EXTRA DIVIDEND
Policy Number

Cash Dividends Credited to Policy
Total Credit from Dividends at Interest Accumulated to
Anniversary (Including 1935)

1123211
60.57
13.50
277.97
EXTRA

The cash dividend, including the EXTRA DIVIDEND apportioned at the anniversary of the policy in 1935, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the policy in 1935 at the rate of 3 1/2% per annum.

ARTHUR HUNTER,
Vice-President.

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

Cash Dividend Credited to Policy
Total Credit from Dividends at Interest Accumulated to
Anniversary (Including 1935)

8745462
85.22
1182.82

The cash dividend apportioned at the anniversary of the policy in 1935, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3% per annum. Dividends left with the Company before 1935 to accumulate will be increased on the anniversary of the policy in 1935 at the rate of 3 1/2% per annum.

ARTHUR HUNTER,
Vice-President.

OFFICIAL PREMIUM RECEIPT
NEW YORK LIFE INSURANCE COMPANY
RECEIVED THE PAYMENT SPECIFIED BELOW

AMOUNT DUE

POLICY NUMBER

DATE DUE

PREMIUM $ 285.30

JAMES ROOSEVELT
19 COOLIDGE HILL R3
NEW YORK CITY
COUNTERSIGNED BY

PRESIDENT

E. S. A. SIEGEL
AMOUNT DUE: $269.60 | POLICY NUMBER: 11 232 311 A9
DATE DUE: 12 DAY OF SEPT. 1935

JOHN A ROOSEVELT
THE WHITE HOUSE
WASHINGTON D.C.

COUNTERSIGNED BY

The cash dividend apportioned at the current anniversary of the policy, provided the policy is then in full force, will be placed to the credit of the policy at such anniversary to accumulate at interest at a rate guaranteed to be not less than 3½% per annum, together with such additional interest as may be declared by the Company. The current interest accumulation rate is 3 ½%.

Total Credit from Dividends at Interest
Accumulated to Anniversary
(Including Current Dividend)

39 $3.32 12/13/35 $13.58

The Union Labor Life Insurance Company
WASHINGTON, D.C.
Notice of Dividend for 1935, including **EXTRA DIVIDEND**
(provided the policy is in full force on the anniversary date)

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

<table>
<thead>
<tr>
<th>When Due</th>
<th>Policy Number</th>
<th>Cash Dividends</th>
<th>Paid-up Additions</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEP 22</td>
<td>9227249</td>
<td>77.52</td>
<td>208.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>50.00</td>
<td>134.00</td>
</tr>
</tbody>
</table>

**EXTRA**

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

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

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

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

Date ___________________________ Please sign here ___________________________ Owner of Policy ___________________________

4062-A PRINTED BY NEW YORK LIFE INS. CO., NEW YORK CITY (OVER)
If Dividend is left with the Company to Accumulate at Interest

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

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

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

If the Dividend is Applied to Purchase a Participating Paid-Up Addition to the Sum Insured

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

If no election of option is received, dividends will be applied automatically, as set forth in the policy, to purchase a paid-up addition to the sum insured.
Mr. s. Anna Roosevelt Dall,
49 East 65th St.,
New York, NY.

Dear Sir:

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

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

Located at
51 Madison Ave.,
New York City, NY.

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

Yours truly, J.C. Swaney

Cashier

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>How Payable</th>
<th>Next Payment Due</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 911 678</td>
<td>AN</td>
<td>11-3-33</td>
<td>$206.20</td>
</tr>
</tbody>
</table>
April 11, 1933.

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

Gentlemen:

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

Very truly yours,

M. A. Le Hand
PRIVATE SECRETARY
AGREEMENTS

Insurance Provided. I. To settle and/or defend in the manner hereinafter set forth all claims resulting from liability imposed by law upon the Assured for damages or account of bodily injuries, including death at any time resulting therefrom, accidentally suffered or alleged to have been suffered by any person other than employees of the Assured.

Defense. II. To defend in the name and on behalf of the Assured any suit brought against the Assured to enforce such claim, whether groundless or not, for damages or account of bodily injuries, including death at any time resulting therefrom, accidentally suffered or alleged to have been suffered by any person other than employees of the Assured.

Expense. III. TO PAY:

All premiums on attachment and/or appeal bonds and/or costs attached against the Assured as required in any such proceeding.

All expense incurred by the Company for investigation, negotiation or defense.

All interest accruing after entry of judgment upon such part thereof as shall not be in excess of the limits of the Company's liability as expressed in Item No. 3 of the Schedule of Statements.

Service. IV. To serve the Assured by inspection of the elevator and machinery, appliances and appurtenances connected therewith covered by this policy, when and as deemed advisable by the Company, and thereafter subject to the Assured such changes or improvements as may operate to reduce the number or severity of such injuries.

Coverage V. This policy covers, except as provided in Condition "A," all claims for bodily injuries, including death at any time resulting therefrom, accidentally suffered or alleged to have been suffered by any person or persons other than employees of the Assured while within, entering upon or alighting from any elevator described in Item No. 4 of the Schedule of Statements, or caused by the maintenance, operation or use of any such elevator, or by goods, material or merchandise while being carried thereon, or caused by the existence of any elevator well, shaft or hoistway, or by the appliances, appurtenances or attachments contained therein, or machinery directly connected therewith.

Policy Period. VI. This policy covers only such injuries as sustained by reason of accidents occurring within the policy period as defined in Item No. 2 of the Schedule of Statements.

Limits of Liability. VII. The Company's liability under this policy is limited as expressed in Item No. 3 of the Schedule of Statements. If there be more than one named in the Schedule of Statements the Assured, the said limits shall be available to them jointly, but not to more than one of them severally.

THE FOREGOING AGREEMENTS ARE SUBJECT TO THE FOLLOWING CONDITIONS:

Exclusions.

Condition A. This policy does not cover loss from liability for, or any suit based on injury and/or death:

1. Caused by any elevator while in charge of any person under the age fixed by law for elevator attendants, or, if there is no legal age limit, under the age of sixteen (16) years.

2. Caused by making additions to, structural alterations in or the construction or demolition in whole or in part of any elevator or building or structure within which it is contained, unless a written permit describing such work and providing a premium therefor is attached to this policy, except that those repairs usual and necessary to the care and maintenance in good condition of the elevator or elevator plant may be made without such permit, provided that during the making of such repairs the elevator or elevators shall not be in operation or used for any service.

3. Liability of others assumed by the Assured under any contract or agreement, oral or written.

Basis of Premium.

Condition B. The premium for this policy is as expressed in Item No. 5 of the Schedule of Statements.

Cancellation of Insurance.

Condition C. This policy may be cancelled either by the Company or the Assured at any time by not less than five days written notice to the other, stating when cancellation shall be effective. Notice of cancellation sent by mail to the address of the Assured herein given shall be a sufficient notice and check of the premium or the Company's authorized agent. Similarly mailed a sufficient tender of any unearned premium.

If cancelled by the Assured, the Company shall be entitled to an earned premium according to the short-rate table printed hereon. If cancelled by the Company or, by the Assured upon retiring from business, the Company shall be entitled to the earned premium computed pro rata; in any event when cancelled at the request of the Assured the Company shall retain not less than the Minimum Premium stated in the policy.
Inspection.

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

Report of Accident.

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

Co-operation.

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

Action Against the Company.

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

Insolvency.

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

Special Statutes.

Condition I. In case of payment of loss under this policy the Company shall be subrogated to all interests of the Assured against any person or persons, corporation or other entity, as respects such loss, to the amount of such payment, and the Assured shall execute all papers required and shall cooperate with the Company to secure to the Company such rights.

Subrogation.

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

Other Insurance.

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

Assignment.

Condition L. No assignment of interest under this policy shall bind the Company unless the consent of the Company shall be endorsed hereon as provided in Condition "M."

In case of the death, Insolvency or Bankruptcy of the Assured during the policy period, this policy shall cover for its unexpired term the legal representatives of the Assured, provided notice shall be given to the Company at its Home Office in writing within thirty days after the date of such death, Insolvency or Bankruptcy.

Policy Changes.

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

Statements.

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

Item 1. Name of Assured. FRANKLIN D. ROOSEVELT AND SARA D. ROOSEVELT.
F. O. Address 47-50 EAST 68TH STREET, NEW YORK, N.Y.
Records of the Assured's books are kept as INDIVIDUAL.

Item 2. The Period during which the Policy shall remain in force (hereinafter called the Policy Period), unless cancelled as in the Policy provided, shall be from OCTOBER 15TH 1934 to OCTOBER 15TH 1935, at twelve and one minute o'clock A. M., standard time at the Assured's address, as to each of said dates.

The Company's liability for an accident, resulting in injuries to or in the death of one person, is limited to Five Thousand Dollars ($5,000.00), and, subject to the same limit for each person, the Company's liability for an accident, resulting in injuries to or in the death of two or more persons is limited to Ten Thousand Dollars ($10,000.00).

Item 4. Location of premises in which Elevators are Situated.

<table>
<thead>
<tr>
<th>No.</th>
<th>Kind</th>
<th>Power and Name of Maker</th>
<th>Number of Landings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PASSENGER AND FREIGHT (RUSH BUTTON)</td>
<td>N.Y. C. &amp; L. 691 ATTACHED</td>
<td>22.82</td>
</tr>
</tbody>
</table>

(Note in case of passenger, freight, passenger and freight, side-walk, one-stor, inside elevator, or hand lift.)

Item 5. The premium for this policy is SIXTY-ONE AND 61/100 (§ 61.61) Dollars.

Item 6. Minimum Premium for this policy is SIXTEEN AND 30/100 (§ 16.30) Dollars.

Item 7. The elevators described above are all that are on the premises designated above, except the following, which are not covered under this policy:

NO EXCEPTIONS

Item 8. The interest of the Assured in the premises is that of OWNERS.

Item 9. The kind of business done on the premises is as follows:

PRIVATE RESIDENCE

Item 10. All elevators have been accepted from the builders as satisfactory except as follows:

NO EXCEPTIONS

Item 11. No elevator is undergoing repairs, except as follows:

NO EXCEPTIONS

Item 12. The Assured carries no Elevator or General Liability Insurance on the premises, except as follows:

YES OLD POLICY IN W. S. F. & Co., CO.

Item 13. No similar insurance has been declined or cancelled by any Company during the past three years, except as follows:

NO EXCEPTIONS

Item 14. Inspection Reports and Correspondence relating thereto should be sent to:

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

SECRETARY

PRESIDENT

Countersigned:

USE DAILY C. & L. 374 Made in U.S.A.
United States Fidelity and Guaranty Company

Baltimore, Maryland

No. E 44245

Elevator Policy

Expires OCTOBER 31st, 1933

ISSUED TO

FRANKLIN O. ROOSEVELT, ET AL.

United States Fidelity and Guaranty Company

Baltimore, Md.

