

Duplicate Copy
Fee - ₱1.00
O.R.#-A43382690

Number

-40795-

The Government Service Insurance System

Age

-45-

Amount

₱-6746.00-

Hereby Guarantees to Pay

AMOUNT OF
INSURANCE

--SIX THOUSAND SEVEN HUNDRED FORTY-SIX AND 00/100-- Pesos

TO

INSURED

NATIVIDAD ALMEDA-LOPEZ

if living on the last day of MAY, 1962 (the maturity date) and this Policy is in force; or if the Insured should die before the maturity date and during the continuance of the Policy, guarantees to pay the amount of insurance immediately upon the receipt of due proof of death of the Insured to AS STATED ON THE 6TH PAGE HEREOF (hereinafter referred to as the beneficiary), or to such other beneficiary or beneficiaries as may be designated by the Insured in the manner hereinafter provided.

PREMIUM

This insurance is granted subject to the terms and conditions hereinafter set forth and in consideration of the information therefor and of the payment on the day this Policy takes effect of the monthly premium of ₱ 25.50, of which ₱ 12.75 is due from and payable by the Insured and ₱ 12.75 by the Commonwealth of the Philippines or by the Government entity or instrumentality concerned where the Insured is employed, and the like payment on the last day of every month during the lifetime of the Insured until premiums for 25 full years have been paid on this Policy or until prior death of the Insured.

Unless the beneficiary has been irrevocably designated or this Policy assigned, in which case the consent of the beneficiary or assignee, as the case may be, is necessary, the Insured may, without the consent of the beneficiary, receive every benefit, exercise every right, and enjoy every privilege conferred upon the Insured by this Policy.

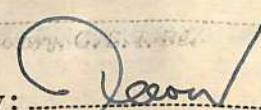
CONDITIONS

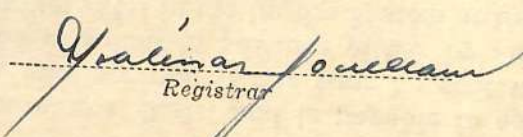
The conditions, benefits, and privileges recited on the succeeding pages hereof constitute part of this contract.

IN WITNESS WHEREOF the GOVERNMENT SERVICE INSURANCE SYSTEM has caused this Policy to be executed as of the last day of MAY, 1937, which is the date this Policy takes effect.


L. R. SALVOSA

General Manager and Actuary

Checked by: 
Membership—Endowment at 70
Participating


Registrar

Duplicate Copy

Fee - ₱0.50

O.R.#-A-3382690

Number

-40795-A-

The Government Service Insurance System

Age

-45-

Amount

₱-1190.00-

SUPPLEMENTARY CONTRACT ATTACHED TO AND MADE A PART OF THE SYSTEM'S POLICY No. 40795

ON THE LIFE OF

NATIVIDAD ALMEDA-LOPEZ

In consideration of an additional monthly premium of ₱ 4.50 (of which
₱ 2.25 is due from the Insured and ₱ 2.25 from the ~~Republic~~ Commonwealth
Philippines or from the Government entity or instrumentality concerned where the Insured
is employed) payable at the same time and under the same conditions as the premium under the
above-numbered policy, the System hereby increases on this date the amount of insurance under
said policy by -----ONE THOUSAND ONE HUNDRED NINETY-AND 00/100 Pesos.

The conditions, benefits, and privileges in the above-numbered policy shall also apply hereto,
except that this contract shall be on the basis of a term insurance up to the next subsequent an-
niversary date of said policy (i. e., from -----DECEMBER 1, 1937
to -----MAY 31, 1938) so that the first policy year under this supplementary
contract shall begin on said anniversary date. The guaranteed loan values and surrender options
for this additional insurance shall be as shown on the back hereof.

IN WITNESS WHEREOF the GOVERNMENT SERVICE INSURANCE
SYSTEM has caused this contract to be executed this -----FIRST
day of -----DECEMBER, 1937, which is the date this contract
takes effect.

L. R. SALVOSA
General Manager and Actuary

By -----
Secretary, G. S. I. Board

Registrar

Checked by: -----

MEMBERSHIP-ENDOWMENT AT 70

* TABLE OF GUARANTEED LOAN VALUES AND SURRENDER OPTIONS

END OF POLICY YEAR	LOAN AND CASH VALUES AT END OF YEAR COLUMN 1	PAID-UP INSURANCE COLUMN 2	PERIOD OF TERM INSURANCE AND CASH IF LIVING AT END OF ENDOWMENT PERIOD COLUMN 3		
			Years	Days	Cash

* Multiply Values in Columns 1 and 2 and Cash in Column 3 by number of Thousands of Pesos of Insurance.

RESERVE BASIS

The reserve basis used in computing the premiums and values under this Policy is Hunter's Tropical Table of Mortality, with interest at 4 per centum per annum. The first year's insurance under this Policy shall be preliminary term insurance modified on the Twenty-Payment Life Basis.

The above values are based on an insurance of ₦1,000 without indebtedness, and with no dividends standing to the credit of the Policy, and no instalments having been paid on account of total and permanent disability. If this Policy provides for a larger amount of insurance than ₦1,000, the cash-surrender values, loan values, and paid-up insurance values will be increased proportionately. The periods of extended insurance as given in the above table are the same irrespective of the amount of the insurance, but the amount of Pure Endowment is proportionate to the amount of insurance.

INDEBTEDNESS

6. Any indebtedness to the System on account of this Policy will be deducted from any payment or payments or in any settlement under this Policy.

INCONTESTA- BILITY

7. This Policy shall be incontestable from the date it takes effect, except for non-payment of premiums, and it is issued free of restrictions as to travel, residence, occupation, or military or naval service, except as provided in the provisions and conditions relating to benefits in the event of total and permanent disability.

EFFECT OF DISMISSAL OR SEPARATION FROM SERVICE

8. Upon dismissal for cause of the Insured, the benefits under this Policy shall be automatically forfeited to the System, except one-half of the cash surrender value, which amount shall be paid to such member or, in case of death, to his beneficiary. In other cases of separation before maturity of this Policy, the contributions of the Government or of the Government entity or instrumentality concerned shall cease, and the Insured shall be entitled to one of the options given above, or to continue this Policy by paying also the share of the premiums thereon formerly paid by the Government or by the Government entity or instrumentality concerned.

MIS-STATE- MENT OF AGE

9. If the age of the Insured has been mis-stated, the amount of the insurance payable under the Policy shall be such amount as the premium paid would have purchased at the correct age. Guaranteed policy values and surrender options will be modified accordingly. The age of the Insured will be admitted by the System at any time upon satisfactory proof.

AUTOMATIC PREMIUM LOAN

10. After this Policy has been in force for ONE FULL YEAR, if any premium or instalment of premium hereon shall not be paid within the period of grace, and if no Surrender Option has been chosen by the Insured during this period, the System will, without any request on the part of the Insured, automatically advance the premium or instalment of premium due hereunder as a loan against this Policy bearing interest at a rate not exceeding six per

Total and permanent disability as referred to herein is any impairment of mind or body which continuously renders it impossible for the disabled person to follow any gainful occupation and which is founded upon conditions which render it reasonably certain that it will continue throughout the life of the person suffering from it. Without prejudice to any other cause of disability, it is further agreed that the irrecoverable loss of sight of both eyes, or the loss of both entire hands, or the loss of both entire feet, or the loss of one entire hand and one entire foot, shall be considered as total and permanent disability.

This Policy does not cover total and permanent disability which shall occur either directly or indirectly as a result of any of the following causes:

- (a) Participation, whether as operator or passenger, in aerial flight, automobile racing, or submarine travel.
- (b) Any violation of the law by the Insured.
- (c) Participation in time of war in military or naval service, or participation as a civilian in any occupation involving an association or connection with military or naval operations, or involving manufacture of explosives or other materials in which there is a hazard.
- (d) Injuries that are self-inflicted.
- (e) Vicious or immoral habits.

If the System accepts proof of disability under said Policy, it shall, nevertheless, have the right at any time thereafter to demand of the Insured proof of the continuance of such disability and to make any examinations it deems necessary, and if the Insured shall fail to furnish such proof or refuse to permit such examination, or if it appears at any time that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, all premiums thereafter falling due shall be paid in conformity with the Policy. The Insured agrees to keep the System informed of every change in his address and residence and to give immediate notice should he recover from his total and permanent disability.

15. The proceeds of this Policy shall not be assignable, except to the System. No such assignment of this Policy shall be binding upon the System until a copy of the assignment duly acknowledged before a Notary Public is filed with the System at its Home Office. The System assumes no responsibility as to the validity and sufficiency of any assignment.

16. The proceeds of this Policy are exempt from all taxation.

17. This Policy and the proceeds thereof, except those corresponding to the annual premium thereon in excess of five hundred pesos per annum, when paid to any member thereunder, shall not be liable to attachment, garnishment, or other process, or to be seized, taken, appropriated, or applied by any legal or equitable process or operation of law to pay any debt or liability of such member, or his beneficiary, or any other person who may have a right thereunder, either before or after payment; nor shall the proceeds thereof, when not made payable to a named beneficiary, constitute a part of the estate of the member for payment of his debts.

18. Upon written election made to and accepted by the System in accordance with the provisions hereinafter contained, the whole or any part of the amount payable according to the terms of this Policy will, upon receipt of due proof of the death of the Insured or at the maturity of this Policy as an Endowment, be retained by the System and paid out according to one of the following OPTIONS, provided that payment in instalments will be allowed only when the amount of each periodical instalment is at least ₱10:

Option 1.—Monthly Instalments for Definite Number of Years.—The amount of insurance or part thereof to be payable in equal monthly instalments, each instalment of the amount stated for the definite number of years selected, together with dividends, if any, according to Table A below.

Option 2.—Monthly Life Income Guaranteed *n* Years.—The amount of insurance or a part thereof to be payable in equal monthly instalments, each instalment of the amount stated for the age of the Beneficiary at the death of the Insured, together with dividends, if any, and payable during the definite number of years selected, and thereafter so long as the Beneficiary shall live, as specified in Table B below.

Option 3.—Amount of Insurance Left with the System.—The amount of insurance or any portion thereof, but not less than ₱1,000, to be left with the System subject to withdrawal on demand or payment as provided in the Policy, and the System will pay thereon, so long as the said amount or said portion thereof remains with the System, interest at the rate of three and one-half per centum per annum, together with dividends, if any.

Annual, semi-annual, or quarterly instalments, computed at the rate of three and one-half per centum interest per annum compounded annually, will be paid upon request in lieu of the monthly instalments provided under Options 1 and 2, unless the Insured shall have otherwise directed in writing.

Unpaid Instalments at Death of Beneficiary.—If one or more instalments shall actually be paid in accordance with the provisions above and if the Beneficiary shall die before all instalments payable shall have been paid, and if there be no contingent beneficiary designated by the Insured, the unpaid instalments will be commuted at the rate of three and one-half per centum interest per annum compounded quarterly for monthly instalments and annually for other instalments and paid in one sum to the executors or administrators of the Beneficiary.

ASSIGNMENT

EXEMPT FROM
TAXATION
EXEMPTIONS
FROM LEGAL
PROCESS AND
LIENS

OPTIONAL
MODES OF SET-
TLEMENT

INFORMATION FOR MEMBERSHIP INSURANCE

(Read instructions and fill out the "Employee's Statement of Service Record" on the back before filling out this "Information")

Name Natividad Almada-Lopez Bureau, Office Municipal Court, Manila
(Given name) (Family name) (Mother's surname)
 Place of birth Manila or Organization Municipal Provincial City of Manila
(Town) (Province)
 Date of birth 1892 September 8 1919 as temporary security At Mar. 28
(Per birth certificate) (Year) (Month) (Day) Bu. of Justice and Permanent Security
 Date of employment March 15, 1922
 Age last birthday 45 years. Married or single Married to Mr. Domingo Lopez
 Sex female
 Occupation Judge Citizenship Nationality - Filipina
 Employee Father Mother Husband
 Exact duties Judge (State date of marriage if married to an alien)

(Write on a separate sheet if space is lacking)

Have you ever had any injury or disease? If so, state it Yes, transient fevers and indigestion.
 Are you suffering from any ailment or disease? If yes, give details

Beneficiaries MARIA CLARA ALMEDA LOPEZ Daughter 13yrs
(Given name) (Family name) (Relationship) (Age)
LOURDES NATIVIDAD ALMEDA LOPEZ -do- 11yrs
AUGUSTO DOMINGO ALMEDA LOPEZ Son 9yrs

Basic annual salary, ₱ 5,100.00 Kind of Insurance Endowment at 70 yr Pure endowment at 80
 Signed at Manila, P.I. on the 21st day of February, 1938

ELLEGIBLE

(Witness sign here)

(SGD) NATIVIDAD ALMEDA-LOPEZ

(Employee sign here)

(Rank or title and office)

(P. O. Address)

(EMPLOYEE WILL NOT FILL THE FOLLOWING BLANKS)

Date "Information" received Mar. 5, 1938

Policy No. 40795

Medical examination approved

Date of medical examination

Age at issue 45

Plan: End. at 70 Pure End. at

Date of issue May 31, 1937

Amount of insurance, ₱ 6746.00

Policy No.	40795
Amount, \$	6,746.00

MANILA

Name NATIVIDAD ALMEDA-LOPEZ

Monthly	\$ 25.50	/
Quarterly	76.16	/
Semiannual	151.32	/
Annual	298.92	/

8282

NOTE.—Any change of Beneficiary shall take effect only upon endorsement of this Policy by the System.