W. W. LUCKEY, SUCCESSION TO

FRIST & LUCKEY

10 Garden St.
POUGHKEEPSIE, N.Y.

PLEASE READ YOUR POLICY

SERVICE

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

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

BRANCH OFFICES

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

In accordance with Section 109, Chapter 509, Laws of 1934, State of New York, it is understood and agreed that notice given by or on behalf of the Assured to any authorized agent of the Company, within the State of New York, with particulars sufficient to identify the Assured, shall be deemed notice to the Company. Failure to give such notice within the time specified in the policy shall not invalidate any claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

This endorsement is effective as of OCTOBER 13TH, 1934.

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

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

S. Ashbury D'Ans
PRESIDENT

C & L. 356 2-3-34 5m
COUNTERSIGNED.

CONSEQUENTIAL DAMAGE ENDORSEMENT

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

This endorsement is effective as of OCTOBER 13TH, 1934.

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

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

S. Ashbury D'Ans
PRESIDENT

C & L. 551 7-7-34
COUNTERSIGNED.

It is understood and agreed, that Item # of the Schedule of Statements of the aforementioned policy is amended to read as follows:

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

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

This endorsement is effective as of OCTOBER 13TH, 1934.

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

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

S. Ashbury D'Ans
PRESIDENT

C & L. 315 8-19-34 20m
In the event that the rates upon the basis of which this policy is issued are revised during the policy period, it is agreed that the premium for the remaining complete year or years of the three year policy period commencing on or next subsequent to the effective date of the revised rates shall be computed and adjusted on the basis of such revised rates, provided however, that such premium adjustment shall not be made if the difference between the premiums computed for such remaining year or years at the revised and at the superseded rates is less than 10% of the premium computed for such period at the superseded rates, or in any event less than $2.50.

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

This Endorsement is effective as of __________ OCTOBER 13TH__________ 1934

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

To.... FRANKLIN D. ROOSEVELT, ET. AL. of

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

W.S. Secretary
Countsinged... E. Astbury Danis

Made in U.S.A.
United States Fidelity and Guaranty Company
BALTIMORE, MARYLAND
A STOCK COMPANY

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

Item 1. Name of Assured: FRANKLIN D. ROOSEVELT AND SARA D. ROOSEVELT

Item 2. P. O. Address: 47-49 EAST 65TH STREET, NEW YORK, N.Y.

For the purpose of serving notice, as in the policy provided, the Assured agrees that this address may be considered as the address of the Assured or of a representative upon whom notice may be served.

Item 3. The Assured is: INDIVIDUALS

m. The period during which the Policy shall remain in force (herein called the Policy Period), unless cancelled as in the
Policy provided, shall be from OCTOBER 13TH, 19... to OCTOBER 13TH, 19...

m. The Company's limit of liability, for all damages arising out of bodily injury or death to one person, shall be TWENTY-FIVE THOUSAND Dollars ($25,000) and, subject to that limit for each
person, its total liability on account of any one accident, for all damages arising out of bodily injury or death to more
than one person shall be limited to FIFTY THOUSAND Dollars ($50,000).

The premium for this policy is based upon the entire area and street frontage of the premises or such specific
charges as may be applicable.

<table>
<thead>
<tr>
<th>LOCATION OF PREMISES</th>
<th>HOW OCCUPIED</th>
<th>BUSINESS CONDUCTED AND PART OF PREMISES OCCUPIED BY ASSURED</th>
<th>PART OF PREMISES COVERED BY POLICY</th>
</tr>
</thead>
<tbody>
<tr>
<td>47-49 EAST 65TH STREET, NEW YORK, N.Y.</td>
<td>PRIVATE RESIDENCE OCCUPIED BY NOT MORE THAN ONE FAMILY</td>
<td>ENTIRE</td>
<td>ENTIRE</td>
</tr>
</tbody>
</table>

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<tbody>
<tr>
<td>350</td>
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<td></td>
<td></td>
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<td>A-N-Y-C. &amp; I</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>F</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>326 ATTACHED</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

MINIMUM ANNUAL PREMIUM $ 6.80 TOTAL ANNUAL PREMIUM $ 12.80

When this policy is written for a period of three years the Net Premium for three years shall be $ 17.00, payable in the following manner: IN ADVANCE $ 17.00 1ST ANNIVERSARY $ 5.00 2ND ANNIVERSARY $ 5.00

Item 7. The interest of the Assured in the premises is: OWNERS

Item 8. Are there any elevators on the premises? YES

If so, are they insured in this Company? YES COVERED UNDER E-44245

Item 9. During the past year no insurance carrier has, to the knowledge of the Assured, cancelled, refused to issue or renew any liability insurance on the premises or on any boiler or flywheel contained therein.

NO EXCEPTIONS

This Policy has been countersigned by

[Signature]

on the 13TH day of OCTOBER, 19... MAG: EVP 8-24-34
United States Fidelity and Guaranty Company
Baltimore, Maryland

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

AGREEMENTS

No. 1—DAMAGES

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

No. 2—DEFENSE

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

No. 3—EXPENSES

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

No. 4—FIRST-AID

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

Limits of Liability

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

EXCLUSIONS

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

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

This policy is subject to the following conditions:

Definition of "Premises" A. Wherever used in this policy, the word "premises" shall be understood to mean the premises of the Assured (or part thereof) which are covered by the policy and described in the Schedule of Statements, including the sidewalks and other ways, adjacent thereto.

Report of Accident B. In the event of an accident, written notice shall be given by or on behalf of the Assured to the Company at its Home Office, or to any of its authorized agents as soon as is reasonably possible. If thereafter a claim is made or suit is instituted as a result of such accident, all notices and summons shall be forwarded to the Company at its Home Office, or to its authorized agent as soon as reasonably possible.

Legal Co-operation C. The Assured shall not voluntarily assume any liability, settle any claim except at the Assured's own cost, nor incur any expense (except for such immediate first-aid as shall be imperative at the time of the accident). The Assured shall not interfere with any legal proceedings or negotiations for settlement, but shall aid in securing information, evidence and attendance of witnesses, and shall cooperate in all matters which the Company deems necessary for the defense of any suit or prosecution of any appeal.

Bankruptcy or Insolvency D. Bankruptcy or insolvency of the Assured shall not relieve the Company of any of its obligations hereunder. Any person or his legal representative who shall obtain final judgment against the Assured because of any such bodily injury, and whose execution against the Assured is returned unsatisfied because of such bankruptcy or insolvency, may proceed against the Company under the terms of this policy to recover the amount of such judgment, either at law or in equity, but not exceeding the limit of this policy applicable thereto.

Other Insurance E. If the Assured has other insurance covering a loss or expense covered hereby, the Company shall be liable only for the proportion of such loss or expense which the sum hereby insured bears to the whole amount of valid and insurable insurance.

Legal Action F. No action, whether brought by the Assured or any other person, shall lie against the Company to recover for any loss alleged to be covered by this policy until the amount of such loss is made certain, either by final judgment against the Assured after trial of the issue or by agreement with the person or persons making claim against the Assured, nor in any event unless suit is instituted within two years after the date of judgment or agreement.

Subrogation G. In the event of any payment under this policy, and to the extent of such payment, the Company shall be subrogated to all the Assured's rights of recovery therefrom, and the Assured shall execute all papers required and shall cooperate with the Company to secure such rights.

Assignment of Policy H. No assignment of interest under this policy shall bind the Company until its consent is endorsed hereon. If the death, bankruptcy, or insolvency of the Assured shall occur during the policy period, this policy shall cover the legal representatives of the Assured during the unexpired portion of such period, but in no event for more than thirty days unless the written consent of the Company has been duly endorsed on the policy.

Inspection and Suspension I. Any of the Company's representatives shall have the right and opportunity, whenever the Company so desires, to inspect, at any reasonable time, the premises, machinery and equipment of the Assured, but the Company assumes no responsibility for reason of such inspection, nor by the omission thereof. Such representative may immediately suspend this insurance until any condition which he may deem defective or dangerous has been remedied to the satisfaction of the Company. Notice of suspension and the reason thereof, and reinstatement of this insurance shall be in writing. A pro rata return premium shall be allowed on demand for the period of suspension.

Cancellation J. This policy may be cancelled either by the Assured or the Company upon written notice to the other stating the date thereafter when such cancellation shall be effective, and thereupon such date shall be the end of the policy period. Such cancellation by the Company may be effected with or without tender of the unearned premium. The mailing of a notice to the Assured at the address shown in the Schedule of Statements stating the effective date of cancellation (which shall not be less than five days from the time when in the ordinary course of mail such notice would have been received by the Assured) shall be sufficient to terminate the policy. If cancelled by the Assured, and the Assured's interest in the premises has not ceased, the Company shall be entitled to an earned premium based on the short-rate cancellation table printed hereon, which shall not be less than the Minimum Premium specified in the Schedule of Statements, but if cancelled by the Company the earned premium shall be computed pro rata. The unearned portion of the paid premium so determined (if not tendered) will be refunded to the Assured on demand. If legally required in the State where this policy is effective, refund of the unearned paid premium shall be tendered with the notice of cancellation when given by the Company, unless audit of the Assured's records is necessary to determine the amount of the earned premium.

Two or More Assureds K. If this policy covers more than one Assured, any endorsement or rider which in any way extends, restricts or modifies the policy, and all notices required by or relating to the policy, its cancellation, suspension, or reinstatement, may be sent to or served upon any one of the Assureds, and thereupon shall be binding on all the Assureds.

C. & L. 642 - 7-24 C. L. T. 6.00 - A to C. L. T. 6.00 - A
Statutes

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

Policy Changes

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

Misrepresentation

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

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

[Signatures]

Secretary

President

[Table]

Short Rate Table

[Other sections]

United States Fidelity & Guaranty Company

Owners, Landlords, and Tenants' Public Liability Policy

No. OLT 41822

Frost & Lucky

10 Garden St.
Poughkeepsie, N.Y.
NEW YORK STATE ENDORSEMENT

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

This endorsement is effective as of **OCTOBER 13TH, 1934**

Attached to and forming part of Policy No...GL1-41832-A...issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,

To...FRANKLIN D. RGGSEVELT, ET AL...of...

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

C.L. 836. 10-17-35 5M

CONSEQUENTIAL DAMAGE ENDORSEMENT

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

This endorsement is effective as of **OCTOBER 13TH, 1934**

Attached to and forming part of Policy No..GL1-41832-A...issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,

To...FRANKLIN D. RGGSEVELT, ET AL...of...

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

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

No. A 1326

The Hanover Fire Insurance Company
Cash Capital $4,000,000.

In Consideration of the Premium Hereinafter Mentioned

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

B. NAME OF ASSURED: Franklin D. Roosevelt and Anna Eleanor Roosevelt

ADDRESS OF ASSURED: Hyde Park, Dutchess County, New York

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

TERM OF POLICY: From July 12th, 1932, noon To July 12th, 1935 noon.

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

<table>
<thead>
<tr>
<th>LIMIT OF LIABILITY</th>
<th>NET RATE</th>
<th>PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Actual Cash Value</td>
<td>$2.60</td>
<td>FIRE, LIGHTNING, AND TRANSPORTATION, as defined in Paragraph F, page 2.</td>
</tr>
<tr>
<td>2. Actual Cash Value</td>
<td>$2.30</td>
<td>THEFT, ROBBERY AND VANDALISM, as defined in Paragraph G, page 2.</td>
</tr>
<tr>
<td>3. Actual Cash Value</td>
<td>$2.30</td>
<td>Broad</td>
</tr>
<tr>
<td>5. N11 Value of Glass</td>
<td>N11</td>
<td>COLLISION OR UPSET, as defined in Paragraph I, page 2.</td>
</tr>
<tr>
<td>10. N11 Flood and Rising Water Damage</td>
<td>N11</td>
<td>SPECIAL COMBINED ADDITIONAL COVERAGE, as defined in Paragraph O, page 2.</td>
</tr>
<tr>
<td>11. N11</td>
<td></td>
<td>TOTAL PREMIUM $6.55</td>
</tr>
</tbody>
</table>

D. Warranted by the Assured

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

Year Model | Make Name | Type of Auto | Number of Cyl. | List Price | Actual Cash Value | Date Purchased | New |
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>1933</td>
<td>DeSoto</td>
<td>Convertible Sedan</td>
<td>6</td>
<td>$975.00</td>
<td>$1200.00</td>
<td>7 - 1933</td>
<td>New</td>
</tr>
</tbody>
</table>

4. The automobile described is and will be used for the following purposes only: private
private garage, located

5. The automobile described is usually kept in Hyde Park, Dutchess County, New York.

6. The automobile described is fully paid for by the Assured and there is no Lien, Mortgage or other Encumbrance thereon, except as follows:

If purchased on a deferred payment plan, the amount unpaid is $ represented by Notes of $ each. Due date of Final Note is July 12th, 1935.

E. This policy is made and accepted subject to the provisions, exclusions, conditions and warranties set forth herein or endorsed hereon, and upon acceptance of this policy the Assured agrees that its terms embody all agreements then existing between himself and this Company or any of its agents relating to the insurance described herein, and no officer, agent or other representative of this Company shall have power to waive any of the terms of this policy unless such waiver be written upon or attached hereto; nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the Assured unless so written or attached. This policy shall be void in event of violation by the Assured of any agreement, condition or warranty contained herein or in any rider now or hereafter attached hereto.

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by a duly authorized agent of this Company.

Alfred Simon, Secretary

Owen Johnson, President

Countersigned at Poughkeepsie, N.Y.

this 30th day of June, 1934

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

F. Fire, Lightning and Transportation: (a) Fires, arising from any cause whatsoever, and Lightning; (b) The Stranding, Sinking, Burning, Condemnation, Abandonment, or Total Loss or Damage, by Storage, of any automobile being transported on land or water, including general average and salvage charges for which the Assured is legally liable.

G. Theft, Robbery and Pillage: (Broad Form) Theft, Robbery and Pillage, excepting by any person or persons in the Assured's household or in the Assured's service or employment, whether the theft, robbery or pillage occurs during the hours of such service or employment, or not, and whether by person, firm or corporation the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title or possession, whether or not in the course of transit, to any automobile described herein, or to any portion thereof, or to any part of the equipment accessories or appurtenances thereof, which persons, firms or corporations the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title or possession, whether or not in the course of transit, to any automobile described herein, or to any portion thereof, or to any part of the equipment accessories or appurtenances thereof, which persons, firms or corporations the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title or possession, whether or not in the course of transit, to any automobile described herein, or to any portion thereof, or to any part of the equipment accessories or appurtenances thereof, which persons, firms or corporations the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title or possession, whether or not in the course of transit, to any automobile described herein, or to any portion thereof, or to any part of the equipment accessories or appurtenances thereof.

This policy does not insure against the wrongful conversion, embezzlement or concealment or misappropriation by a mortgagee, vendor, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, written or verbal, or unauthorized taking of the automobile by the Assured or any person or persons in the Assured's household or in the Assured's service or employment, or any one acting under express or implied authority of the Assured, including all accidental damage caused by that theft, robbery or pillage.

H. Tornado, Cyclone, Rainstorm, Hail, Lightning, Explosion, Leakage or Damage due to Rain, Sleet, Snow, Flood, Rust, Fungi, or Water, and Exclusion within the combustion chamber of an internal combustion engine.

I. Collision and Upset: Where the collision or upset is in excess of the deduction specified in Paragraph 4, Page 1, each accident shall be deemed a separate claim and the limit of determined loss or damage shall be subject to such deduction; but this insurance shall not cover loss or damage to any one automobile which also causes other loss or damage to the insured's automobile.

J. Property Damage: Property Damage insures the Assured's legal liability to other persons or property for injury to the destruction of the property of such persons (including resultant loss of use of the property) caused by the negligence of the Assured and/or persons or property under the control of the Assured, which persons or property are not otherwise insured against such loss or damage. The Assured shall except from this coverage the loss of or damage to any automobile, or to any part thereof, or to any equipment, accessory, or equipment accessory, included in or attached to any automobile; or to any part of the equipment accessory, included in or attached to any automobile, if such automobile is not covered by an All-Risk or Comprehensive policy or an All-Risk or Comprehensive policy has been cancelled, or if the use of such automobile is in violation of the laws or ordinances of any State or municipality where it is operated. The Assured shall also except from this coverage the loss of or damage to any automobile, or to any part thereof, or to any equipment, accessory, or equipment accessory, included in or attached to any automobile, if such automobile is not covered by an All-Risk or Comprehensive policy or an All-Risk or Comprehensive policy has been cancelled, or if the use of such automobile is in violation of the laws or ordinances of any State or municipality where it is operated. The Assured shall also except from this coverage the loss of or damage to any automobile, or to any part thereof, or to any equipment, accessory, or equipment accessory, included in or attached to any automobile, if such automobile is not covered by an All-Risk or Comprehensive policy or an All-Risk or Comprehensive policy has been cancelled, or if the use of such automobile is in violation of the laws or ordinances of any State or municipality where it is operated. The Assured shall also except from this coverage the loss of or damage to any automobile, or to any part thereof, or to any equipment, accessory, or equipment accessory, included in or attached to any automobile, if such automobile is not covered by an All-Risk or Comprehensive policy or an All-Risk or Comprehensive policy has been cancelled, or if the use of such automobile is in violation of the laws or ordinances of any State or municipality where it is operated.

K. Property Damage: Property Damage insures the Assured's legal liability to other persons or property for injury to the destruction of the property of such persons (including resultant loss of use of the property) caused by the negligence of the Assured and/or persons or property under the control of the Assured, including all accidental damage caused by that theft, robbery or pillage.

The insurance provided under the Property Damage coverage of this policy is so extended as to be available, in the same manner and under the same terms and conditions, as if it were included in a separate policy issued to the named Assured. The Assured's liability, under the name or any other names which the named Assured shall be known, is as a public and private automobile insurer under the policy, unless the named Assured shall apply for, and be released from, the named Assured's liability, under the name or any other names which the named Assured shall be known, as a public and private automobile insurer under the policy, unless the named Assured shall apply for, and be released from, the named Assured's liability, under the name or any other names which the named Assured shall be known, as a public and private automobile insurer under the policy, unless the named Assured shall apply for, and be released from, the named Assured's liability, under the name or any other names which the named Assured shall be known, as a public and private automobile insurer under the policy.

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

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

If the loss or damage to the glass is covered by other insurance, this Company shall not be liable for any part of such loss or damage, except the amount not exceeding the amount deductible under such other insurance.

M. Towing Coverage: This Company will reimburse Assured, not to exceed $10.00 in any one case, for towing expense necessitated by accidental breakdown or mechanical disassembly of the automobile insured under this policy, only when occurring on the road outside the immediate community limits. The Assured must file bills of the expenses incurred. Such bills must be presented to the Assured before any claim is allowed.

Towing and Road Service Expense: This Company will reimburse the Assured, not to exceed $10.00 in any one case, for towing or Road Service expense necessitated by the disassembly of the automobile insured under this policy, only when occurring on the road outside the immediate community limits. The Assured must file bills of the expenses incurred. Such bills must be presented to the Assured before any claim is allowed.

N. Flood and Rising Water Damage: Direct loss or damage caused by rising of navigable waters; overflow or breaking of boundaries of ponds, lakes, reservoirs, or any artificial or accidental drainage or leakage of water from pipes, conveyers or tanks. There is no liability hereunder for loss or damage caused by normal seacoast tides, or overflow or drainage or leakage of water from pipes, conveyers or tanks. There is no liability hereunder.

O. Special Combined Additional Coverage: 1. Tornado, Windstorm, Cyclone, Earthquake, Hail, Explosion and Water Damage as defined in Paragraph 5—Definition of Peril. 2. Roof and Civil Commotion as follows: Riot, Riots, Attending a Strike, Insurrection and Civil Commotion; provided, however, that all risks shall be excluded as to any automobile described herein, or as to any part thereof, or to any part of the equipment accessory included in or attached to any automobile, if such automobile is not covered by an All-Risk or Comprehensive policy or an All-Risk or Comprehensive policy has been cancelled, or if the use of such automobile is in violation of the laws or ordinances of any State or municipality where it is operated.

3. Property Damage: In the event of such automobile described herein, or to any part thereof, or to any part of the equipment accessory included in or attached to any automobile, if such automobile is not covered by an All-Risk or Comprehensive policy or an All-Risk or Comprehensive policy has been cancelled, or if the use of such automobile is in violation of the laws or ordinances of any State or municipality where it is operated.

4. Age Limit of Driver: (a) In connection with the Perils of Collision and Upset, Property Damage and Breakage of Glass only, while the automobile described herein is being operated by any person under the age limit fixed by law, or in any event, under the age of fourteen years.

GENERAL CONDITIONS

AUTOMOBILE DEFINED: Two or more automobiles insured under this policy shall be considered as two or more automobiles insured under this policy.

PROPERTY EXCLUDED:
(a) To robes, wearing apparel, personal effects, or extra bodies (except that this exclusion does not apply to Property Damage coverage).
(b) War, Hostility, or Rebellion.
(c) Caused directly or indirectly by invasion, insurrection, riot, civil war or commotion, military, naval or usurped power, or by order of any civil authority.
(d) Limitation of Use.
(e) While the automobile described herein is used as a public or livery conveyance for carrying passengers for hire, or while hired out on contract or limited, or operated in any race or speed contest, or while used in any illicit or immoral purpose, the use of such automobile shall be deemed to be by an automobile or any automobile therewith under any of the kind and quality, such armament or estimate shall be made by the Assured and
This Company's liability for loss or damage to the automobile described herein shall not exceed the actual cash value thereof at the time any loss or damage occurs, and the loss or damage shall be ascertained or proved by the Assured acting for the Assured at its own expense. If there is no intention to recover from any cause whatsoever for loss or damage, there shall be no exception to the limit of liability, if any, stated in Paragraph C, nor what it would cost to repair or replace the automobile or parts thereof with like kind and quality. Such ascertainment or estimate shall be made by the Assured and this Company shall not be liable for the amount of such loss or damage until repairs have been completed, but shall then attach as such without the payment of additional premiums.