[illegible]

STATEMENT OF PREMIUM ACCOUNT
SHOWING OUTSTANDING OR EXCESS PREMIUMS FOR THE PERIOD
Up to 9/24/41 19

Insured: Nativi da d. Almeida-Rocha Policy No. 4079

TO GOVERNMENT SERVICE INSURANCE SYSTEM

P A R T I C U L A R S	Personal	GOVERNMENT	
		Regular	Extra
Deficit or excess for the period ended brought forward	(29.41)		
PREMIUMS PAYABLE:			
On Original Policy, from <u>12/31/40</u> @ <u>N.00</u> /mo. <u>12 N.00</u>		<u>144.62</u>	
On 1st Supp. Policy, from <u>1/1/41</u> @ <u>N.00</u> /mo. <u>50.50</u>		<u>8.38</u>	
On 2nd Supp. Policy, from <u>1/1/41</u> @ <u>N.00</u> /mo.			
On 3rd Supp. Policy, from <u>1/1/41</u> @ <u>N.00</u> /mo.			
On 4th Suppl Policy, from <u>1/1/41</u> @ <u>N.00</u> /mo.			
On 5th Suppl Policy, from <u>1/1/41</u> @ <u>N.00</u> /mo.			
On 6th Supp. Policy, from <u>1/1/41</u> @ <u>N.00</u> /mo.			
On 7th Supp. Policy, from <u>1/1/41</u> @ <u>N.00</u> /mo.			
Interest on overdue premiums	<u>153.00</u>		
Total premiums payable with interest	<u>1389.09</u>		
Less payments rec'd for the period, (including latest payment of: <u>465.00</u> rec'd on <u>9/1/41</u> , 19	<u>465.00</u>		
Balance - deficit or excess - - - - -	<u>924.09</u>		

(Excluding the premiums due on 9/1/41, 1941)

CERTIFIED CORRECT:

ARDON ANGELES
For the Chief, Premium Division

*Deficit \$97 -
Apply to the bank pay
check \$1,000 -*

Republic of the Philippines
GOVERNMENT SERVICE INSURANCE SYSTEM
M a n i l a

CASH LOAN VALUE AS OF 9-29-48

INSURED NATIVIDAD ALMEDA LOPEZ Policy No. 40795 Plan E-70

	!Date of Issue!	!Age at Issue!	!FROM DATE OF ISSUE!	!Amount of Insurance!	!Cash Value Per 1,000 (V)!	!Insurance (AV/1000)!
	!No. of Years!	!No. of Months!				
Original	5/31/37	45	11 9	6746—	310.33	2093.4
Suppl. A	5/31/38	46	10 9	1120—	291.67	347.0
Suppl. B						
Suppl. C						
Suppl. D						
Suppl. E						

TOTAL CASH VALUE AS OF, 1948, ... ₱ 2440.00
50% per cent thereof (Loan Value)..... 1220.00

Withheld: Premiums in arrears ₱ _____
Interest _____
Automatic Premium Loan _____
Interest _____

Maximum Loan Available _____
Amount of Loan Granted _____

Charges: Previous Policy Loan ₱ _____
Interest _____

20%-30%-50% Policy Loan..... _____
Interest _____

Registration fee 0.50

Other Charges _____

AMOUNT OF WARRANT..... ₱ _____

Computed by [Signature]

Checked by _____

Certified correct:

**The American
Insurance Company
OF NEWARK, N.J.**

PHILIPPINE ISLANDS DEPT.

MANILA AGENCY

GUTTRIDGE & CHAMBERS, INC.

Policy No. **1178**

Amount ₱ 5,000.00

Name La Proteccion de la
Infancia, Manila.

Property Insured Buildings

Situated at No. 851 Calle
Lepanto and to the rear
thereof, Sampaloc, Manila.

Expiry 24th day of November, 1942
at 4 o'clock p. m.

N. B.—Please read the Conditions and examine
the Policy, and, if incorrect, return it im-
mediately for alteration.

NOV 25 1941 DOCUMENTARY

CANCEL THIS STAMP BY STAMPING DATE OF
USE PARTLY ON STAMP AND PARTLY
ON DOCUMENT

10

ACT 1189

PH.COM.

10

10

10

NOV 25 1941 DOCUMENTARY

CANCEL THIS STAMP BY STAMPING DATE OF
USE PARTLY ON STAMP AND PARTLY
ON DOCUMENT

2

ACT 1189

PH.COM.

2

2

2

NOV 25 1941 DOCUMENTARY
FOUR CENTAVOS

CANCEL THIS STAMP BY STAMPING DATE OF
USE PARTLY ON STAMP AND PARTLY
ON DOCUMENT

1

ACT 1189

PH.COM.

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1

1

state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

7. Unless otherwise expressly stated in the Policy this insurance does not cover

- (a) Goods held in trust or on commission.
- (b) Bullion or unset precious stones.
- (c) Any curiosity or work of art for an amount exceeding P200.00.
- (d) Manuscripts, plans, drawings, or designs, patterns, models or moulds.
- (e) Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books.
- (f) Coal, against loss or damage occasioned by its own spontaneous combustion.
- (g) Explosives.
- (h) Any loss or damage occasioned by or through or in consequence of explosion; but loss or damage by explosion of gas used for illuminating or domestic purposes in a building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this Policy.
- (i) Any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, prairie, pampas or jungle, and the clearing of lands by fire.

8. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy, by or on behalf of the Company.

- (a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by fire.
- (b) If the building insured or containing the insured property become unoccupied and so remain for a period of more than 30 days.
- (c) If property insured be removed to any building or place other than that in which it is herein stated to be insured.
- (d) If the interest in the property insured pass from the Insured otherwise than by will or operation of law.

9. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any Marine Policy or Policies except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.

10. This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the customary short period rate for the time the Policy has been in force. This insurance may also at any time be terminated at the option of the Company, on notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancelment.

11. On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company, and shall within 15 days after the loss or damage, or such further time as the Company

property it was at the time of the occurrence of such loss or damage, nor more than the sum insured by the Company thereon.

If the Company so elect to reinstate or replace any property the Insured shall, at his own expense, furnish the Company with such plans, specifications, measurements, quantities, and such other particulars as the Company may require, and no acts done, or caused to be done by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets, or the construction of buildings, or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

15. The Insured shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

16. If at the time of any loss or damage happening to any property hereby insured, there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons, covering the same property, this Company shall not be liable to pay or contribute more than its ratable proportion of such loss or damage.

17. If the property hereby insured shall, at the breaking out of any fire, be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

18. If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

19. In no case whatever shall the Company be liable for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.

20. Every notice and other communication to the Company required by these Conditions must be written or printed.

CONDITIONS REFERRED TO IN THIS POLICY

1. If there be any material misdescription of any of the property hereby insured, or of any building or place in which such property is contained, or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such fact, the Company shall not be liable upon this Policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.

2. No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured.

3. The Insured shall give notice to the Company of any insurance or insurances already effected, or which may subsequently be effected, covering any of the property hereby insured, and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of the Company before the occurrence of any loss or damage, all benefit under this Policy shall be forfeited.

4. All insurance under this Policy

- (1) on any building or part of any building,
- (2) on any property contained in any building,
- (3) on rent or other subject matter of insurance in respect of or in connection with any building or any property contained in any building,

shall cease immediately upon any fall or displacement

- (a) of such building or of any part thereof,
- (b) of the whole or any part of any range of buildings or of any structure of which such building forms part,

PROVIDED that such fall or displacement is of the whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk of fire or is otherwise material

AND PROVIDED that such fall or displacement is not caused by fire, loss or damage by which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.

In any action, suit or other proceeding, the burden of proving that any fall or displacement is caused by fire as aforesaid shall be upon the Insured.

5. This insurance does not cover

- (a) Loss by theft during or after the occurrence of a fire.
- (b) Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion (except as may be provided in accordance with Condition 7 (f)), or by its undergoing any heating or drying process.
- (c) Loss or damage occasioned by or through or in consequence of
 - (1) The burning of property by order of any public authority.
 - (2) Subterranean Fire.

6. This insurance does not cover any loss or damage which either in origin or extent is directly or indirectly, proximately or remotely, occasioned by or contributed to by any of the following occurrences, or which, either in origin or extent directly or indirectly, proximately or remotely, arises out of or in connection with any of such occurrences, namely:—

- (1) Earthquake, volcanic eruption, typhoon, hurricane, tornado, cyclone, or other convulsion of nature or atmospheric disturbance.
- (2) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, military or usurped power, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or

may in writing allow in that behalf, deliver to the Company

- (a) a claim in writing for the loss and damage containing as particular an account as may be reasonably practicable of all the several articles or items of property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage, not including profit of any kind.

- (b) particulars of all other insurances, if any.

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this condition have been complied with.

12. On the happening of any loss or damage to any of the property insured by this Policy, the Company may

- (a) enter and take and keep possession of the building or premises where the loss or damage has happened.
- (b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
- (c) keep possession of any such property and examine, sort, arrange, remove, or otherwise deal with the same.
- (d) sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this Condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy or, if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its right to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in the exercise of its powers hereunder, all benefit under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

13. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or, if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured; or, if the claim be made and rejected and an action or suit be not commenced within twelve months after such rejection, or (in case of an arbitration taking place in pursuance of the 18th condition of this Policy) within twelve months after the arbitrator or arbitrators or umpire shall have made their award, all benefit under this Policy shall be forfeited.

14. The Company may at its option reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or may join with any other Company or Insurers in so doing, but the Company shall not be bound to reinstate exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, nor more than the sum insured by the Company thereon.

If the Company shall at any time

NOTICE

The Treasurer of the Philippines Insurance Commissioner Ex Office, charged with the duty of safeguarding the interest of the policyholders, will welcome any complaint regarding insurance matters.

INCORPORATED 1846



CHARTER PERPETUAL.

The American Insurance Company

OF THE CITY OF NEWARK NEW JERSEY

Term 12 Months

Policy No. 1178

Sum Insured P 5,000.00

From 24th Nov., 1941

Rate -.30% p.a.

To 24th Nov., 1942

Premium P 15.00

This Policy of Insurance Witnesseth that MESSRS. LA PROTECCION DE LA INFANCIA
 --- Manila, Philippines ---

(hereinafter called the Insured), having paid to THE AMERICAN INSURANCE COMPANY OF NEWARK, (hereinafter called the Company) the sum of Fifteen Only Pesos, Phil. Cy....

for insuring against loss or damage by Fire or Lightning, as hereinafter provided, the property hereinafter described, in the sum or several sums following, namely:

FIVE THOUSAND PESOS, PHILIPPINE CURRENCY. Being 10/57ths of each item of the following specification:

TWENTY EIGHT THOUSAND FIVE HUNDRED PESOS, PHILIPPINE CURRENCY, distributed as follows:

Item 1 - P24,000.00 on the building only, the property of the Insured or for which they are responsible situated at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3.

Said building is partly one and partly two storeys in height, constructed of stone and concrete with roof of galvanized iron; occupied as Medical Clinic and Milk Distributing Center; bounded in front by open space and Calle Lepanto, on the right and left by open spaces, and at rear by the building described in Item 2 below, to which it is connected by a galvanized iron roofed passageway.

Item 2 - P 4,500.00 on the building only, the property of the Insured
 P28,500.00 or for which they are responsible, situated to the rear of the building above described.

Said building is one storey in height, constructed of brick nogging with roof of galvanized iron, and occupied by the Insured for the sterilizing of milk.

attached hereto.

SHORT PERIOD RATE SCALE "A"

expressed in and endorsed
 reinforced

in other Offices allowed, the amounts to be declared in the policy of loss or claim, anything stated to the contrary in the policy standing.

SHORT PERIOD RATE SCALE "A"

pressed in and e
reinbefore desc

25th November, 1941

Messrs. La Proteccion de la Infancia

Manila

Dear Sirs,

In Compliance with Circular No. 37 issued by the Insurance Commissioner
En cumplimiento de la Circular No. 37 expedida por el Comisionado de Seguros

of the Philippine Islands, please sign the undernoted Certification.
de las Islas Filipinas, sírvase firmar el Certificado abajo anotado.

Yours faithfully,

AMERICAN INSURANCE CO. OF NEWARK, N. J.

BY THEIR AGENTS

Guttridge & Chambers, Inc.

by

The undersigned, owner of _____ covered by Policy
El que suscribe, dueño ó encargado del edificio asegurado por la póliza

No. 1178 of the AMERICAN INSURANCE CO. OF NEWARK, N. J.
No. de la

issued at its Manila Agency, hereby certifies that he has read the description of
expedida en su Agencia de Manila, certifica por el presente que ha leído la descripción de

said building contained in said Policy and has found same to be correct.
dicho edificio contenida en dicha póliza y ha hallado que la misma esta correcta.

NOV 25 1941

(To be retained in the Office of the Issuing Company)
(Para ser conservada en la oficina de la Compañía Aseguradora)

POLICY No. 759396

SUM INSURED
₱10,000.00

CALEDONIAN INSURANCE COMPANY

FOUNDED 1805.

INCORPORATED IN SCOTLAND.

PREMIUM
@ .30% p.a. ₱30.00
Stamps - .32
₱30.32

HEAD OFFICE, EDINBURGH

FOREIGN DEPARTMENT

6 LOTHBURY, LONDON, E.C. 2.



GENERAL AGENTS FOR THE
PHILIPPINES

GUTTRIDGE & CHAMBERS, INC.
MANILA

Whereas

MESSRS. LA PROTECCION DE LA INFANCIA, MANILA -

(hereinafter called the Insured) having paid to the **Caledonian Insurance Company** (hereinafter called the Company), the Sum of **Thirty Only Pesos, Philippine Cy.** ---

for INSURING AGAINST LOSS OR DAMAGE BY FIRE OR LIGHTNING as hereinafter mentioned the Property hereinafter described in the several Sums following, viz.:-

TEN THOUSAND PESOS, PHILIPPINE CURRENCY. Being 20/57ths of each item of the following specification:

TWENTY EIGHT THOUSAND FIVE HUNDRED PESOS, PHILIPPINE CURRENCY, distributed as follows:-

Item 1 - ₱24,000.00 on the building only, the property of the Insured or for which they are responsible situated at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3.

Said building is partly one and partly two storeys in height, constructed of stone and concrete with roof of galvanized iron; occupied as Medical Clinic and Milk Distributing Center; bounded in front by open space and Calle Lepanto, on the right and left by open spaces, and at rear by the building described in Item 2 below, to which it is connected by a galvanized iron roofed passageway.

Item 2 - ₱4,500.00 on the building only, the property of the Insured or for which they are responsible, situated to the rear of the building above described.

Said building is one storey in height, constructed of brick nogging with roof of galvanized iron, and occupied by the Insured for the sterilizing of milk.

Subject to Short Period Rate Scale "A" attached hereto.

SHORT PERIOD RATE SCALE "A"

25th November, 1941

Messrs. La Proteccion de la Infancia

Manila

Dear Sirs,

In Compliance with Circular No. 37 issued by the Insurance Commissioner
En cumplimiento de la Circular No. 37 expedida por el Comisionado de Seguros

of the Philippine Islands, please sign the undernoted Certification.
de las Islas Filipinas, sírvase firmar el Certificado abajo anotado.

Yours faithfully,

CALEDONIAN INSURANCE COMPANY

BY THEIR AGENTS

Guttridge & Chambers, Inc.

by



SHORT PERIOD RATE SCALE "A"

25th November, 1941

Messrs. La Proteccion de la Infancia

Manila

Dear Sirs,

In Compliance with Circular No. 37 issued by the Insurance Commissioner
En cumplimiento de la Circular No. 37 expedida por el Comisionado de Seguros

of the Philippine Islands, please sign the undernoted Certification.
de las Islas Filipinas, sírvase firmar el Certificado abajo anotado.

Yours faithfully,

CALEDONIAN INSURANCE COMPANY

BY THEIR AGENTS

Guttridge & Chambers, Inc.

by



The undersigned, owner or custodian of the building covered by Policy
El que suscribe, dueño ó encargado del edificio asegurado por la póliza

CALEDONIAN INSURANCE COMPANY

No. 759396 of the
No. de la

issued at its Manila Agency, hereby certifies that he has read the description of
expedida en su Agencia de Manila, certifica por el presente que ha leído la descripción de

said building contained in said Policy and has found same to be correct.
dicho edificio contenida en dicha póliza y ha hallado que la misma esta correcta.

NOV 25 1941

(To be retained in the Office of the Issuing Company)
(Para ser conservada en la oficina de la Compañía Aseguradora)

Caledonian Insurance Company

FOUNDED 1805

Head Office

13 ST. ANDREW SQUARE, EDINBURGH.

Foreign Department

5 LOTHBURY, LONDON, E.C. 2.

GUTTRIDGE & CHAMBERS, INC.