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

This Company's liability, if any, under the Property Damage Coverage (Paragraph K) shall not exceed the sums which the Assured shall become obligated to pay by reason of the liability imposed upon him by law for damages because of injury to or destruction of the property of others or for personal injury or death. This Company shall be liable with respect to such claims (including any interest or penalties thereon) with the same liability, limitation, and exceptions as are applicable to the limit of liability stated in Paragraph C, except that the liability of this Company under Paragraph C shall not be reduced by reason of the payment of additional premiums after the occurrence of the loss or damage.

As hereinbefore provided, this Company's liability shall not exceed the amount of the policy limits.

OTHER INSURANCE

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

CANCELLATION

This Company shall cancel this policy at any time before the time at which the insurance is to become effective or at the time the insurance becomes effective. This Company shall cancel this policy upon demand and surrender of this policy, refund the excess of paid premium above the customary short rate premium for the expired term. This policy may be cancelled at any time by this Company by giving to the Assured five (5) days' written notice of cancellation with or without cause. There shall be a penalty of fifteen (15) days for the expiration of the policy if notice of cancellation is not received by the Assured within the five (5) days' period. Notice of cancellation shall state that said excess premium, if not tendered, shall be refunded on demand. Notice of cancellation mailed to the address of the Assured stated in this policy shall be a sufficient notice. Where a special provision for cancellation and notice of required statutory enactment is not required by statutory enactment in the State where this policy is issued, the conditions of this Cancellation Clause are amended to conform thereto.

LOSS FOR WHICH COMPANY IS LIABLE

This Company shall not be liable for loss or damage to the automobile described herein while in the possession of the Assured, operator, or anyone other than the Assured or operator for whom the Assured is responsible.

The Assured or operator, as the case may be, shall notify the company in writing of any loss or damage to the automobile, and shall immediately deliver the damaged or lost automobile to the company at the place where the loss or damage occurred, or at such other place as the company may direct.

The company shall have the right to recover any automobile or parts thereof from the Assured or operator, or from any other person in whose possession the automobile or parts thereof may be located.

MISREPRESENTATION

This entire policy shall be void if the Assured has failed to reveal or misrepresented any material fact or claim.

LIE OR ENCUMBRANCE

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

TITLED AND OWNERSHIP

Except as to any lien, mortgage, or other encumbrance specifically set forth and described in Paragraph D of this policy, the Assured shall be entitled to the full interest and possession of the property covered by this policy.

PROOF OF LOSS

In the event of any loss or damage, whether insured against or not, the Assured shall protect the property from further loss or damage, and any such loss or damage due directly or indirectly to the Assured's failure to protect such property shall not be recoverable under this policy. Any act of the Assured or this Company or its agents in recovering, saving, or preserving such property shall in no way affect the rights of either party, and where the loss or damage suffered constitutes a claim under this policy, then all reasonable expenses incurred shall also constitute a claim under this policy; provided, however, that this Company shall not be responsible for the payment of a percentage of the recovery of any property unless authorized by this Company.

NOTICE OF LOSS

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

In the event of theft, robbery or pillage the Assured shall give immediate notice thereof to the Police.

ASSISTANCE AND COOPERATION

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

If action be brought by the Assured to enforce a claim for damage covered under the Property Damage coverage of this policy the Assured shall immediately notify this Company and promptly forward to it every summons or other paper or process served on or received by him with respect thereto. This Company may, at its option, appear by counsel of its own choosing in any action in which the Assured is made a party. This Company shall have the right to select a competent and disinterested appraiser and to select other appraisers as the Assured may designate. This Company shall have the right to contest the jurisdiction of any court having jurisdiction over the subject matter of any action, and to contest the admissibility of any evidence or other matter in such action, whether before or after the trial.

PROOF OF LOSS

Within sixty (60) days after loss or damage for which claim is made, unless such time is extended in writing by this Company, the Assured shall render a statement of all claims covered hereunder which otherwise would be covered by this policy, and such statement shall be made, either in writing or verbally, to the company, stating the place, time and cause of such loss or damage, the interest of the Assured and of all other persons in the property, the amount of loss or damage thereto, all encumbrances thereon, and all other insurance, whether valid and/or collectible or not, covering such property; and all claims for such loss or damage shall be forfeited by failure to furnish such sworn statements within the time provided for in this paragraph, or as otherwise set forth in the policy, and as otherwise designated by this Company all that remains of the property insured and submitted to examination under oath by any person named by this Company, and subscribe the same; and as often as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies thereof if originals be lost, at such reasonable place as may be designated by this Company or its representative, and shall permit extracts and copies thereof to be made.

APPRAISAL

In case the Assured and this Company fail to agree as to the amount of loss or damage, each shall on the written demand of either, select a competent and disinterested appraiser. The appraisers shall first select a competent and disinterested umpire, and failing to agree thereon within ten (10) days from the date of such written demand, each shall select a competent and disinterested appraiser, who shall agree in the amount of loss or damage and shall not differ by more than ten dollars. Each appraiser shall be selected by a judge of a court of record in the County and in which the appraisal is pending. The appraisers shall select the umpire, and the umpire shall appoint a competent and disinterested umpire, who shall have the power to make such an award for the purpose of determining the amount of any claim not otherwise determined. The award of the umpire shall be final, and the cost of the umpire's services shall be borne by the Assured and this Company equally.

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

ABANDONMENT—RETURN OF STOLEN PROPERTY

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

PAYMENT OF LOSS

This Company shall not be held to have waived any provision or condition of this policy or any forfeiture thereunder, nor shall this Company be estopped to rely upon the provisions of this or any other policy by any act on its part relating to the appraisal, or to the payment of any claim hereunder, if such claim shall in no event become payable until sixty (60) days after the notice, ascertainment, estimate and verified proof of loss herein required have been received by this Company, and if appraisal is demanded, then not until sixty (60) days after an award has been made by the appraisers.

SUICIDE

No suit or action on this policy or for the recovery of any claim hereunder shall be maintainable in any court of the State wherein this Company is situated, unless the Assured or person insured with respect to whom the claim is made has committed suicide within twelve (12) months next after the happening of the loss; provided that where such limitation of time is prohibited by the laws of the State wherein the claim is issued, and in that event no suit or action under this policy shall be maintainable unless commenced within the shortest limitation of time permitted by the laws of such State.

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

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

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

Receipt for Return Premium

To be Signed by the Assured

Agency: 12

IN CONSIDERATION OF

Dollars

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

Assured.
DECLARATIONS

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

Item 1. Name of the Assured: Franklin D. Roosevelt and Anna Eleanor Roosevelt

Item 2. P. O. Address: Hyde Park, Dutchess County, New York

For the purpose of serving notice, as in the policy provided, the Assured agrees that this address may be considered as the address of the Assured or of a representative upon whom notice may be served.

Item 3. The Assured is (a) President, United States of America Individuals

Occupation: (if housewife, give husband's name and occupation) (Individual, Co-Partnership, Corporation or Estate)

Item 4. The Policy Period shall be from July 12th, 1934 to July 12th, 1935

at twelve and one minute o'clock A. M., standard time, unless previously terminated by cancellation.

Item 5. THE COMPANY’S LIMIT OF LIABILITY, regardless of the number of Assured, as respects each automobile, for all damages arising out of BODILY INJURY to one person, as undertaken in AGREEMENT A of this Policy shall be

One Hundred Thousand... Dollars,

and subject to that limit for each person, its total liability on account of any one accident for all damages arising out of BODILY INJURY to more than one person shall be limited to... Three Hundred Thousand... Dollars.

Item 6. THE COMPANY’S LIMIT OF LIABILITY, as respects each automobile, for all damages arising out of any one accident resulting in PROPERTY DAMAGE, as undertaken in AGREEMENT B of this Policy shall be...

Five Thousand... Dollars.

Item 7. THE COMPANY’S LIMIT OF LIABILITY, as respects each automobile, for any one accident, resulting in COLLISION or GLASS DAMAGE, or both, as undertaken in AGREEMENTS C and D of this Policy, shall be the actual cash value of the property injured or destroyed at the time of such accident, or the cost of its suitable repair or replacement not in excess of such actual cash value, and as respects COLLISION—less any deductible amount for which the Policy provides.

Item 8. The automobiles and trailers with reference to which this insurance is provided, are described as follows:

<table>
<thead>
<tr>
<th>TRADE NAME AND NUMBER OF CYLINDERS</th>
<th>TYPE OF BODY, MODEL SERIES, LOAD CAPACITY IF TRUCK</th>
<th>SERIAL NUMBER</th>
<th>YEAR MODEL</th>
<th>IF COLLISION DATE OF PURCHASE AND LIST PRICE</th>
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</table>

TOTAL ADVANCE PREMIUM $61.69

Item 9. The automobiles will be principally garaged and used in Hyde Park, Dutchess County, New York.

Item 10. The purposes for which the automobiles are to be used are Pleasure and Business.

Item 11. The Named Assured has complete ownership of all automobiles—except as herein stated:

No exceptions

Item 12. No insurance company has canceled or refused to renew automobile insurance of any kind for the Named Assured during the past year, except as herein stated:

No exceptions

This policy has been countersigned by __________ Authorised Representative

on the 30th day of June, 1934
United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND

(Herein called THE COMPANY)

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

Section I

BOILY INJURY LIABILITY (AGREEMENT A)

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

PROPERTY DAMAGE LIABILITY (AGREEMENT B)

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

COLLISION (AGREEMENT C)

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

GLASS DAMAGE (AGREEMENT D)

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

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

(1) The unqualified word "Assured" includes not only the Named Assured but also any other person or organization while legally using any such automobile, or responsible for the use thereof, provided the disclosed and actual use of such automobile is "Pleasure and Business," or "Commercial" as defined herein, and further provided that such use is with the permission of the Assured, who, if an individual, may give such permission through an adult member of his household other than a chauffeur or domestic servant.

(2) Bankruptcy or insolvency of the Assured shall not relieve the Company of any of its obligations hereunder. Any person or his legal representatives who shall obtain final judgment against the Assured because of such bodily injury or property damage, if caused by the Assured, shall have a lien and right of action against the Assured and against the Company, which shall be a first lien and right of action against the Assured and against the Company, which shall be a first lien and right of action against the Assured and against the Company until the same shall have been paid in full.

Section III. The Company further agrees:

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

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

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

(a) while in the automobile;

(b) if the automobile is used for any purposes not stated in the Declarations, or, unless expressly and specifically stated in the policy, while the automobile is used for rental or livery purposes, carrying passengers for a consideration, towing a trailer not insured by the Company, demonstrating or testing;

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

(d) if the automobile has been sold or assigned (except as provided in Condition 1) subsequent to the effective date of the policy;

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

(f) under AGREEMENT A for bodily injury to any employee of the Assured sustained during the course of his employment (or to any person to whom the Assured may be liable under any oral or written agreement); or

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

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

(i) under AGREEMENT D, for lamps or mirrors or to loss caused directly or indirectly by fire, theft, robbery or pillage, or for loss payable under AGREEMENT C.

New York Financial Responsibility Act

Including Coverage for Other Financial Responsibility Laws

It is hereby understood and agreed that any coverage provided by this policy for bodily injury liability or property damage liability with respect to any disclosed automobile owned by the Assured, shall be subject to such coverage as may be provided by the New York Financial Responsibility Act, as now or hereafter in effect.
of the automobile:

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

Section V.

THIS POLICY IS SUBJECT TO THE FOLLOWING CONDITIONS:

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

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

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

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

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

In the event of loss, damage or injury as is described in Agreements C and D of Section I, the Company may repair or replace the property so injured or destroyed by such means as it may select, or, at the request of the Assured, shall pay to the Assured in money the full amount of such loss, subject, however, to such reduction as the Assured’s occupation as expressed in Item 3 of the Declarations, if any, as may be applicable thereto. The Company shall have reasonable opportunity to examine the automobile, its operating equipment and glass, for the loss, damage or injury of which claim is made. If repairs are undertaken or physical evidence of injury or destruction removed, the Assured shall be prejudiced hereunder by any act on his part or in his behalf undertaken for the protection of such automobile, operating equipment, or glass. No recovery against the Company shall be had under Agreements C or D of Section I unless suit is instituted within two years after the date of such injury or destruction.

Insurance Company shall be liable under Agreements A or B of Section I only for the proportion of such loss which the sum hereby insured bears to the whole amount of valid and collectible insurance covering such loss. If any other Assured has valid and collectible insurance against a loss also covered by this policy, such other Assured shall not be covered under this Policy. No recovery shall be had under Agreements C or D of Section I of this policy if at the time a loss occurs there be any other insurance, whether such other insurance be valid and/or collectible or not, covering such which would attach if this insurance had not been effected.

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

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

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

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

Insolvency. H. Any specific statutory provision in force in the State in which it is claimed that the Assured is liable for any loss covered hereby shall supersede any provision in this Policy inconsistent therewith.
It is hereby understood and agreed that any coverage provided by this policy for bodily injury liability or property damage liability with respect to any disclosed automobile owned by the Named Assured, is hereby amended to conform with the provisions of the Motor Vehicle Financial Responsibility Law of the State or Province in which such automobile is registered at the time of the accident and/or in which such automobile is operated at the time of the accident during the policy period, to the extent of coverage and limits of liability required by such law but not in excess of the limits of liability stated in the policy.

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

It is further understood and agreed, in accordance with Section 109, Chapter 434, Laws of 1928, State of New York, that notice given by or on behalf of the Assured to any authorized agent of the Company within the State of New York, with particulars sufficient to identify the Assured shall be deemed notice to the Company. Failure to give such notice within the time specified in the policy shall not invalidate any claim made by the Assured if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

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

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

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

This Endorsement is effective as of.............July 12th, 1934.

Attached to and forming part of Policy No. ABS0731 issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,

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

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

Secretary
Countersigned

Authorised Representative

Made in U. S. A.
Assignment. No assignment of interest under this Policy shall bind the Company until its consent is en-
dorsed hereon. If the death, bankruptcy, or insolvency of the Named Assured shall occur during the
Policy Period, this Policy, during the unexpired portion of such Period, shall cover the legal representa-
tives of the Named Assured, provided notice shall be given to the Company in writing within thirty days after the date of such death, bankruptcy or insolvency.
Cancellation. This Policy may be cancelled by either the Named Assured or the Company upon written
notice to the other, stating the date thereafter when such cancellation shall be effective, and thereupon such date shall be the end of the Policy Period. Such cancellation by the Company may be effective with or without tender of unearned premium. If the Company cancels, the earned premium shall be adjusted pro rata by the Company. The mailing of a notice to the Named Assured at his disclosed address stating the effective date of cancellation, (which shall not be less than five days from the time when in the ordinary course of mail, such notice would have been received by the Named Assured) shall be sufficient to terminate the policy. If the Named Assured cancels, earned premium shall be adjusted in accordance with the short rate table printed hereon. In either event the unearned portion of the premium so determined (if not tendered) will be refunded to the Named Assured on demand.

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

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

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

SERGEANT
SECRETARY

PRESENCE

SHORT RATE TABLE

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

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Automobile Liability Policy

No. AB 80731

W. W. Luckey

Frost & Luckey

10 Garden St. Poughkeepsie, N.Y.

Please Read Your Policy

United States Fidelity

Guaranty Company

Successor to

Baltimore & Maryland

No. 10

Expressed July 12th, 1935

To Franklin D. Roosevelt

United States Fidelity

Guaranty Company

Made in U.S.A.
In Consideration of the Stipulations herein named and of the amount of $$25,000 Dollars Premium

There shall be no liability under this policy with respect to damages for loss resulting from interruption of the use of the described building or manufacture, for the term of Three Years from the 16th day of October, 1900, to the 16th day of October, 1903, and by removal from premises endangered by fire, except as herein provided, in an amount exceeding Eighty Thousand Dollars, to be paid as described, property, located at each proper place on which any of the property shall be situated, and to be kept in such repair that the undamaged property shall be required.

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

Loss, if any, payable to

Warranted by the assured that the within described building is occupied exclusively for dwelling purposes by not more than three families. This policy also covers water and gas pipes and fixtures, plumbing, heating apparatus, painting, lighting and freezor work to walls and ceilings, plate glass in doors and windows, burglar alarm, fixed mirrors, and chandeliers, and bathroom plumbing work to the entrance, and water works and fixtures for the property described herein.

Personal property, any of the following: furniture, books and books of trade, clothing and personal jewels, appliances, and all other personal property, and any property transported to other places. Any property used in connection with the business or use of the insured building shall be covered.

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

Other insurance permitted without notice until required.

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

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

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

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

NEW YORK STANDARD AVERAGE CLAUSE.

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

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

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

PERMIT FOR EXTRAORDINARY ALTERATIONS AND REPAIRS.

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

NEW YORK STANDARD CLAUSE PERMITTING THE USE OF ELECTRICITY.

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

Refering to the above:

CLAUSE PERMITTING THE USE OF ELECTRICITY.

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

ELECTRICAL APPARATUS CLAUSE.

If electrical appliances or devices of any kind, including wiring, are covered under this policy, this Company shall not be liable for any electrical injury or disturbance to the said electrical appliances, devices or wiring, whether from artificial or natural causes.

This limitation shall not apply to the policies of fire insurance, but any such liability shall be covered by the policies of fire insurance, and this limitation shall not apply to the policies of fire insurance, but any such liability shall be covered by the policies of fire insurance.
On the brick building and extension thereto, occupied as a dwelling

situate 47-9 East 65th Street, Borough of Manhattan, City of New York.

Loss, if any, payable to assured.

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

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

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

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

Other insurance permitted without notice until required.

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

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

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

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

NEW YORK STANDARD AVERAGE CLAUSE.

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

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

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

PERMIT FOR EXTRAORDINARY ALTERATIONS AND REPAIRS.

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

NEW YORK STANDARD CLAUSE FORBIDDING THE USE OF ELECTRICITY.

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

Referring to the above:

CLAUSE PERMITTING USE OF ELECTRICITY.

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

ELECTRICAL APPARATUS CLAUSE.

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

RADIO CLAUSE.

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

NEW YORK STANDARD LIGHTNING CLAUSE.

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

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

W. W. Luckey
10 Garden Street
Poughkeepsie, N. Y.
ASSIGNMENT OF INTEREST BY INSURED

The interest of _______________________________ as owner of the property covered by this Policy is hereby assigned to _________________________________.

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

Dated ________ 12

(Signature of the Insured)

CONSENT BY COMPANY TO ASSIGNMENT OF INTEREST

THE HOME INSURANCE COMPANY, NEW YORK, hereby consents that the interest of _______________________________ as owner of the property covered by this Policy be assigned to _________________________________.

Dated ________ 10

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

**BODILY INJURY LIABILITY**
(Agreement A)

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

**PROPERTY DAMAGE LIABILITY**
(Agreement B)

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

**COLLISION**
(Agreement C)

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

**GLASS DAMAGE**
(Agreement D)

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

Section II.

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

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

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

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

4. **THE COMPANY FURTHER AGREES**

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

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

Section III.

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

Section IV.

THIS POLICY SHALL EXCLUDE any obligation of the Company

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

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

(c) Under AGREEMENT A, for such Bodily Injury to any employee of the Assured while engaged in the trade, business or occupation of the Assured or in the operation, maintenance or repair of any disclosed automobile, or to any person to whom the Assured may be held liable under any Worker's Compensation Law.
(d) Under AGREEMENT A, as respects Bodily Injury to any passenger while any automobile described in the Declarations as "Commercial" is used for passenger carrying purposes regardless of whether a consideration is charged for the carrying of such passengers;

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

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

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

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

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

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

Notice of Accidents. In the event of accident written notice shall be given by or on behalf of the Assured to the Company or any of its authorized agents as soon as is reasonably possible thereafter, irrespective of whether or not any injury or damage is apparent at the time. Such notice should contain information respecting the time, place, and circumstances of the accident, and the name and address of the insured, if the same is available to him.

Information. Information is not reasonably obtainable, particulars sufficient to identify the Assured shall constitute notice. The Assured shall keep the Company advised respecting further developments in the nature of claims or suits when and as they come to his knowledge, whether they are then or thereafter actually believed to be true.

Settlement. Any obligation upon the part of the Assured to make any settlement, secure evidence, and the attendance of witnesses, but the Assured shall not voluntarily make any payment, settlement, securing evidence, and the attendance of witnesses, but the Assured shall not voluntarily make any payment, until the assurance, the advice of the Company, and upon the Company’s request, the advice of a bond company, if any, shall have been given in writing. The Assured shall, at the request of the Company, afford the Company all reasonable assistance in the prosecution or defense of any such claim or suit. In the event of such suit or claim, the Company shall be a party thereto, the Company shall be made a party thereto, except where the Company shall in writing decline to do so.

Liability. The Company shall not be liable for any judgment or award against the Assured claimed, or the Company, nor in either event unless suit is instituted within two years after the date of any such judgment or written agreement.

In the event of such loss, damage, or injury as is described in Agreement C or D of Section I, the full amount of any remaining loss shall be determined between the parties hereto if possible; otherwise by two appraisers, one chosen by the Assured and the other by the Company. If the two appraisers so chosen are not able to agree, they may select a third and the written award of any of two of the appraisers shall determine the full amount of such loss. The Assured shall then pay or tender in full the amount of such loss to the Company, as to which the Company shall be entitled to any rights to settle such loss, prior to the final settlement between the parties.

Deterioration. No recovery against the Company shall be had under Agreements A or B of Section I until the amount of loss of or damage payable under this Policy within two years after any such agreement or appraisal, or fall such agreement or appraisal, within two years after the date of such injury or destruction.

Compensation. If the Named Assured has concurrent insurance covering a loss also covered hereby, the Company shall be liable under Agreement C or D of Section I only for the proportion of such loss which the sum hereby insured bears to the total amount of valid and collectible concurrent insurance.

Insured. The Assured has valid and collectible insurance against a loss also covered by this Policy, such other Assured shall not be insured under this Policy.