Fire Policy No. **759396**

NAME OF INSURED

LA PROTECCION DE LA INFANCIA, Manila.

Amount Insured ₱10,000.00
₱30.00
Premium .32-Stamps
₱30.32

Renewable 24th November, 1942

PROPERTY INSURED: Buildings,
situated at No. 851 Calle Le-
panto and near thereof,
Sampaloc, Manila, Philippines.

NOTE.—The Insured should carefully read this
Policy with its Conditions and Warranties, and if
any error be found therein, the Policy should be
returned immediately for rectification.



POLICY LOAN AGREEMENT

(This agreement will not be accepted with any erasures or alteration)

C/o Municipal Court, Manila.
(Address of insured)

September 15, 1948, 194....

In consideration of a loan in the amount of pesos (P.....),
receipt of which sum is hereby acknowledged as an indebtedness against and a lien on Policy No. 40795 issued
by the GOVERNMENT INSURANCE SYSTEM on the life of Natividad Almeda-Lopez or any proceeds therefrom,
I hereby assign to said System as sole security for said loan and interest thereon all right, title, and interest in and to
said policy or any proceeds therefrom. It is hereby agreed:

1. That the interest on said loan shall be at the rate of six per centum per annum, payable annually on the anniver-
sary of the loan or at the time of any prior settlement. If the interest on this indebtedness is not paid when it becomes
due, it shall be added to the principal and bear interest at the same rate.

2. That failure to pay such loan or to pay interest thereon shall not avoid the policy unless the total indebtedness
thereon shall equal or exceed the cash value of said policy and the dividend additions thereto, if any.

3. That the amount of this loan or any unpaid balance thereof and accrued interest shall become due and payable
either:

(a) If there is default in the payment of any premium on said policy, in which event the amount so due and payable
with interest shall, without demand or notice of any kind, be deducted in the manner provided in said policy,
and thereupon said indebtedness shall be deemed fully paid and satisfied; or

(b) On the maturity of the policy as a death claim or an endowment, or on the surrender of the policy for cash
value before default in the payment of premium, or on the termination of the policy (if membership) because
of dismissal. In any such event the total indebtedness shall be deducted from any amount payable under said
policy.

4. That at any time before default in payment of premiums, this indebtedness may be repaid in full or in amounts
of five pesos (P5.00), or any multiple thereof, to the Office of the GOVERNMENT SERVICE INSURANCE SYSTEM in Manila,
Philippines.

WITNESS:

P. CARLIPIO

Official title Clerk of Court,

Office Municipal Court, Manila

I hereby give my consent to the loan described above.

Beneficiary, Assignee, or Husband

Province of Municipal Court } ss
Town of Manila

On this 15th day of September, A. D., 194⁸, before me personally appeared the above-named
Natividad Almeda-Lopez and acknowledged to me that the foregoing document is his free act and deed.
He exhibited his Residence Certificate No. A-338706, issued at Manila
on Sept. 3, 1948, 194....

P. CARLIPIO

Notary Public
Clerk of Court, Mun. Court, Manila
My commission expires on December 31, 194....

Paid by Treasury Warrant No. dated 194....

POLICY LOAN AGREEMENT

(This agreement will not be accepted with any erasures or alteration)

C/o **Municipal Court, Manila.**
(Address of insured)

September 15, 1948. 194....

In consideration of a loan in the amount of pesos (P.....), receipt of which sum is hereby acknowledged as an indebtedness against and a lien on Policy No. **40795** issued by the GOVERNMENT INSURANCE SYSTEM on the life of **Natividad Almada-Lopez** or any proceeds therefrom, I hereby assign to said System as sole security for said loan and interest thereon all right, title, and interest in and to said policy or any proceeds therefrom. It is hereby agreed:

1. That the interest on said loan shall be at the rate of six per centum per annum, payable annually on the anniversary of the loan or at the time of any prior settlement. If the interest on this indebtedness is not paid when it becomes due, it shall be added to the principal and bear interest at the same rate.

2. That failure to pay such loan or to pay interest thereon shall not avoid the policy unless the total indebtedness thereon shall equal or exceed the cash value of said policy and the dividend additions thereto, if any.

3. That the amount of this loan or any unpaid balance thereof and accrued interest shall become due and payable either:

(a) If there is default in the payment of any premium on said policy, in which event the amount so due and payable with interest shall, without demand or notice of any kind, be deducted in the manner provided in said policy, and thereupon said indebtedness shall be deemed fully paid and satisfied; or

(b) On the maturity of the policy as a death claim or an endowment, or on the surrender of the policy for cash value before default in the payment of premium, or on the termination of the policy (if membership) because of dismissal. In any such event the total indebtedness shall be deducted from any amount payable under said policy.

4. That at any time before default in payment of premiums, this indebtedness may be repaid in full or in amounts of five pesos (P5.00), or any multiple thereof, to the Office of the GOVERNMENT SERVICE INSURANCE SYSTEM in Manila, Philippines.

WITNESS:

P. CARLIPIOOfficial title **Clerk of Court,**Office **Municipal Court, Manila**

I hereby give my consent to the loan described above.

Beneficiary, Assignee, or Husband

Province of **Municipal Court**Town of **Manila**

} ss

On this **15th** day of **September**, A. D., 19**48**, before me personally appeared the above-named **Natividad Almada-Lopez** and acknowledged to me that the foregoing document is his free act and deed. He exhibited his Residence Certificate No. **A-338706**, issued at **Manila** on **Sept. 3, 1948**, 194....

P. CARLIPIO

Notary Public

Clerk of **Manila** Court Manila
My commission expires on December 31, 194....

Paid by Treasury Warrant No. dated 194....

Audit Clerk

POLICY LOAN AGREEMENT

(This agreement will not be accepted with any erasures or alteration)

C/o Municipal Court, Manila.

(Address of insured)

September 15, 1948., 194....

In consideration of a loan in the amount of pesos (P.....), receipt of which sum is hereby acknowledged as an indebtedness against and a lien on Policy No. 40795 issued by the GOVERNMENT INSURANCE SYSTEM on the life of Natividad Almeda-Lopez or any proceeds therefrom, I hereby assign to said System as sole security for said loan and interest thereon all right, title, and interest in and to said policy or any proceeds therefrom. It is hereby agreed:

1. That the interest on said loan shall be at the rate of six per centum per annum, payable annually on the anniversary of the loan or at the time of any prior settlement. If the interest on this indebtedness is not paid when it becomes due, it shall be added to the principal and bear interest at the same rate.

2. That failure to pay such loan or to pay interest thereon shall not avoid the policy unless the total indebtedness thereon shall equal or exceed the cash value of said policy and the dividend additions thereto, if any.

3. That the amount of this loan or any unpaid balance thereof and accrued interest shall become due and payable either:

(a) If there is default in the payment of any premium on said policy, in which event the amount so due and payable with interest shall, without demand or notice of any kind, be deducted in the manner provided in said policy, and thereupon said indebtedness shall be deemed fully paid and satisfied; or

(b) On the maturity of the policy as a death claim or an endowment, or on the surrender of the policy for cash value before default in the payment of premium, or on the termination of the policy (if membership) because of dismissal. In any such event the total indebtedness shall be deducted from any amount payable under said policy.

4. That at any time before default in payment of premiums, this indebtedness may be repaid in full or in amounts of five pesos (P5.00), or any multiple thereof, to the Office of the GOVERNMENT SERVICE INSURANCE SYSTEM in Manila, Philippines.

WITNESS:

P. CARLIPIOOfficial title Clerk of Court,Office Municipal Court, Manila

Natividad Almeda-Lopez
Insured
I hereby give my consent to the loan described above.

Beneficiary, Assignee, or Husband

Province of Municipal Court
Town of Manila } ss

On this 15th day of September, A. D., 194...⁸, before me personally appeared the above-named Natividad Almeda-Lopez and acknowledged to me that the foregoing document is his free act and deed. He exhibited his Residence Certificate No. A-338706, issued at Manila, on Sept. 3, 1948., 194....

P. CARLIPIO

Clerk of Court, Mun. Court, Manil
My commission expires on December 31, 194....

Paid by Treasury Warrant No. dated, 194....

1870 (1870) (1870)

1870

1870

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1870

1870

1870

1870

082
+ 7/8

D. M. V. FORM NO. 1
DEPARTMENT OF PUBLIC WORKS AND COMMUNICATIONS
DIVISION OF MOTOR VEHICLES
MANILA



No. B 14913

Formerly F-9636

CERTIFICATE OF REGISTRATION

YEAR	NUMBER PLATE	PROVINCE	File No.	Make	Motor No.	Serial No.	Chassis No.	Type	(Type of body)
1947	TH-928			G.M.C.	2704385				
1948	TH-2489								
1949									
1950									

Size and type of tires..... Front 750 x 20 PR
Rear 750 x 20 PR

Gross weight 7000 Kg. P.....
Additional gross weight Kg. P.....
Net capacity 4200 Kg.
Top load Kg. P.....
Passengers (Front seat)
Passengers (Total)
Excess of overhang cm. P.....

Plates P1.00 each or P2.00 a pair.

Acquired from

Austin J. Sack

Date

March 31, 1947

SECRETARY OF PUBLIC WORKS AND COMMUNICATIONS

(Signature of owner)

Reg. Office, Motor Veh. Office

(Title)

Owner's name

Address



Official Receipt OF THE REPUBLIC OF THE PHILIPPINES

A 876871

the _____, Dr.

TH-2489700	P
60386	
PTC A 238608	
2-22-488202	
TOTAL	202

(Municipality) _____ (City or Province) _____ (Date) _____
I CERTIFY that the above bill is correct and that the
amount of _____

(In words)

(In figures)

), per { money order
treasury warrant } number
or check

dated _____, 194____
been received by me this date.

(Signature of receiving officer)

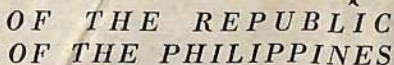
(Official title)

By _____

(Signature of agent)

(Official title)

NOTE.—Show the number and date of this official receipt on the back
money order, treasury warrant or check received.



r. Marina Clara A. Lopez
857 Depinto

2nd inst	P	
7000	380	
F-60386		

TH-2489		
---------	--	--

(Municipality) Manila (City or Province) Manila (Date) 10/10/11

(Municipality) _____ (City or Province) _____ (Date) _____
 I CERTIFY that the above bill is correct and that the total amount of _____
 _____ (In words)

(In words) eighty two

(In figures) 280), per { money order
treasury warrant } num
or check }

dated _____, 194_____
s been received by me this date.

by me this date. _____
(Signature of receiving officer)

(Official title)

By _____
(Signature of agent)

(Official title)

NOTE: Show the number and date of this official receipt on the back of money order, treasury warrant or check received.

OFFICIAL RECEIPT OF THE REPUBLIC OF THE PHILIPPINES



A 3055530

PROVINCIAL TREASURER'S GENERAL RECEIPT

(Municipality—Municipio)

(Province—Provincia)

19

RECEIVED from

Recibí de

Money Order
Treasury Warrant

No.

Núm.

dated,

fecha

19

paying the sum of
la cantidad de

pesos, Philippine currency, in payment of
pesos, moneda filipina, en pago de

contribuc

for the period from
para el período desde

19

, 194

or
gra

CTE + Ch. of Jan

2-60386

(PRC-A215401)

TOTAL

174

Provincial Treasurer
Tesorero Provincial

By
Por

Deputy

The Government Service Insurance System

MANILA

Policy No. 40795

Amount ₱ 6,746.00

Name NATIVIDAD ALMEDA-LOPEZ

Membership Endowment at 70

Carnegie

la Protection de la Santé
851 Calle RepublicaR. K. 71501 & 10000
2662102
10698193

ORIGINAL

GUTTRIDGE & CHAMBERS, INC.
INSURANCE AGENTS

Nº 238

MANILA, 14th March, 1946.

Messrs. La Proteccion de la Infancia, Manila.

		DR.	
Mar.	14	TO PREMIUM ON NORWICH UNION FIRE Policy No. 276 -----	₱75.00
		Doc. Stamps --	.76
			<u>₱75.76</u>
Manila, 14th March, 1946.			

E. & O. E.

RECEIVED PAYMENT

GUTTRIDGE & CHAMBERS INC.

Pongles
COLLECTOR

[Signature]

GUTTRIDGE & CHAMBERS, INC.

General Agents

FOR NORWICH UNION FIRE INSURANCE SOCIETY LTD.

Documentary Stamps amounting to P. 0. 75 will be affixed to and cancelled in the Bill Register of the undersigned General Agents.

COVER NOTE

FIRE AND LIGHTNING

Date 14th March - - - - 1946

1. Cover Note N^o 276
2. Name of Insured ----- MESSRS. LA PROTECCION DE LA INFANCIA, MANILA -----
3. Property Insured ----- As per Specification attached -----
4. Situation and Description ----- do. -----

FIFTEEN THOUSAND PESOS, PHILIPPINE CURRENCY, being 15/62nd of each item of the following specification:

SIXTY-TWO THOUSAND PESOS, PHILIPPINE CURRENCY, distributed as follows:

Item No. 1 - P60,000.00 - On the MAIN BUILDING only, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway, and constructed of brick-nogging and concrete with roof of galvanized iron. The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Item No. 2 - P 2,000.00 - On the one storey building of shed construction, i.e., galvanized iron on timber frame and open in front, situated detached at the rear of the Main building.

P62,000.00
The Buildings insured herein are the property of the Insured or for

which they are responsible, and are situated in the Insured's own compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No.9, Block No. 3. Subject to "Other Insurance Clause" and the Short Period Rate Scale

"A". - - - - -

Co-insurances declared:

CALEDONIAN P20,000.00
LEGAL & GENERAL P15,000.00
A M E R I C A N P12,000.00

NOTICE

The Treasurer of the Philippines, Insurance Commissioner Ex-Officio, charged with the Duty of Safeguarding the interest of the policy holders, will welcome any complaint regarding insurance.

14th March - - - 194⁶

Messrs. La Proteccion de la Infancia

M a n i l a

Dear Sirs ,

In Compliance with Circular No. 37 issued by the Insurance Commissioner
En cumplimiento de la Circular No. 37 expedida por el Comisionado de Seguros

of the Philippine Islands, please sign the undernoted Certification.
de las Islas Filipinas, sírvase firmar el Certificado abajo anotado.

Yours faithfully,

NORWICH UNION FIRE INSURANCE SOCIETY LTD.

BY THEIR AGENTS

Guttridge & Chambers, Inc.

by 

GUTTRIDGE & CHAMBERS, INC.

General Agents

FOR NORWICH UNION FIRE INSURANCE SOCIETY LTD.

Documentary Stamps amounting to P. 0.72 will be affixed to and cancelled in the Bill Register of the undersigned General Agents.

COVER NOTE

FIRE AND LIGHTNING

Date 14th March - - - - 1946

1. Cover Note N^o 276
2. Name of Insured ---- MESSRS. LA PROTECCION DE LA INFANCIA, MANILA ----
3. Property Insured ---- As per Specification attached ----
4. Situation and Description ---- do. ----

FIFTEEN THOUSAND PESOS, PHILIPPINE CURRENCY, being 15/62nd of each item of the following specification:

SIXTY-TWO THOUSAND PESOS, PHILIPPINE CURRENCY, distributed as follows:

Item No. 1 - ₱60,000.00 - On the MAIN BUILDING only, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway, and constructed of brick-nogging and concrete with roof of galvanized iron. The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Item No. 2 - ₱ 2,000.00 - On the one storey building of shed construction, i.e., galvanized iron on timber frame and open in front, situated detached at the rear of the Main Building.

₱62,000.00
The Buildings insured herein are the property of the Insured or for which they are responsible, and are situated in the Insured's own compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No.9, Block No. 3. Subject to "Other Insurance Clause" and the Short Period Rate Scale

"A". - - - - -

Co-insurances declared:

CALEDONIAN	₱20,000.00
LEGAL & GENERAL	₱15,000.00
A M E R I C A N	₱12,000.00

NOTICE

The Treasurer of the Philippines, Insurance Commissioner Ex-Officio, charged with the Duty of Safeguarding the interest of the policy holders, will welcome any complaint regarding insurance matters.

GUTTRIDGE & CHAMBERS, INC.
INSURANCE AGENTS

ORIGINAL

No 237

MANILA, 14th March, 1946.

Messrs. La Proteccion de la Infancia, Manila.

/jpb.

			Dr.
Marc.	14	TO PREMIUM ON LEGAL & GRAL. FIRE COVER NOTE No. 176 --	P75.00
		Doc. Stamps --	.76
			<u>P75.76</u>
		Manila, 14th March, 1946.	

E. & O. E.
RECEIVED PAYMENT
GUTTRIDGE & CHAMBERS INC.

Longes

Chambers

GUTTRIDGE & CHAMBERS, INC.

General Agents

FOR LEGAL & GENERAL ASSURANCE SOCIETY, LTD.

COVER NOTE

FIRE AND LIGHTNING

Documentary Stamps amounting to P 0.00 will be affixed to and cancelled in the Bill Register of the undersigned General Agents.

Date 14th March - - - 194 6

1. Cover Note **Nº 176**
2. Name of Insured ----- MESSRS. LA PROTECCION DE LA INFANCIA, MANILA -----
3. Property Insured ----- As per Specification attached -----
4. Situation and Description ----- do. -----

FIFTEEN THOUSAND PESOS, PHILIPPINE CURRENCY, being 15/62nd of each item of the following specification:

SIXTY-TWO THOUSAND PESOS, PHILIPPINE CURRENCY, distributed as follows:

Item No. 1 - P60,000.00 - On the MAIN BUILDING only, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway, and constructed of brick-nogging and concrete with roof of galvanized iron. The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Item No. 2 - P 2,000.00 - On the one storey building of shed construction, i.e., galvanized iron on timber frame and open in front, situated detached at the rear of the Main Building.

The Buildings insured herein are the property of the insured or for

which they are responsible, and are situated in the insured's own compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3.

Subject to "Other Insurances Clause" and the Short Period Rate Scale

"A".

Co-insurances declared:-

CALEDONIAN P20,000.00
NORWICH UNION P15,000.00
A M E R I C A N P12,000.00

LEGAL & GENERAL ASSURANCE SOCIETY, LTD.

Manila Agency.

Endorsement No. - 15 - Date --- 21st March, 1946 --- on Policy No. - 176 -

Extra

Return

Insured Messrs. La Proteccion de la Infancia, Manila --- Premium Nil. Premium Nil.

It is hereby declared and agreed that this Policy now covers as follows, and not as heretofore:-

FIFTEEN THOUSAND PESOS, PHILIPPINE CURRENCY. On the Main Building, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway, and constructed of brick-nogging and concrete with roof of galvanized iron, situated in the Insured's own compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3.

The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Rate of Premium and Warranties, and all other terms and conditions remain unaltered.

Manila, 21st March, 1946.

LEGAL & GENERAL ASSURANCE SOCIETY, LTD.

GUTHRIE & CHAMBERS INC.

GENERAL AGENTS

By [Signature]

"SWITZERLAND" GENERAL INSURANCE COMPANY, LIMITED

INCORPORATED IN SWITZERLAND

MANILA AGENCY

Ed. A. Keller & Co., Ltd.

FERNANDO PERIQUET

Ed. A. Keller & Co., Ltd.

FIRE - MARINE - MOTORCAR -
WORKMEN'S COMPENSATION -
INSURANCE.

Nº 10368

March 21st, 1941.

RECEIVED from MR. N. C. HIM, MANILA.

the undermentioned premium for the continuance of Policy No. 10166 of this Company

insuring the sum of ₱ 10,000.--; for Twelve months from March 21st

-- -- --, 1941, to March 21st, 1942 at Four o'clock in

the Afternoon.

Rate @ -.70% p.a.

Premium ₱ 70.--

P. P. ED. A. KELLER & CO., LTD.

Periquet
AGENTS

SWITZERLAND GENERAL INSURANCE COMPANY, LTD.

"SWITZERLAND"

Endorsement No. 271 Policy No. 10166- MR. N. C. HIM, MANILA.

It is hereby declared and agreed that loss, if any, is payable to MESSRS.

GOTA DE LECHE, MANILA, - - - - - as their - -

interest may appear. anything herein or hereon stated to the contrary notwithstanding.

Entered in the office books this 28th day of November, 1941.

p. p. ED. A. KELLER & CO., LTD.

H. H. H. H. H.
AGENTS

SWITZERLAND GENERAL INSURANCE COMPANY, LTD.

Prof-271X

SWITZERLAND

General Insurance Company, Limited

INCORPORATED IN SWITZERLAND

Head Office:

43, Gotthardstrasse, Zurich

AGENTS:

ED. A. KELLER & CO., LTD.

178 Juan Luna Str.

MANILA

Fire Policy No. P. I. 10166

Name of Insured . MR. N. C. HIM,

..... MANILA, P. I.

Property Insured. Building only, situate
unnumbered Callejon Cruzada (to rear
of No. 30 Calle Legarda), Quiapo, ..
Manila.

Sum Insured . ₱10,000.--

Premium ₱70.-- per year. ✓

Expires on the . 21st day of . MARCH . 1940 ✓
at four o'clock p.m.

N.B.—Policyholders are requested to read the Policy and its Conditions
in order to ascertain that it is in accordance with their intention.
It is important that all Insurances on the same Property should be in
similar terms.

upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

16. If at the time of any loss or damage happening to any property hereby insured, there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons, covering the same property, this Company shall not be liable to pay or contribute more than its ratable proportion of such loss or damage.

17. If the property hereby insured shall, at the breaking out of any fire, be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

18. If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

19. In no case whatever shall the Company be liable for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.

20. Every notice and other communication to the Company required by these Conditions must be written or printed.

*Por la presente undersigned Francisco
el descendido e interes que tengo en esta
póliza a favor de la Gotthardstrasse
Manila 8 de Marzo 1941*

N. C. Him

NOV 28 1941
EL HOGAR FILIPINO
Notary Public for the Philippines
and the United States of America

CONDITIONS REFERRED TO IN THIS POLICY

1. If there be any material misdescription of any of the property hereby insured, or of any building or place in which such property is contained, or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such fact, the Company shall not be liable upon this Policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.

2. No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured.

3. The Insured shall give notice to the Company of any insurance or insurances already effected, or which may subsequently be effected, covering any of the property hereby insured, and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of the Company before the occurrence of any loss or damage, all benefit under this Policy shall be forfeited.

4. All insurance under this Policy

- (1) on any building or part of any building,
- (2) on any property contained in any building,
- (3) on rent or other subject matter of insurance in respect of or in connection with any building or any property contained in any building,

shall cease immediately upon any fall or displacement

- (a) of such building or of any part thereof,
- (b) of the whole or any part of any range of buildings or of any structure of which such building forms part,

PROVIDED, that such fall or displacement is of the whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk of fire or is otherwise material

AND PROVIDED, that such fall or displacement is not caused by fire, loss or damage by which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.

In any action, suit or other proceeding, the burden of proving that any fall or displacement is caused by fire as aforesaid shall be upon the Insured.

5. This insurance does not cover

- (a) Loss by theft during or after the occurrence of a fire.
- (b) Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion (except as may be provided in accordance with Condition 7 (f)), or by its undergoing any heating or drying process.
- (c) Loss or damage occasioned by or through or in consequence of
 - (1) The burning of property by order of any public authority.
 - (2) Subterranean Fire.

6. This insurance does not cover any loss or damage which either in origin or extent is directly or indirectly, proximately or remotely, occasioned by or contributed to by any of the following occurrences, or which, either in origin or extent directly or indirectly, proximately or remotely, arises out of or in connection with any of such occurrences, namely:—

- (1) Earthquake, volcanic eruption, typhoon, hurricane, tornado, cyclone, or other convulsion of nature or atmospheric disturbance.
- (2) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

7. Unless otherwise expressly stated in the Policy this insurance does not cover

- (a) Goods held in trust or on commission.
- (b) Bullion or unset precious stones.
- (c) Any curiosity or work of art for an amount exceeding ₱200.
- (d) Manuscripts, plans, drawings, or designs, patterns, models or moulds.
- (e) Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books.
- (f) Coal, against loss or damage occasioned by its own spontaneous combustion.
- (g) Explosives.
- (h) Any loss or damage occasioned by or through or in consequence of explosion; but loss or damage by explosion of gas used for illuminating or domestic purposes in a building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this Policy.
- (i) Any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, prairie, pampas or jungle, and the clearing of lands by fire.

8. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy, by or on behalf of the Company.

- (a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by fire.
- (b) If the building insured or containing the insured property become unoccupied and so remain for a period of more than 30 days.
- (c) If property insured be removed to any building or place other than that in which

- (c) If property insured be removed to any building or place other than that in which it is herein stated to be insured.
- (d) If the interest in the property insured pass from the Insured otherwise than by will or operation of law.

9. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any Marine Policy or Policies except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.

10. This insurance may be terminated at any time at the request of the Insured, in which

SHORT PERIOD RATE SCALE "A"

MOTOR CAR WARRANTY

Permission is given under this policy to house motor cars and/or cycles in private use, not exceeding two, in the building to which the insurance by this policy applies, it being declared and agreed that no gasoline be stored other than that permitted by Municipal Ordinance; and no cleaning with gasoline carried on at any time therein.

Breach of this condition will render this policy null and void.

Printed 1st September, 1933.

the Annual Rate

Printed 1st May, 1935.

Company at its own expense produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this condition have been complied with.

12. On the happening of any loss or damage to any of the property insured by this Policy, the Company may

- (a) enter and take and keep possession of the building or premises where the loss or damage has happened.
- (b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
- (c) keep possession of any such property and examine, sort, arrange, remove, or otherwise deal with the same.
- (d) sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this Condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy or, if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its right to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in the exercise of its powers hereunder, all benefit under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

13. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or, if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured; or, if the claim be made and rejected and an action or suit be not commenced within twelve months after such rejection, or (in case of an arbitration taking place in pursuance of the 18th condition of this Policy) within twelve months after the arbitrator or arbitrators or umpire shall have made their award, all benefit under this Policy shall be forfeited.

14. The Company may at its option reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or may join with any other Company or Insurers in so doing, but the Company shall not be bound to reinstate exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, nor more than the sum insured by the Company thereon.

If the Company so elect to reinstate or replace any property the Insured shall, at his own expense, furnish the Company with such plans, specifications, measurements, quantities, and such other particulars as the Company may require, and no acts done, or caused to be done by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets, or the construction of buildings, or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

15. The Insured shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated,

PA 2717

ED. A. KELLER & CO., LTD.

178 Juan Luna
(3rd Floor)

--

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Tel. 49155

Mr. J. V. Ramirez
MANILA

AGENTS FOR:-

Mr. Blasco 6th floor

PHOENIX ASSURANCE CO., LTD., LONDON.

SAMARANG SEA & FIRE INSURANCE CO., LTD.

FRANKLIN FIRE INS. CO., OF PHILADELPHIA

SWITZERLAND GENERAL INSURANCE CO., LTD.

Policy No. 10166 "SWITZERLAND"
Poliza No. _____

Amount Insured, Pesos 10,000.--;
Cantidad Asegurada, Pesos _____

Premium and stamps P70.72 per year.
Prima y Sellos _____

Name MR. N. C. HIM, MANILA, P.I.
Nombre _____


Property Insured Building only,
Propiedad Asegurada _____

unnumbered Callejon Cruzada (to
Situado rear of No. 30 Calle Legarda),
Quiapo, Manila.

Expiry Date March 21st, 1940
Fecha del Vencimiento _____

at 4 o'clock p. m.
a las 4 p. m.

N. B.—Please read the conditions and examine the policy.
If it is found incorrect, please return it immediately for correction.

Sírvase  las condiciones y examinar la póliza. Si en-
contrasen favor de devolverla inmediatamente para su
correccion.

SWITZERLAND
GENERAL INSURANCE COMPANY, LIMITED

Head Office
43 Gotthardstrasse
Zurich

Incorporated in Zurich (Switzerland)
Established 1869

Agents for Philippine Islands:
ED. A. KELLER & CO., LTD.
178 Juan Luna Str.
MANILA

Whereas, the Insured (named hereunder) having paid to the SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED (hereinafter called the Company) the sum shown as the premium in the Schedule below,

Now this Policy of Insurance Witnesseth that, subject to the conditions expressed in and endorsed upon this Policy and which are to be taken as part thereof, the Company will in the event of loss or damage by Fire or Lightning happening to the property described in the said Schedule, or any part thereof, between the date named as the commencing date of this Insurance and four o'clock in the afternoon of the date named as the expiry date, or before four o'clock in the afternoon of the last day of any subsequent period in respect of which there shall have been paid to and accepted by the Company the sum required for the renewal of this Policy, pay or make good to the Insured the value of the property so destroyed, or the amount of such damage thereto, to an amount not exceeding in respect of each or any of the several items below specified the sum set opposite thereto respectively and not exceeding in any case the amount of the insurable interest therein of the Insured at the time of the happening of such Fire.

SCHEDULE

Policy No.	Name of Insured	
10166	MR. N. C. HIM, MANILA, P. I.	
Commencing Date		
Oct. 17, 1939		
Expiry Date	Description	Sum Insured
Mar. 21, 1940		
Agency		
Manila		
Premium		
₱ 29.73 155 days only Rate: -.70% p.a.	<p>PESOS TEN THOUSAND ONLY, PHIL.CY:- On the building only, the property of the Insured, or for which he is responsible in case of loss, situate, unnumbered Callejon Cruzada (to rear of No.30 Calle Legarda), Quiapo, Manila, P. I., (DISTRICT NO. 5, BLOCK NO. 47). Said building, of two storeys in height, is constructed of stone, brick, concrete and nogging below with upper storey of timber and galvanized iron under galvanized iron roof, occupied as private dwelling; bounded in front by said Callejon Cruzada, to East by an unnamed street, to South at a distance of about 3 meters by a two-storey class F private dwellinghouse and by open space in remaining direction. This policy is subject to "MOTOR CAR WARRANTY" and the SHORT PERIOD RATE SCALE "A" attached hereto and forming part of this policy. Insurances in other Offices allowed, the amounts to be declared in the event of loss or when required. MEMO:- Loss, if any, is payable to MESSRS. "EL HOGAR FILIPINO" as their interest may appear.</p>	₱10,000.---

In Witness whereof, this Policy has been signed by the Authorized Agents of the Company at Manila this 17th day of October, 1939.