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

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

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

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

Assignment. No assignment of interest under this Policy shall bind the Company until its consent is endorsed thereon. If the death, bankruptcy, or insolvency of the Assured shall occur during the Policy Period, the personal representative of such deceased, under the power of such deceased, shall have such rights and be subject to such duties as the Company shall in writing direct.

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

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

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

DECLARATIONS. The statements in Items numbered 1 to 13 inclusive in the Declarations are true, or, if estimates thereof are not, the Assured hereby believes to be true. This Policy is issued upon such statements and in consideration of the provisions of the Policy respecting its premium together with the payment of the premium herein expressed.

The personal pronoun herein used to refer to the Assured shall apply regardless of number or gender.
United States Fidelity and Guaranty Company
BALTIMORE, MARYLAND
AUTOMOBILE ENDORSEMENT NO. 355-C
NEW YORK FINANCIAL RESPONSIBILITY ACT
Including Coverage for Other Financial Responsibility Laws

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

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

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

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

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

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

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

Attached to and forming part of Policy No. A811246 issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,
To: Franklin D. Roosevelt, et al of Hyde Park, N. Y.
Dated at Roughing, N. Y. this 12th day of July, 1933:

[Signature]

[Signature]
DECLARATIONS

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

Item 1. Name of the Assured: Franklin D. Roosevelt and Anna Eleanor Roosevelt

Item 2. P.O. Address: Hyde Park, Dutchess County, New York.

For the purpose of service notice, as in the policy provided, the Assured agrees that this address may be considered as both the residence and business address of the Assured or any representative upon whom notice may be served.

Item 3. The Assured is a resident of the United States of America, an individual.

Item 4. The Policy Period shall be from July 15th, 1933, to July 15th, 1934, and to be extended for one and one-half (1 1/2) years, unless previously terminated by cancellation.

Item 5. The COMPANY'S LIMIT OF LIABILITY, as respects each disclosed automobile, for any one accident, will be as follows:

- Bodily Injury to or death of one person, the full amount of the policy as to Bodily Injury or Property Damage.
- Death of one person only, or death of more than one person, the policy as to Bodily Injury, or Property Damage or any one accident, will be as follows:
- Property Damage payable by the policy as to Property Damage, or any one accident, for any one automobile, will be as follows:
- Collision or Glass Damage payable by the policy as to Collision or Glass Damage, or any one accident, for any one automobile, will be as follows:
- The COMPANY'S LIMIT OF LIABILITY, as respects each disclosed automobile, for any one accident, resulting in Collision or Glass Damage, or any one automobile, will be as follows:

Item 6. The disclosed automobiles will be principally garaged and used in Hyde Park, Dutchess County, New York.

Item 7. The purposes for which the disclosed automobiles will be used are:

- Pleasure and Business.

Plauser and Business: The term "pleasure and business" when used is defined as personal, pleasure, and family use, including business travel where use is for the transportation of merchandise or personal belongings or any merchandise in direct connection with the Assured's occupation as expressed in ITEM 8. (b) Any automobile shall be deemed for school or hospital use only when such use is definitely declared and stated.

No exceptions.

No exceptions.

No exceptions.

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

W. Sprague
Secretary.

(Handwritten Signature)

J. A. Burns
President.

(Handwritten Signature)
United States Fidelity and Guaranty Company
Baltimore, Maryland

DIRECTORS
HARRY W. BAND, Assistant Manager, Toronto, Canada.
J. W. DAVISON, Vice-President and General Counsel.
E. W. LINDSAY, Chairman of the Board.
A. L. CARTER, papers connect. New York, N. Y.
J. O'NEILL, President, New York, N. Y.
A. J. GIBBON, Treasurer. Chicago, Ill.
J. C. McKEE, Secretary, Jersey City, N. J.

WILLIAM A. HIXON, President. New York, N. Y.
H. R. D. HAWES, Manager, Indianapolis, Ind.
FRANK A. KENDALL, Manager. New York, N. Y.
F. W. ANDERSON, Manager, Philadelphia, Pa.
W. L. DAYTON, Manager, Chicago, Ill.

WALTER GRAY, Manager. New York, N. Y.

FRANK HAWKINS, Chairman of the Board.

UNITED STATES FIDELITY AND GUARANTY COMPANY

AUTOMOBILE LIABILITY POLICY

Expires July 12th, 1938

Issued to
FRANKLIN D. ROOSEVELT
and
Anna Eleanor Roosevelt

Baltimore, Md.

W. W. LUCKEY
SUCCESSOR TO

FROST & LUCKEY
10 Garden St.
Poughkeepsie, N. Y.

PLEASE READ YOUR POLICY

SERVICE

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

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

BRANCH OFFICES

Atlanta, Ga.
Birmingham, Ala.
Boca Raton, Fla.
Boston, Mass.
Buffalo, N. Y.
Charleston, W. Va.
Chicago, Ill.
Cincinnati, Ohio
Cleveland, Ohio
Columbia, S. C.
Dallas, Texas
Denver, Colo.
Des Moines, Iowa
Detroit, Mich.
Huntsville, Ala.
Helen, Mont.
Indianapolis, Ind.
Kalamazoo, Mich.
Kansas City, Mo.
Los Angeles, Cal.
Louisville, Ky.

Memphis, Tenn.
Milwaukee, Wis.
Minneapolis, Minn.
Montreal, Quebec, Can.
Newark, N. J.
New Orleans, La.
New York, N. Y.
Oakland, Cal.
Pittsburgh, Pa.
Portland, Ore.
Richmond, Va.
St. Louis, Mo.
Salt Lake City, Utah
San Francisco, Cal.
Syracuse, N. Y.
Toledo, Ohio
Toronto, Ont., Can.

Washington, D. C.

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

Such Notice Will Secure Immediate Service
In Consideration of the Premium Herewith Mentioned
A STOCK COMPANY

THE HANOVER INSURANCE COMPANY
CASH CAPITAL $4,000,000.
Head Office

A. The Assured named herein, for the term herein specified, to an amount not exceeding the actual cash value of the property at the time any loss or damage occurs, or, in any event, the limits of liability, if any herein specified, against direct loss or damage from the perils specifically insured against herein to the automobile herein described and the equipment usually attached thereto, only while within the limits of the United States (exclusive of Alaska, the Hawaiian, Philippine, and Virgin Islands and Porto Rico) and Canada, including while on coastwise steamer between ports within said limits.

B. NAME OF ASSURED:
Franklin D. Roosevelt and Anna Eleanor Roosevelt

ADDRESS OF ASSURED:
Hyde Park, Dutchess County, New York.

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

C. TERM OF POLICY:
From July 12th, 1933, to July 12th, 1934, Noon, Standard Time at place policy is issued.

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

LIMIT OF LIABILITY NET RATES PREMIUMS PERILS
1. Actual Cash Value $1,75 Fire, Lightning and Transportation, as defined in Paragraph F, page 2.
2. Actual Cash Value $3.00 Theft, Robbery and Pillage (Broad Form), as defined in Paragraph G, page 2.
3. $100 Actual Cash Value $110.00 Theft, Robbery and Pillage (# Deductible Pillage Form), as defined in Paragraph H, page 2. (Citation Illinois Insurance)
4. Actual Cash Value $350.00 Tornado, Cyclone, Winds, Storms, Rail, Earthquakes, Explosion and Water Damage, as defined in Paragraph I, page 2.
5. Actual Cash Value $110.00 Collision or Upset, as defined in Paragraph J, page 2.
6. Actual Cash Value $350.00 Property Damage, as defined in Paragraph K, page 2.
7. Actual Cash Value $110.00 Towing Coverage, as defined in Paragraph L, page 2.

TOTAL PREMIUM $65.00 (R. A1216)

D. WARRANTED BY THE ASSURED

1. Assured's occupation or business is President United States of America.
2. Employer's name and address
3. The description of the automobile and the facts respecting its purchase are as follows:

   Year Make Model Trade Name Type of Body (Specify)
   1933 DeSoto Convertible 501-3634\n
   Make, Type, and Model Name 80-11-83
   Factory List Price $975

   Net Cost to Assured $1200

   Purchased by Assured for $1200

   County Hyde Park, Dutchess County, New York.

   Street Address

   City Hyde Park

   State New York.

   Mail

   By

   [Purchase contract signed by Assured]

   If purchased on a deferred payment plan, the amount unpaid is $.

   Notes of $.

   Due date of final note is

   E. This policy is made and accepted subject to the provisions, exclusions, conditions and warranties set forth herein or endorsed hereto, and upon acceptance of this policy the Assured agrees that its terms, embody all agreements then existing between himself and this Company or any of its agents relating to the insurance described herein, and no officer, agent or other representative of this Company shall have power to waive any of the terms of this policy unless such waiver be written upon or attached hereto; nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the Assured unless so written or attached. This policy shall be void in event of violation by the Assured of any agreement, condition or warranty contained herein or in any rider now or hereafter attached hereto.

   IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by a duly authorized agent of this Company.

   [Signatures of Officers]

   Countersigned at Poughkeepsie, N.Y.

   this 12th day of July 1933.
**DEFINITION OF PERILS**

F. Fire, Lightning and Transportation:
   (a) Fire, arising from any cause whatsoever, and Lightning;
   (b) Sinking, Stranding, Total Loss, or Damage to or in or upon any conveyance in or upon which the assured property is transported on land or water, including general average and salvage charges for which the assured is legally liable.

G. Theft, Robbery and pilferage (BROAD FORM):
   Theft, Robbery or pilferage, executed by any person or persons in the assured's household or in the assured's service or employment, or the theft, robbery or pilferage executed by any person acting under express or implied authority of the assured, voluntarily with title and/or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretense, and occurring in any case, other than the theft of the entire automobile described herein, the word "automobile" to include any vehicle two or more automobiles.
   This policy does not insure against the wrongful conversion, embezzlement or sequestration by a mortgagee, vendor, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, written or verbal.

H. Theft, Robbery and pilferage (REDUCED PERILS CLAUSE):
   Theft, Robbery or pilferage, executed by any person or persons in the assured's household or in the assured's service or employment, whether the theft, robbery or pilferage occurs during the hours of such service or employment or not, and excepting by any person or agent thereof, or by the agent of any firm or corporation, to which person, firm or corporation the assured, or any one acting under express or implied authority of the assured, voluntarily parts with title and/or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretense, and occurring in any case, other than the theft of the entire automobile described herein, the word "automobile" to include any vehicle two or more automobiles.
   This policy does not insure against the wrongful conversion, embezzlement or sequestration by a mortgagee, vendor, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, written or verbal.

I. Tornado, Cyclone, Windstorm, Hail, Earthquake, Explosion and Water Damage:
   Tornado, Cyclone, Windstorm, Hail, Earthquake, Explosion, and External Discharge or Leakage of Water, excluding damage caused by Bacteria, Molds, Fire, Flood, Rusting of Tires and Explosion within the combustion chamber of an internal combustion engine.

J. Collision or Upset:
   Accidental Collision or Upset where the damage to the automobile and/or equipment herein described from such collision or upset is in excess of the deduction specified in Paragraph C; each accident shall be deemed a separate event and the amount of the determination loss or damage to any tire unless caused in an accidental collision or upset which also causes other loss or damage to the insured automobile.