For the SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED,
ED. A. KELLER & CO., LTD.
Agents.

ESTABILIDAD
PRONITUD
LIBERALIDAD

22

COMPANIA
DE SEGUROS
(INSURANCE COMPANY)

RAMO DE INCENDIOS

Póliza No.- 1 7 1 6 1 -

Suma Asegurada ₱ 2,500.-

DURACIÓN DE ESTE SEGURO

Desde el 17 de Octubre de 1933,

Hasta el 17 de Octubre de 1934.

Prima 1.50 % ₱ 37.50

Sellos - - - - - ₱ 0.20

Total - - - ₱ 37.70

Nombre La Proteccion de la Infancia,

Dirección 421 M. de la Industria,

C/o Of. Teodoro R. Yango,
Sr. Corpus ó Sr. Loreto.

Filipinas Compañía de Seguros

EDIFICIO FILIPINAS
MANILA, I. F.



RAMO DE INCENDIOS

Póliza No.- 1 7 1 6 1 -

Suma Asegurada ₱ 2,500.-

DURACIÓN DE ESTE SEGURO

Desde el 17 de Octubre de 1933,

Hasta el 17 de Octubre de 1934.

Prima 1.50 % ₱ 37.50

Sellos - - - - - ₱ 0.20

Total - - - ₱ 37.70

Nombre La Proteccion de la Infancia,

Dirección 421 M. de la Industria,

C/o Of. Teodoro R. Yangco,
Sr. Corpus ó Sr. Loreto.

CONDICIONES

la Compañía, relativa a los objetos asegurados de dichos objetos estén contenidos o situados en concepto de gravedad del riesgo o los objetos los cuyo riesgo no ha podido apreciarse exactamente.

se dará efecto mediante la entrega hecha por la persona autorizada al efecto.

parte de los objetos asegurados, debe el asegurado insertar o adicione a esta póliza, sin cuyo requisito no se dará indemnización en caso de siniestro.

ARTICULO 12.—Tan luego como ocurra un siniestro por la presente póliza, y mientras el importe de la indemnización no sea definitiva, la Compañía podrá, sin que por ello se perjudique a los interesados, disponer libremente de los mismos.

- Penetrar en los edificios o locales para examinarlos y disponer libremente de los mismos.
- Incautarse o exigir la entrega de los objetos en el momento del incendio en los edificios o locales.
- Hacer examinar, clasificar, ordenar y disponer de ellos.
- Hacer vender por cuenta de los interesados los productos del salvamento y otros objetos.

ESTABILIDAD
PRONTITUD
LIBERALIDAD

PÓLIZA

SUMA ASEGURADA

No. - 17161 -

P 2,500.--



DURACIÓN DE ESTE SEGURO

DESDE EL 17 de Octubre de 1933,

HASTA EL 17 de Octubre de 1934.

RAMO DE INCENDIOS

PRIMA 1.50 % P 37.50
SELLOS - - - - P 0.20
TOTAL - - - - P 37.70

Por esta Póliza y habiendo pagado LA PROTECCION DE LA INFANCIA,

(que en lo sucesivo se denominará "el Asegurado") a esta Corporación (que en lo sucesivo se denominará "la Compañía"), la cantidad de TREINTA Y SIETE con 50/100 pesos Filipinos queda asegurada la propiedad descrita como sigue:

DOS MIL QUINIENTOS PESOS FILIPINOS:- Sobre el edificio solamente de 4 Puertas de un piso, propiedad de la asegurada y del cual, es responsable durante la vigencia de esta póliza, construido de piedra con crucetas de madera con techo de hierro galvanizado, ocupado por un restaurant, un Ice Drop y un Taller de niquilacion, sito en la calle Evangelista No. 423 y 425, Sta. Cruz, Manila. Distrito 4, Block No. 53. Sujeta a la clausula de Periodo corto "A", adherida a esta póliza.

SHORT PERIOD RATE SCALE "A"

It is hereby agreed that, in the event of this policy being surrendered by the Insured for cancellation, the Company shall retain a premium in accordance with the following scale for the time the policy has been in force.

Not exceeding	3 days	one sixteenth of Annual Rate; but not less than 1/20th %
	10 days	one eighth " " "
	1 month	one quarter " " "
	2 months	three eighths " " "
	3 "	one half " " "
	4 "	five eighths " " "
	6 "	three fourths " " "
Exceeding	6 "	the Annual Rate

La Ci

Printed 19th November, 1932.

cualesquiera otras que se mencionen

de Octubre

inos y condiciones impresos al dorso y
struída o dañada por incendio o rayo en

DOS MIL QUINIENTOS PESOS FILIPINOS:- Sobre el edificio solamente de 4 puertas de un piso, propiedad de la asegurada ó del cual, es responsable durante la vigencia de esta póliza, construido de piedra con crucetas de madera con techo de hierro galvanizado, ocupado por un restaurant, un Ice Drop y un Taller de niquilacion, sito en la calle Evangelista No. 423 y 425, Sta. Cruz, Manila. Distrito 4, Block No. 53. -----
 Sujeta a la clausula de Periodo corto "A", adherida a esta póliza. -----

SHORT PERIOD RATE SCALE "A"

It is hereby agreed that, in the event of this policy being surrendered by the Insured for cancelment, the Company shall retain a premium in accordance with the following scale for the time the policy has been in force.

Not exceeding	3 days	one sixteenth of Annual Rate; but not less than 1/20th %
	10 days	one eighth " " "
	1 month	one quarter " " "
	2 months	three eighths " " "
	3 " "	one half " " "
	4 " "	five eighths " " "
	6 " "	three fourths " " "
Exceeding	6 " "	the Annual Rate

La Ci

Printed 19th November, 1932.

...inos y condiciones impresos al dorso y
 ...struída o dañada por incendio o rayo en
 cualquier época desde el día diez y siete - - - - - de Octubre - - - - - de Mil novecientos treinta y tres - hasta
 las 4 de la tarde del día diez y siete - - - - - de Octubre - - - - - de Mil novecientos treinta y cuatro -
 o del último día de cualquier período subsiguiente respecto al cual la prima requerida para la renovación de esta Póliza haya sido pagada y
 aceptada por la Compañía, ésta pagará o resarcirá al asegurado tal pérdida o daño que no exceda en ningún caso de la suma especificada para
 cada una de las propiedades descritas y no excediendo en total de la suma de **P 2,500.- (DOS MIL QUINIENTOS PESOS FILIPINOS)**.

En testimonio de lo cual, los infrascritos, debidamente autorizados, firman la presente en Manila a diez - - - - -
 de Octubre - - - - - de Mil novecientos treinta y tres.

"Filipinas" Compañía de Seguros

Sg.-

Anotado Yellmg Suck 6



Munirco Mayar
 DIRECTOR DE TURNO

[Signature]
 GERENTE

NOTA: Léase la descripción y si no estuviera conforme, devuélvase inmediatamente esta Póliza a la Compañía para la corrección oportuna.

CONDICIONES

Declaración inexacta relativa a los objetos del seguro.

Recibos de primas.

Seguros suscritos en otras Compañías.

Derrumbamiento de Edificios.

Exclusión de riesgo.

Riesgos que se garantizan solo cuando están expresamente consignados en la póliza.

Modificaciones o traslados.

Cláusula relativa a los seguros marítimos.

Rescisión del seguro.

Siniestros.

ARTICULO 1.—Toda declaración falsa o inexacta hecha a la Compañía, relativa a los objetos asegurados por la presente póliza, a los inmuebles, locales y lugares donde dichos objetos estén contenidos o situados y toda ocultación de cualquier circunstancia que aminore el concepto de gravedad del riesgo o los objetos asegurados, anula la presente póliza con relación a los objetos cuyo riesgo no ha podido apreciarse exactamente por la Compañía.

ARTICULO 2.—El pago de cualquier prima solo producirá efecto mediante la entrega hecha por la Compañía al asegurado, de un recibo impreso firmado por las personas autorizadas al efecto.

ARTICULO 3.—Cualquier seguro vigente sobre todos o parte de un inmueble del cual dicho edificio forma parte, se cayere o guarado declararlo por escrito, y hacer que la Compañía lo inserte o adicione a esta póliza, sin cuyo requisito, se tendrá por nula, y el asegurado privado de toda indemnización en caso de siniestro.

ARTICULO 4.—Si todo o parte de un edificio asegurado por la presente póliza, o que contenga objetos garantizados por la misma, o si todo o parte de un inmueble del cual dicho edificio forma parte, se cayere o hundiere, el presente seguro desde este momento dejará de cubrir tanto el edificio como su contenido, a no ser que el Asegurado pruebe que la caída o el hundimiento fué ocasionado por un incendio.

ARTICULO 5.—La garantía de esta póliza no comprende:

- Los objetos robados en el siniestro o después del mismo.
- Los objetos averiados o destruidos por fermentación, vicio propio o combustión espontánea (salvo lo exceptuado en el Artículo 7, párrafo (f)), o por cualquier procedimiento de calefacción o de desecación al cual hubieran sido sometidos los objetos asegurados.
- Las pérdidas o daños que directa o indirectamente resultasen o fuesen la consecuencia de:
 - La destrucción por el fuego de cualquier objeto, ordenada por la Autoridad.
 - Fuego subterráneo.
 - Las pérdidas o daños que directa o indirectamente resultasen o fuesen consecuencia de la combustión de carbón, carboncilla, escoria u otros desperdicios en terreno artificial.

ARTICULO 6.—La presente póliza no garantiza las pérdidas o daños que resulten directa o indirectamente o que sean la consecuencia de los acontecimientos que a continuación se expresan:

- Terremoto, huracán, erupción volcánica o cualquier otro fenómeno meteorológico, y si la Compañía lo demanda, el Asegurado deberá, antes de tener derecho a algún pago de indemnización, probar que la pérdida o el daño no fué causado directa ni indirectamente o a consecuencia de alguna de estas ocurrencias:
- Invasión y guerra por tropas extranjeras, motines, insurrección o conjura a mano armada o no armada, revolución, pronunciamiento o estado de sitio.

ARTICULO 7.—A menos que existan en la póliza estipulaciones expresas que lo garanticen, quedan excluidos del presente seguro:

- Las mercancías que el Asegurado conserve en depósito o en comisión.
- Los lingotes de oro y plata y las pederías que no estén montadas.
- Cualquier objeto raro o de arte por el exceso de valor que tenga superior a P200.
- Los manuscritos, planos, croquis, dibujos, patrones, modelos o moldes.
- Los títulos, papeletas de empeño o documentos de cualquier clase, los sellos, monedas, billetes de banco, cheques, letras, pagarés, los registros y libros de comercio.
- La hulla en cuanto a su garantía contra el riesgo de combustión espontánea.
- Los explosivos.
- Las pérdidas o daños causados por cualquier explosión. Se entiende, sin embargo, que la Compañía responderá, al igual que los causados por el incendio, de los daños y pérdidas que causara la explosión del gas de hulla para alumbrado o para cualquier uso doméstico, en cualquier edificio que no dependa de una fábrica de dicho gas y que no sirva en modo alguno a su fabricación.
- Las pérdidas o daños que directa o indirectamente resulten o sean la consecuencia de incendios, casuales o no, de bosques, selvas, monte bajo, praderas, pampas o malezas, o del fuego empleado en el despejo del terreno.

ARTICULO 8.—Si, en el curso del contrato, sobrevienen una o varias de las modificaciones consignadas en el presente artículo, el Asegurado no tendrá derecho a ninguna indemnización sobre los objetos que hayan sufrido estas modificaciones, a no ser que, anteriormente al siniestro, haya obtenido el consentimiento escrito para dichos cambios, consignado en la póliza por la Compañía o por sus representantes o apoderados. Dichos cambios son:

- Cambios o modificaciones, en el comercio o en la industria ejercitados en los edificios asegurados o que contengan los objetos asegurados; cambios o modificaciones cualesquiera de destino o de utilización de dichos edificios o de sus condiciones especiales, que puedan aumentar los peligros de incendio.
- Falta de utilización en un período mayor de 30 días, de los edificios asegurados o que contengan los objetos asegurados.
- Traslado de todos o de parte de los objetos asegurados a locales distintos de los designados en la póliza.
- Traspaso, a no ser que se efectúe por testamento o en cumplimiento de preceptos legales, del interés que tenga el Asegurado en los objetos garantizados.

ARTICULO 9.—Si, en el momento del siniestro, alguno o varios seguros marítimos cubriesen objetos asegurados en esta póliza, o la expedición de ésta afectase la validez de aquellos, la Compañía solo responde de los daños y pérdidas en cuanto excedan del importe de la indemnización de que serían responsables los aseguradores marítimos si esta póliza no se hubiere expedido.

ARTICULO 10.—El Asegurado podrá en cualquier tiempo exigir la anulación del presente seguro quedando entendido que la fracción de prima correspondiente al plazo vencido, calculada según la tarifa ordinaria de los seguros de corto plazo, quedará de propiedad de la Compañía. Esta tendrá el mismo derecho de cesar en cualquier época en su garantía, por medio de una simple notificación al Asegurado, quien entonces podrá exigir la devolución de la fracción de prima correspondiente al tiempo que falte por correr desde la fecha de la anulación.

ARTICULO 11.—Inmediatamente que se declare un siniestro que cause daños o pérdidas en los objetos asegurados por la presente póliza, el Asegurado tiene obligación de participarlo a la Compañía por escrito, y de entregarle, a más tardar, dentro de los treinta días siguientes al del siniestro, o en cualquier otro plazo que la Compañía le hubiera especialmente concedido por escrito, los documentos siguientes:

- Un estado de las pérdidas y daños causados por el siniestro indicando del modo más detallado y exacto que sea posible, los varios objetos destruidos o averiados y el importe de la pérdida correspondiente, teniendo en cuenta el valor de dichos objetos en el momento del siniestro, sin comprender ganancia alguna.
- Una relación detallada de todos los demás seguros que pudieran existir sobre los mismos objetos.

El Asegurado viene igualmente obligado, en cualquier tiempo, a procurarse a su costa y a entregar o poner de manifiesto a la Compañía todos los detalles, planos, proyectos, libros, recibos, facturas, copias o duplicados de facturas, documentos justificativos, actas y cualesquiera informes que la Compañía, directamente o por mediación de sus representantes pueda exigirle con referencia a la reclamación, al origen, a la causa del incendio y a las circunstancias bajo las cuales las pérdidas o daños se han producido, o relacionados con la responsabilidad de la Compañía o con el importe de la indemnización debida por ésta.