K. Property Damage:
   Property Damage, insures the assured's legal liability to other persons for the injury to or destruction of the property of such persons (including resultant loss of use of such property), and in addition thereto, the legal expenses incurred by the assured with the consent of this Company in connection with any injury or destruction, resulting policy and directly from the ownership, maintenance or use of the automobile herein described, including loading and unloading, providing such injury or destruction occurs during the term of this policy, but excluding property of the assured, or in charge of the assured or any of his employees, or carried in or upon the automobile described herein.
   The insurance provided under the Property Damage coverage of this policy is so extended as to be available, in the same manner and under the same conditions as is available to the named assured, to any person or persons while riding in or lawfully operating the automobile herein described herein, and to any person, firm or corporation legally responsible for the operation thereof, provided such use or operation is with the permission of the named assured, or, if the named assured is an individual, with the permission of an adult member of the named assured's family or of a domestic servant, and provided further, that the indemnity extended to persons other than the named assured shall not apply if the automobile herein described is used as a Public Automobile or is owned or operated by an automobile Manufacturer, Dealer, Garage, Repair Shop, or Service Station, unless the laws of the State in which this policy is issued provide to the contrary in which event the requirements of such law are complied with.
   The insolvent or bankruptcy of the assured shall not release this Company from payment of claim under the Property Damage coverage of this policy in case execution against the assured is returned unsatisfied in an action brought by the insured, or his or her personal representative, because of such insolventy or bankruptcy, an action may be maintained by the insured, or his or her personal representative against this Company under the terms of this policy for the amount of the judgment in the said action not exceeding the limit of insurance for Property Damage stated in Paragraph C.

L. Towing Coverage Enforcement:
   This Company will reinburse assured, not to exceed $10.00 for any one case, for towing service necessitated by accidental break-down or mechanical breakdown, only when occurring on the road outside the limits of the assured's premises. Receipted bills must be presented for any claim.

M. GENERAL CONDITIONS

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

PROPERTY EXCLUDED:
   (a) To noise, wearing apparel, personal effects, or extra bodies (except that this exclusion does not apply to property Damage coverage);
   (b) War, riot, etc.
   (c) Caused directly or indirectly by invasion, insurrection, riot, civil war or commotion, military, naval or war power, or by order of any civil authority; or,
   LIMITED USE:
   (c) While the automobile described herein is used as a public or livery conveyance for carrying passengers for compensation; or while rented under contract or leased; or operated in any race or speed contest; or while used in any illicit or prohibited trade or transportation; or,
   AGE LIMIT OF DRIVER:
   (a) In connection with the perils of Collision or Upset and Property Damage only, while the automobile described herein is being operated by any person under the age limit fixed by law or, in any event, under the age of fourteen years.

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

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

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

Receipt for Return Premium

To be Signed by the Assured

Agency 19

IN CONSIDERATION OF

Dollars

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

Assured
In Consideration of the Stipulations herein named and of Twenty and 00/100 Dollars Premium does insure Franklin D. Roosevelt and legal representatives to the extent of the actual cash value (ascertained with proper deductions for depreciation) of the property at the time of loss or damage, but not exceeding the amount which it would cost to repair or replace the same with material of like kind and quality within a reasonable time after such loss or damage, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair and without compensation for loss resulting from interruption of business or manufacture, for the term of Three Years from the 16th day of December 1935, at noon, to the 16th day of December 1938, at noon, against all DIRECT LOSS AND DAMAGE BY FIRE and by removal from premises endangered by fire, except as herein provided, to an amount not exceeding Five Thousand Dollars, to the following described property while located and contained as described herein, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from fire, but not elsewhere, to wit: 
against all DIRECT LOSS AND DAMAGE BY FIRE and by removal from premises endangered by fire, except as herein provided, to an amount not exceeding Five Thousand Dollars, the sum insured, as described herein, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from fire, but not elsewhere, to wit:

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

Borough of Manhattan, City of New York.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

W. W. Luckey
10 Garden St.
FORM 2A Poughkeepsie, N. Y.
This policy is made and accepted subject to the foregoing stipulations and conditions, and to the stipulations and conditions printed on the back hereof, which are hereby made a part of this policy, together with such other provisions, stipulations and conditions as may be endorsed hereon or added hereto as herein provided.

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

EJ this ___ 1st ___ day of November 1935

[Signature]
Secretary

[Signature]
President

[Signature]
Authorized Signature.
ASSIGNMENT OF INTEREST BY INSURED

The interest of ________________________________ as owner of the property
covered by this Policy is hereby assigned to ________________________________.
subject to the consent of THE HOME INSURANCE COMPANY, NEW YORK.

Dated ________________________________ 19 ________________________________
(Signature of the Insured)

CONSENT BY COMPANY TO ASSIGNMENT OF INTEREST

THE HOME INSURANCE COMPANY, NEW YORK, hereby consents that the interest of ________________________________ as owner of the property
covered by this Policy be assigned to ________________________________.

Dated ________________________________ 19 ________________________________
Agent ________________________________
Request for Cancellation
and
Receipt for Return Premium

To be Signed by the Insured and Mortgagor

IN CONSIDERATION OF

Dollars...

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

Insured.

Mortgagor.
YOU HAVE THE ADVANTAGE OF OUR EXPERIENCE

W. W. LUCKEY
SUCCESSOR TO
FROST & LUCKEY
10 GARDEN STREET

INSURANCE
REPRESENTING ONLY STANDARD STOCK COMPANIES

Poughkeepsie, N. Y. 12/30/1935

Mr. Franklin D. Roosevelt

We take pleasure in handing you policy No. 15947

Home Insurance Co. Premium $20.00

RENEWING expiration of Dec 16th for 3 years.

INSURING contents at $7479 1/2 New York.

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

Please remit, if satisfactory, and oblige,

Yours respectfully,

W. W. LUCKEY.

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

Where Insurance is not a Side Line
To W. W. LUCKEY, Dr.
SUCCESSOR TO FROST & LUCKEY
GENERAL INSURANCE AGENCY
10 GARDEN STREET
POUGHKEEPSIE, N. Y. 7...7.7.1935,

M. Hon. Franklin D. Roosevelt and Anna Eleanor.

PREMIUMS DUE AT DATE OF POLICY

<table>
<thead>
<tr>
<th>Year</th>
<th>Month</th>
<th>Company</th>
<th>Policy Number</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1935</td>
<td>July</td>
<td>Hanover</td>
<td>A 1404</td>
<td>$7.45</td>
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<tr>
<td></td>
<td></td>
<td>U.S.F. &amp; G.</td>
<td>AB 169126</td>
<td>59.69</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$67.14</td>
</tr>
</tbody>
</table>

Renewals enclosed.

WILLIAM W. LUCKEY
10 GARDEN ST.

JUL 17 1935

Above we hand you statement of amount due. We aim to pay our losses promptly and expect prompt payment of premiums. Kindly return this notice with your remittance, if receipt is desired.

W. W. LUCKEY.
**Declaraions**

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

**Item 1. Name of the Assured**

Franklin D. Roosevelt and Anna Eleanor Roosevelt

**Item 2. P. O. Address**

Hyde Park, Dutchess County, New York

(Breed, Town, County and State)

For the purpose of serving notice, as in the policy provided, the Assured agrees that this address may be considered as the address of the Assured or of a representative upon whom notice may be served.

**Item 3. The Assured is**

(a) President, United States of America

(b) Individuals

Occupation. (If household, give husband's name and occupation). Individual, Co-Partnership, Corporation or Estate

**Item 4. The policy period shall be from**

July 12th, 1935, to July 12th, 1936

at twelve and one minute o'clock A.M., standard time, unless previously terminated by cancellation.

**Item 5. The Company's Limit of Liability, regardless of the number of Assured, as respects each automobile, for all damages arising out of Bodily Injury to one person, as undertaken in Agreement A of this policy shall be**

One Hundred Thousand Dollars

and subject to that limit for each person, its total liability on account of any one accident for all damages arising out of Bodily Injury to more than one person shall be limited to Three Hundred Thousand Dollars.

**Item 6. The Company's Limit of Liability, regardless of the number of Assured, as respects each automobile, for all damages arising out of any one accident resulting in Property Damage, as undertaken in Agreement B of this policy shall be**

Five Thousand Dollars

**Item 7. The Company's Limit of Liability, as respects each automobile, for any one accident, resulting in Collision or Glass Damage, or both, as undertaken in Agreements C and D of this policy, shall be the actual cash value of the property injured or destroyed at the time of such accident, or the cost of its suitable repair or replacement not in excess of such actual cash value, and as respects Collision—less any deductible amount for which the policy provides.

**Item 8. The automobiles and trailers with reference to which this insurance is provided, are described as follows:**

<table>
<thead>
<tr>
<th>TRADE NAME AND NUMBER OF CYLINDERS</th>
<th>TYPE OF BODY, MODEL SERIES, LOAD CAPACITY IN TRUCK</th>
<th>SERIAL NUMBER</th>
<th>YEAR MODEL</th>
<th>IF COLLISION IS COVERED</th>
<th>DATE OF PURCHASE AND LIST PRICE</th>
<th>DEDUCTIBLE AMOUNT</th>
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<tbody>
<tr>
<td>Debby (6)</td>
<td>Convert, Sedan</td>
<td>8018674</td>
<td>1938</td>
<td>Not Covered</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td>Not Covered</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

**PREMIUMS**

<table>
<thead>
<tr>
<th></th>
<th>(A) Bodily Injury</th>
<th>(B) Property Damage</th>
<th>(C) Collision</th>
<th>(D) Glass Damage</th>
<th>Total Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>$50.69</td>
<td>$9.00</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>$59.69</td>
</tr>
<tr>
<td>2.</td>
<td>$</td>
<td>$</td>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>3.</td>
<td>$</td>
<td>$</td>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>4.</td>
<td>$</td>
<td>$</td>
<td></td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

**Item 9. The automobiles will be principally garaged and used in**

Hyde Park, Dutchess County, New York

(City or Town, County and State)

**Item 10. The purposes for which the automobiles are to be used are**

Pleasure and Business

**Item 11. The Named Assured has complete ownership of all automobiles—except as herein stated:**

No exceptions

**Item 12. No insurance company has cancelled or refused to renew automobile insurance of any kind for the Named Assured during the past year, except as herein stated:**

No exceptions

This policy has been countersigned by __________________________

Authorized Representative.

on the 1st day of July, 1935.
United States Fidelity and Guaranty Company

BALTIMORE, MARYLAND
(HEREIN CALLED THE COMPANY)

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

Section II.

BODILY INJURY LIABILITY (AGREEMENT A)

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

PROPERTY DAMAGE LIABILITY (AGREEMENT B)

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

COLLISION (AGREEMENT C)

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

GLASS DAMAGE (AGREEMENT D)

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

Section II.

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

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

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

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

(a) THE COMPANY FURTHER AGREES

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

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

Section III.

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

Section IV.

EXCLUSIONS

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

(a) while the automobile,

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

2. is being driven in any race or competitive speed test, or by any person in violation of state law as to age or under 14 years in any event;

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

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

(d) under Agreement E for bodily injury to any employee of any Assured sustained during the course
Section IV.