Asimismo el Asegurado viene obligado a certificar la exactitud de su reclamación y de cuantos extremos estén consignados en la misma, mediante una declaración hecha, sea bajo juramento o en cualquier otra forma legal.

Si el Asegurado no cumpliera lo dispuesto en el presente artículo quedará privado de todo derecho a indemnización en virtud de la presente póliza.

ARTICULO 12.—Tan luego como ocurra un siniestro que perjudique o destruya los objetos asegurados por la presente póliza, y mientras el importe de la indemnización a pagar al Asegurado no haya sido fijado en definitiva, la Compañía podrá, sin que por ello pueda exigirsele daños y perjuicios:

- Penetrar en los edificios o locales donde el siniestro tuvo lugar, posesionarse y conservar la libre disposición de los mismos.
- Incautarse o exigir la entrega de cuantos objetos pertenecientes al Asegurado se encontrasen en el momento del incendio en los antedichos edificios o locales.
- Hacer examinar, clasificar, ordenar o trasladar a otros sitios los referidos objetos o parte de ellos.
- Hacer vender por cuenta de quien pertenezca o disponer libremente de cuantos objetos procedentes del salvamento y oficina, de los que se hubiera incautado o que hubiera hecho trasladar.

En ningún caso la Compañía vendrá obligada a encargarse de la venta o de la liquidación de las mercancías dañadas, y el Asegurado no estará nunca facultado para hacer abandono a la Compañía de los objetos asegurados, averiados o no averiados, aún cuando se hubiera incautado de ellos.

La toma de posesión de los locales por la Compañía no podrá, en ningún caso, interpretarse como consentimiento a un abandono cualquiera por parte del Asegurado.

ARTICULO 13.—El Asegurado o sus derecho habientes quedarán privados de todo derecho procedente de esta póliza en los siguientes casos:

- Cuando la reclamación de daños presentada por el Asegurado fuere bajo cualquier concepto fraudulenta.
- Si en apoyo de dicha reclamación, se hicieran o utilizaran declaraciones falsas.
- Si se emplearen medios o documentos engañosos o dolosos por el Asegurado o por terceras personas obrando en interés de éste, a fin de realizar un beneficio cualquiera con motivo de la presente póliza.
- Cuando el siniestro hubiera sido voluntariamente causado por el Asegurado o con su complicidad.
- Si el Asegurado o cualquier otra persona obrando en interés de éste, pusiera obstáculo a que la Compañía ejercitase los derechos estipulados en el Art. 12, o tratase de impedirlo.
- En el caso de rechazarse por la Compañía la reclamación de daños a ella presentada, si no se presenta la correspondiente demanda ante los Tribunales, dentro de los tres meses siguientes a su negativa.
- Cuando un arbitraje tuviera lugar, con arreglo al Art. 18, si no se presenta la demanda dentro de los tres meses siguientes a la fecha del dictamen del o de los Arbitros o del Arbitro Tercero.

ARTICULO 14.—En vez de pagar en efectivo el importe de las pérdidas o daños, la Compañía tiene el derecho, si lo prefiere, de hacer en parte o en totalidad reconstruir o reparar los edificios destruidos o averiados, y reemplazar o reparar los objetos dañados o destruidos, puesta de acuerdo, si lo cree conveniente, con la Compañía o Compañías coaseguradoras. No se podrá exigir a la Compañía que los edificios que ticos a los que existían antes del siniestro. Habrá cumplido válidamente sus obligaciones, al restablecer en ningún caso la Compañía vendrá obligada a gastar en la reedificación, la reparación o la reposición, una cantidad superior a la que hubiera bastado para reponer los objetos destruidos o averiados al estado en que se encontraban antes del siniestro, ni una cantidad mayor que la asegurada.

Si la Compañía decide hacer reedificar, reparar o reponer, total o parcialmente, el Asegurado, de su cuenta, tendrá obligación de entregarle los planos, dibujos, presupuestos, medidas y cantidades que procedan, así como cuantos otros datos la Compañía juzgue necesarios. Cualquier acto que la Compañía pudiera ejecutar, o mandar ejecutar, relativo a lo que precede, no podrá ser interpretado válidamente como compromiso firme de reparar, reedificar o reponer los edificios u objetos averiados o destruidos.

Cuando a consecuencia de alguna ordenanza municipal o reglamento que rigiere sobre la alineación de las calles, la construcción de edificios y demás análogos, la Compañía se halle en la imposibilidad de hacer reparar o reedificar lo asegurado por la presente póliza, no vendrá obligada en ningún caso a pagar por dichos edificios, una indemnización mayor que la que hubiera bastado para la reparación o la reedificación en el mismo estado existente antes del siniestro, caso de haberse podido normalmente hacer en las condiciones anteriores.

ARTICULO 15.—Sea antes o después del pago de la indemnización el Asegurado viene obligado a realizar, consentir y sancionar, a expensas de la Compañía, cuantos actos sean necesarios y todo lo que esta pueda razonablemente requerir, con objeto de ejercitar cuantos derechos, recursos y acciones le correspondan o pudieran corresponderle por subrogación o por cualquier otra causa, como consecuencia de pago de indemnización en virtud de la presente póliza.

Idénticas obligaciones tiene el Asegurado cuando a consecuencia del antedicho pago, la Compañía quedara libre o pudiera ser desligada de cualquier obligación con respecto a un tercero.

ARTICULO 16.—Cuando, en el momento de un siniestro, que cause daños y pérdidas en los objetos asegurados por la presente póliza, existan uno a varios otros seguros sobre los mismos objetos, suscritos por el Asegurado o por cualquier otra persona, la Compañía solo viene obligada a pagar los daños y las pérdidas proporcionalmente a la cantidad garantida por ella.

ARTICULO 17.—Cuando, en el momento de un siniestro, los objetos garantidos por la presente póliza tengan en conjunto un valor total superior a la cantidad por la que hayan sido asegurados, el Asegurado será considerado como su propio Asegurador por el exceso y, por lo tanto, soportará su parte proporcional de daños y perjuicios. Cuando la póliza comprenda varios artículos, la presente estipulación es aplicable a cada uno de ellos por separado.

ARTICULO 18.—Toda contención entre el Asegurado y la Compañía para la fijación del importe de las pérdidas y daños sufridos quedará sometida, como requisito previo a cualquier acción judicial a un Arbitro nombrado por escrito por ambas partes. Cuando estas no estén de acuerdo sobre la designación de un Arbitro único, nombrarán por escrito dos Arbitros, uno cada parte. Esta designación deberá hacerse en el plazo de dos meses a partir del día en que una de las dos partes haya requerido a la otra para dicho objeto. En el caso que una de las partes se negara a designar o dejara de nombrar su Arbitro en el plazo de dos meses antes indicado, la otra parte tendrá el derecho de nombrar un amigable compenedor encargado de decidir sobre las cuestiones pendientes.

En el caso que los dos Arbitros nombrados no estuvieran de acuerdo en su apreciación, el punto o puntos de discrepancia serán sometidos al fallo de un tercer Arbitro nombrado por ellos, por escrito antes de pasar a la consideración de la cuestión sometida, el cual actuará con los primeros y presidirá sus debates.

El fallecimiento de cualquiera de las partes, que aconteciera en el curso de las operaciones de arbitraje, no anulará ni mermará los poderes, derechos o atribuciones del Arbitro, o según el caso, de los Arbitros o del Arbitro Tercero.

Si uno de los Arbitros o el Arbitro Tercero falleciera antes del dictamen final, la parte o los Arbitros que le hubieran nombrado, según el caso, cuidarán de sustituirlo por otro.

El Arbitro, o según el caso, los Arbitros o el Tercero en discordia, tendrán que decidir en qué proporción las partes deban soportar los gastos y dispendios varios relativos al arbitraje.

La valuación previa de las pérdidas y daños por medio de un arbitraje en la forma antedicha es indispensable; y, mientras no haya tenido lugar, queda expresamente convenido y estipulado que, en caso de desacuerdo entre el Asegurado y la Compañía sobre el importe de las pérdidas y daños sufridos, el Asegurado no puede entablar ninguna reclamación judicial con motivo de la presente póliza.

ARTICULO 19.—Cumplido el plazo de un año después de la fecha del siniestro, la Compañía quedará libre de la obligación de pagar las pérdidas o daños ocasionados por el mismo, a menos que estén en tramitación un arbitraje o la acción judicial subsiguiente al arbitraje.

ARTICULO 20.—Cualquiera declaración que haya de notificarse a la compañía para la ejecución de las estipulaciones anteriores deberá consignarse por escrito o por texto impreso.

Derecho de la Compañía sobre el salvamento.

Abandono de los objetos asegurados a favor de la Compañía.

Pérdida de derecho.

Reedificación o reemplazo.

Subrogación de derechos.

Coaseguradores.

Regla proporcional

Arbitraje.

Limite de tiempo para la responsabilidad de la Compañía.

Notificaciones.

GUTTRIDGE & CHAMBERS, INC.

INSURANCE

132 JUAN LUNA P. O. BOX 389
MANILA, P. I.

De J. V. Ramirez

para DR. ANTONIO GABRIEL

calle Calero, Sta. Cruz

Poliza n.^o 8166182 de \$14.000.-

de 'Aliance Ass. Cy Ltd'

a nombre de Felisa de Leon

Evangelista 421/23

Memo:-

Loss, if any, payable to
Messrs. La Proteccion de la
Infancia (Sota de Luke)

18 Dec 1946

Prmio anual \$625.00

Poliza No. 8166182

Poliza No. 761147 de ₡ 3,000.00

de Caledonian Insurance Company

417/419 Evangelista a nombre

de Mr. Yao Yan

Note: It is hereby declared and agreed that Mrs. Felisa del Rosario and the Society for the Protection of Infants (La Proteccion de la Infancia) 8 de Octubre de 1946.

Premio ₡ 75.76.

Poliza No. 1296 de ₡ 3,000.00

de The American Insurance Company

a nombre de Mr. Yao Yan

417/419 Evangelista

Noe: It is hereby declared and agreed that Mrs. Felisa del Rosario and the Society for the Protection of Infants (La Proteccion de la Infancia)

Premio ₡ 75.76. -8 Oct. 1946.

Poliza No. 10698057- de ₡ 3,000.00

de Guttridge & Chambers, Inc.

Norwich Union Fire Insurance Limited

a nombre de Mr. Yao Yan

417/419 Evangelista

Note: It is hereby declared and agreed that Mrs. Felisa del Rosario and the Society for the Protection of Infants (La Proteccion de la Infancia). Premio ₡ 75.76. Oct. 8, 1946

Poliza No. 266072 de ₡ 3,000.00

de Legal and General Assurance Society Limited

a nombre de Mr. Yao Yan

417/419 Evangelista.

Note: It is hereby declared and agreed that Mrs. Felisa del Rosarii and the Society for the Protection of Infants (La Proteccion de la Infancia) 8 de Octubre de 1946.

Premio ₡ 75.76

Loss if any is payable to them as their interest may appear.

Incorporated 1846—Charter Perpetual

The American Insurance Company

of the City of **Newark** New Jersey

Documentary Stamps amounting to ₱ 0.60 will be affixed to and cancelled in the Bill Register of the undersigned General Agents.

From 14th March, 1946

Policy No. **1206**

Sum Insured ₱12,000.00

To 14th March, 1947

Premium ₱60.00

Term 12 Months

Rate @ 0.50% p.a.

This Policy of Insurance Witnesseth that --- MESSRS. LA PROTECCION DE LA INFANCIA, MANILA, PHILIPPINES --- (hereinafter called the Insured), having paid to THE AMERICAN INSURANCE COMPANY of Newark, N. J. (hereinafter called the Company) the sum of --- SIXTY PESOS, PHILIPPINE CURRENCY --- for insuring against loss or damage by Fire or Lightning, as hereinafter provided, the property hereinafter described, in the sum or several sums following, namely:

★ TWELVE THOUSAND PESOS, PHILIPPINE CURRENCY, being 12/62nd of each item of the following specifications:

SIXTY-TWO THOUSAND PESOS, PHILIPPINE CURRENCY, distributed as follows:

Item No. 1 - ₱60,000.00 - On the MAIN BUILDING only, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway, and constructed of brick-nogging and concrete with roof of galvanized iron. The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Item No. 2 - ₱ 2,000.00 - On the one storey building of shed construction, i.e., galvanized iron on timber frame and open in front, situated detached at the rear of the Main Building.

₱62,000.00
The Buildings insured herein are the property of the Insured or for which they are responsible, and are situated in the Insured's own compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3. Subject to "Other Insurance Clause" and the Short Period Rate Scale

"A" attached hereto. ---

Co-insurances declared:

CALEDONIAN ₱20,000.00
LEGAL & GENERAL ₱15,000.00
NORWICH UNION ₱12,000.00 — ₱15,000. —

NOTICE

The Treasurer of the Philippines, Insurance Commissioner Ex-Officio, charged with the Duty of Safeguarding the interest of the policyholders, will welcome any complaint regarding insurance matters

AGENCY **MANILA** CITY **MANILA**

ENDORSEMENT NO. **-- 14 --** DATED **21st March, 1946**

MADE ON POLICY OF **AMERICAN INSURANCE CO. OF NEWARK, N.J.**
(INSERT NAME OF COMPANY)

POLICY No. **- 1206 -**
RENEWAL No. **--**

LOCATION	BLOCK NO.	MAP	STREET AND NO.	CITY OR TOWN
PREVIOUS	3	Dist. 9	851 Calle Lepanto, Sampaloc,	Manila
PRESENT	"	"	"	"

NAME OF INSURED	RATES		ADDITIONAL PREMIUM	RETURN PREMIUM
	OLD	NEW		
Messrs. La Proteccion de la Infancia	0.50%	0.50%	Nil.	Nil.

OTHER LINES SAME RISK

OTHER LINES ADJOINING RISKS

GUTTRIDGE & CHAMBERS INC.

AGENCY **MANILA** CITY **MANILA**

ENDORSEMENT NO. **143** DATED **18th March, 1947**

MADE ON POLICY OF **AMERICAN INSURANCE COMPANY**
(INSERT NAME OF COMPANY)

POLICY No. **1206**
RENEWAL No. **10000**

LOCATION	BLOCK NO.	MAP	STREET AND NO.	CITY OR TOWN
PREVIOUS	3	Dist. 9	851 Calle Lepanto -	Sampaloc, Manila -
PRESENT	--	--	--	--

NAME OF INSURED	RATES		ADDITIONAL PREMIUM	RETURN PREMIUM
	OLD	NEW		
Messrs. La Proteccion de la Infancia, Manila	--	--	--	--

OTHER LINES SAME RISK

OTHER LINES ADJOINING RISKS

TERM **12 Months -**

EXPIRATION **14th March, 1948 -**

It is hereby declared and agreed that the other existing insurances on the property covered by this Policy are as follows and not as heretofore:-

CALEDONIAN ₱20,000.00
LEGAL & GENERAL ... 15,000.00
NORWICH UNION 15,000.00

All other terms and conditions remain unaltered.