EXCLUSIONS

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

(a) while the automobile:

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

(2) is being driven in any race or competitive speed test, or by any person in violation of state law as to age or under 14 years in any event;

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

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

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

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

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

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

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

Section V.

This policy is subject to the following conditions:

A. The word “automobile” wherever used in this policy shall mean only a motor vehicle (or each such motor vehicle, but a trailer and the motor vehicle to which it is attached shall be considered together as one automobile.

The term “Pleasure and Business” when used is defined as personal, pleasure and family use, including iness calls.

The term “Commercial” when used is defined as the transportation or delivery and the loading and unloading of goods or merchandise in direct connection with the named assured’s occupation as expressed in the name of the Declarations.

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

C. No action, whether brought by the Assured or any other person, shall lie against the Company for any loss covered under AGREEMENTS A or B of Section I unless the Assured shall have given notice of such loss in writing to the Company as soon as practicable, but in no event later than ten years after the date of such judgment or agreement.

In the event of loss, damage or injury as is described in AGREEMENTS A or B of Section I, the Company may repair or replace the property so injured or destroyed by such methods as it shall determine. No recovery shall be had for such repair or replacement. The Company may, if in its opinion, is liable, to the Assured in money the full amount of such loss, subject, however, to such limitations as may be applicable. The Company shall have reasonable opportunity to examine such automobile, its operating equipment and glass, for the loss, damage or injury of which claim is made, or to such extent as it shall deems necessary.

D. If the Named Assured has other insurance covering a loss or expense also covered hereby, the Company shall be liable under AGREEMENTS A or B of Section I only for the proportion of such loss or expense which the sum hereunder insured bears to the whole amount of valid and collectible insurance.

E. If any other Assured has valid and collectible insurance against a loss or expense also covered by policy, such other Assured shall not be covered under this policy.

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

F. In the event of any payment under this policy, and to the extent of such payment, the Company shall be subrogated to all the Assured’s rights of recovery therefor and the Assured shall execute all papers required and shall cooperate with the Company to secure such rights.

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

The Assured agrees to reimburse the Company for any payment made by the Company on account of any claim, suit or judgment, which payment the Company would not have been obligated to make under the provisions of this policy except for the agreement contained in the foregoing paragraph.

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

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

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

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

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

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

This Endorsement is effective as of ... July 12th, 1935.

Attached to and forming part of Policy No. AB169126 issued by the UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland,

To ... Franklin D. Roosevelt, etc. of

Dated at Poughkeepsie, N. Y. this 12th day of July, 1935.

Secretary

Countersigned...

Authorised Representative

Made in U. S. A.
Assignment. No assignment of interest under this policy shall bind the Company until its consent is endorsed hereon. If the death, bankruptcy or insolvency of the Named Assured shall occur during the policy period, this policy shall cover the legal representatives of the Named Assured during the unexpired portion of such period, but in no event for more than thirty days unless the written consent of the Company has been duly endorsed on the policy.

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

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

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

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

W.C. Spurgeon
SECRETARY

E. Aubrey Davis
PRESIDENT

SHORT RATE TABLE

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

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<th>Days</th>
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NO. AR 169126

AUTOMOBILE LIABILITY POLICY

Issued to Franklin D. Roosevelt and Anna Eleanor Roosevelt

July 12th, 1936

United States Fidelity and Guaranty Company

Established in 1851

W. F. Luecky

10 Garden St.
Poughkeepsie, N.Y.

Please read your policy.

FROST & LUCKEY

Automobile Liability Policy

No. AR 169126

Expiration Date: July 12th, 1936

Issued to Franklin D. Roosevelt and Anna Eleanor Roosevelt

United States Fidelity and Guaranty Company

Established in 1851

W. F. Luecky

10 Garden St.
Poughkeepsie, N.Y.

Please read your policy.
A. The assured named herein, for the term herein specified, to an amount not exceeding the actual cash value of the property at the time any loss or damage occurs, not, in any event, the limits of liability, if any, herein specified, against direct loss or damage from the perils specifically insured against herein to the automobile herein described and the equipment usually attached thereto, only while within the limits of the United States (exclusive of Alaska, the Hawaiian, Philippine and Virgin Islands and Porto Rico) and Canada, including while on the containers or streamers between parts within said limits.

NAME OF ASSURED
Franklin D. Roosevelt and Anna Eleanor Roosevelt

ADDRESS OF ASSURED
Hyde Park, Dutchess County, New York.

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


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

### AUTOMOBILE

#### COMBINED COMPREHENSIVE AUTOMOBILE POLICY ENDORSEMENT

**Eastern Territory**

The enumeration and definitions of specific perils, except the definitions of Property Damage and Towing and Road Service Expense, are hereby eliminated from this policy and this policy shall cover in accordance with PERILS A, B or C defined below, as indicated by the specific premium in writing set opposite thereto. The limit of this Company's liability against each of such perils shall be as stated in the General Conditions of this policy and in no event exceed the Actual Cash Value, less the deductible amount, if any, shown in PERILS A or B, if the insurance covers under either of these peril.

<table>
<thead>
<tr>
<th>PERIL</th>
<th>PREMIUM</th>
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<tbody>
<tr>
<td>A - COMPREHENSIVE INCLUDING DEDUCTIBLE COLLISION OR UPSET</td>
<td>N1.00</td>
</tr>
<tr>
<td>B - COMPREHENSIVE INCLUDING COLLISION OR UPSET, WITH SPECIFIED DEDUCTIBLE, IF ANY, APPLICABLE TO EACH SEPARATE LOSS FROM ANY CAUSE</td>
<td>N1.00</td>
</tr>
<tr>
<td>C - COMPREHENSIVE EXCLUDING COLLISION OR UPSET</td>
<td>7.45</td>
</tr>
</tbody>
</table>

#### SPECIAL CONDITION

Damage caused directly by Tornado, Cyclone, Windstorm, Hail, Falling Aircraft or parts thereof and damage resulting from Theft, Earthquake, Explosion, Riot, Riot Attending a Strike, Insurrection or Civil Commotion shall not be deemed a loss caused by Collision or Upset.

**EXCLUSIONS**

This policy does not cover:

a. (1) Loss of use; (2) Depreciation; (3) Robes, wearing apparel and other personal effects;

b. Unless as a result of a loss covered by this policy: (1) Wear and tear; (2) Mechanical or electrical breakdowns, failures or breakages; (3) Freezing; (4) Damage to tires;

c. (1) Loss of tools or repair equipment by theft, robbery or pilferage unless the entire automobile is stolen;

d. Loss or damage due to: (1) Wrongful Conversion, Embezzlement or Seizure by a mortgagee, vendor, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal; (2) War, Invasion, Military, Navy or Air Service Power; (3) Confiscation or authorized destruction by duly constituted Governmental or Civil Authorities;

e. (1) While the automobile is used as a Public or Livery conveyance for carrying passengers for compensation; (2) While rented under contract or leased; (3) While used in any illicit or prohibited trade or transportation; (4) As respects loss caused by Collision with any other object or by Upset, where such Collision or Upset is covered under Perils A or B as defined above) while being operated by any person under the age limit fixed by law or in any event under the age of fourteen years; (5) While subject to any Lien, Mortgage or other encumbrance not specifically described herein.

Nothing herein contained shall vary, alter or extend any of the terms and conditions of this policy except as stated in this endorsement.

Attached to and forming part of Policy No. 1404 of the Poughkeepsie, N. Y. Agency of THE HANOVER FIRE INSURANCE COMPANY.

Dated July 12th, 1915.

[Signature]
| D | WAIIWITED IIY THB .USUIED I. 2, 3. A»urod' o occup&olop... | TPCJitJit\ -u | ..... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... ... 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DEFINITION OF PERILS

A. Such insurance as is afforded by this policy to each and every automobile covered thereunder and owned by the Assured shall also apply during the policy period to any other automobile owned by the Assured’s household, irrespective of whether the use of such an automobile is for pleasure or in connection with a business, until the effective date of the termination or cancellation of such policy or unless the Assured, his legal representative, or any other person or entity receives notice that such insurance does not apply to such automobile.

B. The automatic coverage provided by this policy shall be limited to not exceeding the actual cash value of any automobile purchased or acquired by the Assured during the term of this policy which would be covered under this agreement and which is not otherwise insured.

GENERAL CONDITIONS

All provisions and conditions of this policy not in conflict herewith remain in full force and effect.
or

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

This Company's liability, if any, under the Property Damage Coverage (Paragraph K) shall not exceed the sum which the Assured shall be obligated to pay by reason of the liability imposed upon him by law for damages because of injury to or destruction of the property of others, and in no event shall this Company be liable with respect to such claims (including claims for loss of use) arising from one accident for any amount in excess of the sum insured thereunder.

OTHER INSURANCE

No recovery shall be had under this policy, unless the Assured has complied with all terms and conditions of this policy and any other applicable insurance policies.

CANCELLATION

This policy may be cancelled at any time by this Company, for non-payment of premiums, or for any reason which this Company shall deem to be proper.

LIMITATION OF LIABILITY

AND METHOD OF DETERMINING LOSS

This Company shall not be liable for loss or damage to the automobile described herein while in the possession of a carrier and/or bailee for hire under a contract, stipulation or assignment whereby the benefit of this insurance is for hire or for hire to carry property, unless the carrier and/or bailee for hire has the same liability as the Assured under this policy.

MISREPRESENTATION TO THIS COMPANY

N o:

For fraud, or either.

LIEN OR ENCUMBRANCE

The Assured shall, upon demand, provide the property described in this policy and any other property specifically set forth and described in Paragraph D of this policy, with all lien, mortgage, or other encumbrance specifically set forth and described in Paragraph D of this policy, this entire policy shall void, unless otherwise provided for in writing and authorized by this Company.

AN APPRAISAL IS MADE BY AN INDEPENDENT APPRAISER

In case the Assured and this Company shall fail to agree as to the amount of loss or damage, then an Appraiser shall be selected by a court of record in the County and State in which the appraisal is pending.

ABANDONMENT—RETURN OF STOLEN PROPERTY

It shall be optional with this Company to take all or any part of the property at the agreed or appraisal value, but it shall be no abandonment of this Company; and when theft is insured against this Company shall have the right to return a stolen automobile or its equipment for compensation for physical damage at any time before actual payment hereunder.
NEW YORK STATE FORM

Automobile Policy

No. 1404

Assured
Franklin D. Roosevelt and Anna Eleanor Roosevelt

Amount Insured
$ Value

Premium
$ 7.45

Expires July 12th, 1936.

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IN CONSIDERATION OF

The Company hereby acknowledges that this policy is hereby
accepted and accepted by the Company.


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Poughkeepsie, N.Y. 812

THE HANOVER FIRE INSURANCE COMPANY, OF NEW YORK

Cash Capital. $4,000,000.

W. W. LUCKEY
Successor to FROST & LUCKEY
10 GARDEN STREET
POUGHKEEPSIE, N.Y.

Phone 1228

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PLEASE READ YOUR POLICY