Manila, 18th March, 1947.
AMERICAN INSURANCE CO.
BY THEIR AGENTS
GUTTRIDGE & CHAMBERS, INC.

[Signature]
PRESIDENT

jda/

14th March ----- 1946

Messrs. La Proteccion de la Infancia

Manila

Sir Sirs,

In Compliance with Circular No. 37 issued by the Insurance Commissioner
En cumplimiento de la Circular No. 37 expedida por el Comisionado de Seguros

the Philippine Islands, please sign the undernoted Certification.
las Islas Filipinas, sírvase firmar el Certificado abajo anotado.

Yours faithfully,
AMERICAN INSURANCE CO.
BY THEIR AGENTS

Guttridge & Chambers, Inc.

by

The American Insurance Company of Newark, N. J.

A Capital Stock Company
of

The American Insurance Group

1846

Policy No. **1206**

Amount P 12,000.00

Name LA PROTECCION DE LA INFANCIA

Property Insured Buildings in Insured
compound

Situated at No. 851 Calle Lepanto,
Sampaloc, Manila, Phil.

Expiry 14th March - - - 19 47.

at 4 o'clock p. m.

N. B. — Please read the Conditions and examine the
Policy, and, if incorrect, return it immediately for
alteration.

GUTTRIDGE & CHAMBERS, INC.

Caledonian Insurance Company

FOUNDED 1805

Head Office

13 ST. ANDREW SQUARE, EDINBURGH.

Foreign Department

5 LOTHBURY, LONDON, E.C.2.

GENERAL AGENTS FOR THE
PHILIPPINES

GUTTRIDGE & CHAMBERS, INC.
MANILA

Fire Policy No. 761007

NAME OF INSURED

Messrs. LA PROTECCION DE LA
INFANCIA, Manila.

Amount Insured ₱20,000.00

Premium ₱100.00 @ 50¢% p.a.

Renewable 14th March, 1947

On buildings at No. 851 Calle
Lepanto, Sampaloc, Manila,
Philippines, District No. 9,
Block No. 3. - - - - -

NOTE.—The Insured should carefully read this Policy
with its Conditions and Warranties, and if any error be found
therein, the Policy should be returned immediately for
rectification.

ORIGINAL

GUTTRIDGE & CHAMBERS, INC.
INSURANCE AGENTS

No 239

MANILA, 14th March, 1946.

Messrs. La Proteccion de la Infancia, Manila.

/jpb.

				Dr.
Mar.	14	TO PREMIUM ON	AMERICAN FIRE Policy No. 1206 -- Doc. Stamps-	P60.00 60 <u>P60.60</u>
Manila, 14th March, 1946.				


COLLECTOR

E. & O. E.
RECEIVED PAYMENT
GUTTRIDGE & CHAMBERS INC.


Vice Pres.

Documentary Stamps amounting
to P. 2. 70 will be affixed to and
cancelled in the B. I. Register of
the undersigned General Agents.

THE AMERICAN INSURANCE COMPANY
OF THE
CITY OF NEWARK, NEW JERSEY

GUTTRIDGE & CHAMBERS, INC.

GENERAL AGENT

328 DASMARIÑAS ST., MANILA

R- N^o 10000

FIRE POLICY No. 1206 -

IN THE NAME OF MESSRS. LA PROTECCION DE LA INFANCIA, Manila-

SUM INSURED P12,000.00 PREMIUM for 12 MONTHS P60.00 @ .50%
p.a.

12th March ----- 19 47.

RECEIVED the sum above mentioned, for the renewal of the said Policy to -----

14th March, 1948. -----

AMERICAN INSURANCE CO.
BY THEIR AGENTS

GUTTRIDGE & CHAMBERS, INC.

Guttridge
Agents

PRESIDENT

Building & Annex at
No. 851 Calle Lepanto,
Manila.

ORIGINAL

GUTTRIDGE & CHAMBERS, INC.

INSURANCE AGENTS

328 DASMARIÑAS

TEL. NO. 2-82-24

No 1771
MANILA. 12th March, 1947.

Messrs. La Proteccion de la Infancia,
Manila.

jda/

DR.

1947.

Mar. 14

TO PREMIUM ON AMERICAN Fire Policy No. 1206 as
per Renewal Receipt No. 10000 -
Stamps -

P 60.00
 .90

P 60.90

Manila, 12th March, 1947.

E. & O. E.
RECEIVED PAYMENT
GUTTRIDGE & CHAMBERS INC.

Pres.

COLLECTOR

ORIGINAL

GUTTRIDGE & CHAMBERS, INC.

INSURANCE AGENTS

328 DASMARIÑAS

TEL. NO. 2-82-24

Nº 1770
MANILA. 12th March, 1947.

Messrs. La Protection de la Infancia,
Manila.

jda/

DR.

1947. Mar. 14	TO PREMIUM ON CALEDONIAN Fire Policy No. 761007 as per Renewal Receipt No. 77501- Stamps-	₱ 100.00 <u>1.50</u>
------------------	-------------------------------------------------------------------------------------------------	-------------------------

₱ 101.50

Manila, 12th March, 1947.

E. & O. E.
RECEIVED PAYMENT
GUTTRIDGE & CHAMBERS INC.

Pres.

COLLECTOR

No. **27501**

MANILA

Agency.

CALEDONIAN INSURANCE COMPANY.

INCORPORATED IN SCOTLAND BY SPECIAL ACT OF PARLIAMENT.

Documentary Stamps amounting to ₱ 1.50 will be affixed to and cancelled in the Bli Register of the undersigned General Agents.

THE OLDEST SCOTTISH INSURANCE OFFICE.

FOUNDED 1805.

FIRE DEPARTMENT.

₱100.00 - @ .50% p.a.
1.50 - Stamps

Sum Insured **₱20,000.00**

Premium

₱101.50

Received the **Twelfth** ---- day of **March** ----- 19 **47**

of **MESSRS. LA PROTECCION DE LA INFANCIA, Manila** -- the Sum stated

above, being the amount of Premium for the Renewal of Policy No. **761007** ----

from **14th March** ----- 19 **47** to **14th March** ----- 19 **48**.

**Main & Annex Building at
No. 851 Calle Lepanto,
Sampaloc, Manila.**

CALEDONIAN INSURANCE CO.
BY THEIR AGENTS
GUTTRIDGE & CHAMBERS, INC.

[Signature] Agent.

If any Stove, Steam Engine, Furnace, or other implement for producing Heat (common Fireplaces excepted) be erected on your Premises, or if the nature of the risk be in any other respect changed, it is necessary for your security that the circumstances be declared.

GUTTRIDGE & CHAMBERS, INC.
INSURANCE AGENTS

NAL

Nº 236

MANILA, 14th March, 1946.

Messrs. La Proteccion de la Infancia, Manila.

/jpb.

		DR.	
Mar.	14	TO PREMIUM ON CALEDONIAN FIRE Policy No. 761007 ----	<u>₱100.00</u>
		Doc. Stamps -	<u>1.00</u>
			<u>₱101.00</u>
Manila, 14th March, 1946.			

E. & O. E.

RECEIVED PAYMENT

GUTTRIDGE & CHAMBERS INC.

Longes
COLLECTOR

[Signature]

CALEDONIAN INSURANCE COMPANY,

Manila Agency.

Endorsement No. - 16 - Date 21st March, 1946 - - - - on Policy No. 761007

Extra Return

Insured Messrs. La Proteccion de la Infancia, Manila -- Premium Nil. Premium Nil.

It is hereby declared and agreed that this Policy now covers as follows, and not as heretofore:-

TWENTY THOUSAND PESOS, PHILIPPINE CURRENCY. On the Main Building, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway, and constructed of brick-nogging and concrete with roof of galvanized iron, situated in the Insured's own compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3.

The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Rate of Premium and Warranties, and all other terms and conditions remain unaltered.

Manila, 21st March, 1946.

CALEDONIAN INSURANCE COMPANY,

Manila Agency.

Endorsement No. 143 ---- Date 18th March, 1947 ----- on Policy No. 761007 -----

Insured Messrs. La Proteccion de la Infancia, Manila Extra Return Premium -- Premium --

It is hereby declared and agreed that the other existing insurances on the property covered by this Policy are as follows and not as heretofore:-

LEGAL & GENERAL	₱15,000.00
NORWICH UNION	15,000.00
AMERICAN	12,000.00

All other terms and conditions remain unaltered.

Manila, 18th March, 1947.

CALEDONIAN INSURANCE CO.,

BY THEIR AGENTS

GUTTRIDGE & CHAMBERS, INC

[Signature]
PRESIDENT

CALEDONIAN INSURANCE COMPANY,

Manila Agency.

Endorsement No. - 16 - Date 21st March, 1946 - - - on Policy No. 761007

Insured Messrs. La Proteccion de la Infancia, Manila -- Extra Premium Nil. Return Premium Nil.

It is hereby declared and agreed that this Policy now covers as follows, and not as heretofore:-

TWENTY THOUSAND PESOS, PHILIPPINE CURRENCY. On the Main Building, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway, and constructed of brick-nogging and concrete with roof of galvanized iron, situated in the Insured's own compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3.

The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Rate of Premium and Warranties, and all other terms and conditions remain unaltered.

Manila, 21st March, 1946.

CALEDONIAN INSURANCE CO.,
GUILLERMO L. GARCIA, MANAGER
B. *[Signature]*

14th March - - - 1946

Messrs. La Proteccion de la Infancia

Manila

Dear Sirs,


In Compliance with Circular No. 37 issued by the Insurance Commissioner
En cumplimiento de la Circular No. 37 expedida por el Comisionado de Seguros

of the Philippine Islands, please sign the undernoted Certification.
de las Islas Filipinas, sírvase firmar el Certificado abajo anotado.

Yours faithfully,
CALEDONIAN INSURANCE CO.,
BY THEIR AGENTS

Guttridge & Chambers, Inc.

by



OTHER INSURANCE CLAUSE

It is understood that, except as may be stated on the face of this policy, there is no other insurance on the property covered and no other insurance is allowed except by the consent of the Company endorsed hereon. Any false declaration or breach of this condition will render this policy null and void.

SHORT PERIOD RATE SCALE "A".

It is hereby agreed that, in the event of this Policy being rendered by the Insured for cancelment, the Company shall re-a premium in accordance with the following scale for the the policy has been in force.

NOT EXCEEDING - 3 days - One-sixteenth of Annual Rate;
but not less than 1/20th%.

10 days - One eighth of Annual Rate.

1 month - One-quarter of Annual Rate.

2 months - Three-eighths of Annual Rate.

3 months - One-half of Annual Rate.

4 months - Five-eighths Annual Rate.

6 months - Three-fourths of Annual Rate.

EXCEEDING ---- 6 months - The Annual Rate.

61007
761007

CALEDONIAN INSURANCE COMPANY

FOUNDED 1805.
INCORPORATED IN SCOTLAND.

SUM INSURED

₱20,000.00

PREMIUM

₱100.00

@ 0.50% p.a.

HEAD OFFICE, EDINBURGH.

FOREIGN DEPARTMENT
5 LOTHBURY, LONDON, E.C.2.



Documentary Stamps amounting to ₱1.00 will be affixed to and cancelled in the Bili Register of undersigned General Agents.

GENERAL AGENTS FOR THE
PHILIPPINES

GUTTRIDGE & CHAMBERS, INC.
MANILA.

Whereas MESSRS. LA PROTECCION DE LA INFANCIA, MANILA, PHILIPPINES

(hereinafter called the Insured) having paid to the **Caledonian Insurance Company** (hereinafter called the Company), the Sum of One Hundred Pesos, Philippine Currency. - - -

for INSURING AGAINST LOSS OR DAMAGE BY FIRE OR LIGHTNING as hereinafter mentioned the Property hereinafter described in the several Sums following, viz. :—

CALEDONIAN INSURANCE COMPANY

FOUNDED 1805.

INCORPORATED IN SCOTLAND.

HEAD OFFICE, EDINBURGH.

FOREIGN DEPARTMENT
5 LOTHBURY, LONDON, E.C.2.

Documentary Stamps amounting to P1.00 will be affixed to and cancelled in the Bill Register of undersigned General Agents.

GENERAL AGENTS FOR THE
PHILIPPINESGUTTRIDGE & CHAMBERS, INC.
MANILA.

Whereas MESSRS. LA PROTECCION DE LA INFANCIA, MANILA, PHILIPPINES

(hereinafter called the Insured) having paid to the **Caledonian Insurance Company** (hereinafter called the Company), the Sum of One Hundred Pesos, Philippine Currency. ---

for INSURING AGAINST LOSS OR DAMAGE BY FIRE OR LIGHTNING as hereinafter mentioned the Property hereinafter described in the several Sums following, viz. :—

TWENTY THOUSAND PESOS, PHILIPPINE CURRENCY, being 20/62nd of each item of the following specification:

SIXTY-TWO THOUSAND PESOS, PHILIPPINE CURRENCY, distributed as follows:

Item No. 1 - P60,000.00 - On the MAIN BUILDING only, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway, and constructed of brick-nogging and concrete with roof of galvanized iron. The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Item No. 2 - P 2,000.00 - On the one storey building of shed construction, i.e., galvanized iron on timber frame and open in front, situated detached at the rear of the Main Building.

The Buildings insured herein are the property of the Insured or for which they are responsible, and are situated in the Insured's own compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3.

Subject to "Other Insurance Clause" and the Short Period Rate Scale "A" attached hereto. ---

Co-insurances declared:

LEGAL & GENERAL P15,000.00
NORWICH UNION P15,000.00
AMERICAN P12,000.00

NOTICE

The Treasurer of the Philippines, Insurance Commissioner Ex-Officio, charged with the Duty of Safeguarding the interest of the policyholders, will welcome any complaint regarding insurance matters.

SIGNED at Manila --- the Fourteenth --- day of March --- 19 46.

Examined *[Signature]*

FOR THE CALEDONIAN INSURANCE COMPANY
BY THEIR AGENTS
GUTTRIDGE & CHAMBERS, INC.

Entered
jpb.

[Signature]
VICE-PRESIDENT

The Insured should be careful to have all Policies on the same Property expressed in precisely the same Terms.

warlike operations (whether war be declared or not), mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, military or usurped power, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

7. Unless otherwise expressly stated in the Policy this insurance does not cover

- (a) Goods held in trust or on commission.
- (b) Bullion or unset precious stones.
- (c) Any curiosity or work of art for an amount exceeding P.200.
- (d) Manuscripts, plans, drawings, or designs, patterns, models or moulds.
- (e) Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books.
- (f) Coal, against loss or damage occasioned by its own spontaneous combustion.
- (g) Explosives.
- (h) Any loss or damage occasioned by or through or in consequence of explosion; but loss or damage by explosion of gas used for illuminating or domestic purposes in a building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this Policy.
- (i) Any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, prairie, pampas or jungle, and the clearing of lands by fire.

8. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy, by or on behalf of the Company.

- (a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by fire.
- (b) If the building insured or containing the insured property become unoccupied and so remain for a period of more than 30 days.
- (c) If property insured be removed to any building or place other than that in which it is herein stated to be insured.
- (d) If the interest in the property insured pass from the Insured otherwise than by will or operation of law.

9. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any Marine Policy or Policies except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.

10. This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the customary short period rate for the time the Policy has been in force. This insurance may also at any time be terminated at

14. The Company may at its option reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or may join with any other Company or Insurers in so doing, but the Company shall not be bound to reinstate exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, nor more than the sum insured by the Company thereon.

If the Company so elect to reinstate or replace any property the Insured shall, at his own expense, furnish the Company with such plans, specifications, measurements, quantities, and such other particulars as the Company may require, and no acts done, or caused to be done by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets, or the construction of buildings, or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

15. The Insured shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

16. If at the time of any loss or damage happening to any property hereby insured, there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons, covering the same property, this Company shall not be liable to pay or contribute more than its ratable proportion of such loss or damage.

17. If the property hereby insured shall, at the breaking out of any fire, be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

18. If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

19. In no case whatever shall the Company be liable for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.

20. Every notice and other communication to the Company required by these Conditions must be written or printed.

CONDITIONS

1. If there be any material misdescription of any of the property hereby insured, or of any building or place in which such property is contained, or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such fact, the Company shall not be liable upon this Policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.

2. No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured.

3. The Insured shall give notice to the Company of any insurance or insurances already effected, or which may subsequently be effected, covering any of the property hereby insured, and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of the Company before the occurrence of any loss or damage, all benefit under this Policy shall be forfeited.

4. All insurance under this Policy

(1) on any building or part of any building,

(2) on any property contained in any building,

(3) on rent or other subject matter of insurance in respect of or in connection with any building or any property contained in any building,

shall cease immediately upon any fall or displacement

(a) of such building or of any part thereof,

(b) of the whole or any part of any range of buildings or of any structure of which such building forms part,

PROVIDED, that such fall or displacement is of the whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk of fire or is otherwise material

AND PROVIDED, that such fall or displacement is not caused by fire, loss or damage by which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.

In any action, suit or other proceeding, the burden of proving that any fall or displacement is caused by fire as aforesaid shall be upon the Insured.

5. This insurance does not cover

(a) Loss by theft during or after the occurrence of a fire.

(b) Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion (except as may be provided in accordance with Condition 7 (f)), or by its undergoing any heating or drying process.

(c) Loss or damage occasioned by or through or in consequence of

(1) The burning of property by order of any public authority.

(2) Subterranean Fire.

6. This insurance does not cover any loss or damage which either in origin or extent is directly or indirectly, proximately or remotely, occasioned by or contributed to by any of the following occurrences, or which, either in origin or extent directly or indirectly, proximately or remotely, arises out of or in connection with any of such occurrences, namely:—

(1) Earthquake, volcanic eruption, typhoon, hurricane, tornado, cyclone, or other convulsion of nature or atmospheric disturbance.

(2) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, etc.

the option of the Company, on notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancellation.

11. On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company, and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company

(a) a claim in writing for the loss and damage containing as particular an account as may be reasonably practicable of all the several articles or items of property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage, not including profit of any kind.

(b) particulars of all other insurances, if any.

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this Condition have been complied with.

12. On the happening of any loss or damage to any of the property insured by this Policy, the Company may

(a) enter and take and keep possession of the building or premises where the loss or damage has happened.

(b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.

(c) keep possession of any such property and examine, sort, arrange, remove, or otherwise deal with the same.

(d) sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this Condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy or, if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its right to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in the exercise of its powers hereunder, all benefit under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

13. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or, if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured; or, if the claim be made and rejected and an action or suit be not commenced within twelve months after such rejection, or (in case of an arbitration taking place in pursuance of the 18th Condition of this Policy) within twelve months after the arbitrator or arbitrators or umpire shall have made their award, all benefit under this Policy shall be forfeited.

14. The Company may at any time

NORWICH UNION

Fire Insurance Society Limited

FOUNDED 1797.

INCORPORATED BY ACT OF PARLIAMENT

Head Offices:

NORWICH AND LONDON, ENGLAND.

PHILIPPINE ISLANDS.

Agents:

GUTTRIDGE & CHAMBERS INC.,
MANILA.

Fire Policy No. 10698193

NAME OF INSURED

Messrs. La Proteccion de la Inf
M a n i l a .

Amount Insured ₱15,000.00

Premium ₱75.00 @ .50% p.a.

Renewable 14th March, 1948.

PROPERTY INSURED: Main and Annex
situated at No. 851 Calle Lepanto
paloc, Manila. -----

NOTE.—The Insured should carefully read this Policy with its Conditions and Warranties, and if any error be found therein, the Policy should be returned immediately for rectification.

events or causes which determine the proclamation or maintenance of martial law or state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

7. Unless otherwise expressly stated in the Policy this insurance does not cover

- (a) Goods held in trust or on commission.
- (b) Bullion or unset precious stones.
- (c) Any curiosity or work of art for an amount exceeding P.200.
- (d) Manuscripts, plans, drawings, or designs, patterns, models or moulds.
- (e) Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books.
- (f) Coal, against loss or damage occasioned by its own spontaneous combustion.
- (g) Explosives.
- (h) Any loss or damage occasioned by or through or in consequence of explosion; but loss or damage by explosion of gas used for illuminating or domestic purposes in a building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this Policy.
- (i) Any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, prairie, pampas or jungle, and the clearing of lands by fire.

8. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy, by or on behalf of the Company.

- (a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by fire.
- (b) If the building insured or containing the insured property become unoccupied and so remain for a period of more than 30 days.
- (c) If property insured be removed to any building or place other than that in which it is herein stated to be insured.
- (d) If the interest in the property insured pass from the Insured otherwise than by will or operation of law.

9. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any Marine Policy or Policies except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.

10. This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the customary short period rate for the time the Policy has been in force. This insurance may also at any time be terminated at

any other Company or Insurers in so doing, but the Company shall not be bound to reinstate exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, nor more than the sum insured by the Company thereon.

If the Company so elect to reinstate or replace any property the Insured shall, at his own expense, furnish the Company with such plans, specifications, measurements, quantities, and such other particulars as the Company may require, and no acts done, or caused to be done by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets, or the construction of buildings, or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

15. The Insured shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

16. If at the time of any loss or damage happening to any property hereby insured, there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons, covering the same property, this Company shall not be liable to pay or contribute more than its ratable proportion of such loss or damage.

17. If the property hereby insured shall, at the breaking out of any fire, be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

18. If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

19. In no case whatever shall the Company be liable for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.

20. Every notice and other communication to the Company required by these Conditions must be written or printed.

CONDITIONS

1. If there be any material misdescription of any of the property hereby insured, or of any building or place in which such property is contained, or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such fact, the Company shall not be liable upon this Policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.

2. No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured.

3. The Insured shall give notice to the Company of any insurance or insurances already effected, or which may subsequently be effected, covering any of the property hereby insured, and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of the Company before the occurrence of any loss or damage, all benefit under this Policy shall be forfeited.

4. All insurance under this Policy

- (1) on any building or part of any building,
- (2) on any property contained in any building,
- (3) on rent or other subject matter of insurance in respect of or in connection with any building or any property contained in any building,

shall cease immediately upon any fall or displacement

- (a) of such building or of any part thereof,
- (b) of the whole or any part of any range of buildings or of any structure of which such building forms part,

PROVIDED, that such fall or displacement is of the whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk of fire or is otherwise material

AND PROVIDED, that such fall or displacement is not caused by fire, loss or damage by which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.

In any action, suit or other proceeding, the burden of proving that any fall or displacement is caused by fire as aforesaid shall be upon the Insured.

5. This insurance does not cover

- (a) Loss by theft during or after the occurrence of a fire.
- (b) Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion (except as may be provided in accordance with Condition 7 (f)), or by its undergoing any heating or drying process.
- (c) Loss or damage occasioned by or through or in consequence of
 - (1) The burning of property by order of any public authority.
 - (2) Subterranean Fire.

6. This insurance does not cover any loss or damage which either in origin or extent is directly or indirectly, proximately or remotely, occasioned by or contributed to by any of the following occurrences, or which, either in origin or extent directly or indirectly, proximately or remotely, arises out of or in connection with any of such occurrences, namely:—

- (1) Earthquake, volcanic eruption, typhoon, hurricane, tornado, cyclone, or other convulsion of nature or atmospheric disturbance.
- (2) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, military or usurped power, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

the option of the Company, on notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancellation.

11. On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company, and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company

- (a) a claim in writing for the loss and damage containing as particular an account as may be reasonably practicable of all the several articles or items of property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage, not including profit of any kind.
- (b) particulars of all other insurances, if any.

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this Condition have been complied with.

12. On the happening of any loss or damage to any of the property insured by this Policy, the Company may

- (a) enter and take and keep possession of the building or premises where the loss or damage has happened.
- (b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
- (c) keep possession of any such property and examine, sort, arrange, remove, or otherwise deal with the same.
- (d) sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this Condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy or, if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its right to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in the exercise of its powers hereunder, all benefit under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

13. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or, if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured; or, if the claim be made and rejected and an action or suit be not commenced within twelve months after such rejection, or (in case of an arbitration taking place in pursuance of the 18th Condition of this Policy) within twelve months after the arbitrator or arbitrators or umpire shall have made their award, all benefit under this Policy shall be forfeited.

14. The Company may at its option reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or may join with any other Company or Insurers in so doing, but the Company shall not be bound to reinstate exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, nor more than the sum insured by the Company thereon.

If the Company so elect to reinstate or replace any property the Insured shall, at his own expense, furnish the Company with such plans, specifications, measurements, quantities, and such



NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Incorporated in
Great Britain

Founded 1797

Head Offices:
Norwich and London

RECEIVED for the Insurance of
the Property undermentioned

Agents:

GUTTRIDGE & CHAMBERS INC.,

No. 10698193
10698193
SUM INSURED

From 14th March ----1947

MANILA.

To 14th March ----1948

*Documentary Stamps amounting
to P. 1.14 will be affixed to and
cancelled in the B.U. Register of
the undersigned General Agents.*

Annual Premium
payable on

P15,000.00

First Premium P75.00 @ .50% p.a.

14th March -

P75.00

Whereas MESSRS. LA PROTECCION DE LA INFANCIA, Manila.

(hereinafter called the Insured) having paid to the NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
(hereinafter called the Company), the Sum of **Seventy Five Pesos, Philippine Cy.-**

for INSURING AGAINST LOSS OR DAMAGE BY FIRE OR LIGHTNING as hereinafter mentioned the Property hereinafter described in the several Sums following, viz. :-

FIFTEEN THOUSAND PESOS, PHILIPPINE CURRENCY: On the Main Building, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway and constructed of brick-nogging and concrete with roof of galvanized iron, situated in the Insured's own Compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3.

The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Subject to "Other Insurance Clause" and the Short Period Rate Scale "A" attached hereto.

NORWICH UNION FIRE INSURANCE SOCIETY LTD.

Manila Agency.

Endorsement No. 155 ----- Date 18th March, 1947 ----- on Policy No. 10698193 -

Extra

Return

Insured Messrs. La Proteccion de la Infancia, Manila Premium --- Premium ---

It is hereby declared and agreed that the other
existing insurances on the property covered by this Policy
are as follows and not as heretofore:-

CALEDONIAN	₱20,000.00
LEGAL & GENERAL ...	15,000.00
AMERICAN	12,000.00

All other terms and conditions remain unaltered.

Manila, 18th March, 1947.
NORWICH UNION FIRE INSURANCE SOCIETY LTD.

BY THEIR AGENTS

GUTTRIDGE & CHAMBERS, INC.


PRESIDENT

12th March ----- 1947.

Messrs. La Proteccion de la Infancia,

Manila.

Dear Sirs,

In Compliance with Circular No. 37 issued by the Insurance Commissioner
En cumplimiento de la Circular No. 37 expedida por el Comisionado de Seguros

of the Philippine Islands, please sign the undernoted Certification.
de las Islas Filipinas, sírvase firmar el Certificado abajo anotado.

Yours faithfully,

NORWICH UNION FIRE INSURANCE SOCIETY LTD.

BY THEIR AGENTS

Guttridge & Chambers, Inc.

by

The undersigned, owner or custodian of the building covered by Policy
El que suscribe, dueño encargado del edificio asegurado por la póliza

of the -----
de la -----
NORWICH UNION FIRE INSURANCE SOCIETY LTD.

No. -- 10698193 ----- issued at its Manila Agency, hereby certifies that
No. expedida en su Agencia de Manila, certifica por

he has read the description of said building contained in said Policy and
el presente que ha leído la descripción de dicho edificio contenida en dicha póliza y ha hallado

has found same to be correct.
que la misma esta correcta.

(To be retained in the Office of the Issuing Company)
(Para ser conservada en la oficina de la Compañía Aseguradora)

SHORT PERIOD RATE SCALE "A"

It is hereby agreed that, in the event of this policy being surrendered by the Insured for cancelment, the any shall retain a premium in accordance with the following scale for the time the policy has been in force.

Not exceeding—

- 3 days One-sixteenth of Annual Rate; but not less than 1-20%.
- 10 days One-eighth of Annual Rate.
- 1 month One-quarter of Annual Rate.
- 2 months Three-eighths of Annual Rate.
- 3 months One-half of Annual Rate.
- 4 months Five-eighths of Annual Rate.
- 6 months Three-fourths of Annual Rate.

Exceeding

- 6 months The Annual Rate.

OTHER INSURANCE CLAUSE

It is understood that, except as may be stated on the face of this policy, there is no other insurance on the property hereby covered and no other insurance is allowed except by the consent of the Company endorsed hereon. Any false declaration or breach of this condition will render this policy null and void.



NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Incorporated in
Great Britain

Founded 1797

Head Offices:
Norwich and London

RECEIVED for the Insurance of
the Property undermentioned

Agents:
GUTTRIDGE & CHAMBERS INC.,

No. 10698193
10698193
SUM INSURED

From 14th March ---- 1947

MANILA.

To 14th March ---- 1948

Documentary Stamps amounting
to P. 1.14 will be affixed to and
cancelled in the Bill Register of
the undersigned General Agents, payable on

P15,000.00

First Premium P75.00 @ .50% p.a.

14th March -

P75.00

Whereas MESSRS. LA PROTECCION DE LA INFANCIA, Manila.

(hereinafter called the Insured) having paid to the NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
(hereinafter called the Company), the Sum of **Seventy Five Pesos, Philippine Cy.-**

for INSURING AGAINST LOSS OR DAMAGE BY FIRE OR LIGHTNING as hereinafter mentioned the Property hereinafter described in the several Sums following, viz. :-

FIFTEEN THOUSAND PESOS, PHILIPPINE CURRENCY: On the Main Building, partly of one and partly of two storeys in height, constructed mainly of concrete with a portion of brick-nogging with roof of galvanized iron, including the one storey Annex Building situated at about 9 meters distant to the rear of the Main Building and connected thereto by a covered passageway and constructed of brick-nogging and concrete with roof of galvanized iron, situated in the Insured's own Compound at No. 851 Calle Lepanto, Sampaloc, Manila, Philippines, District No. 9, Block No. 3.

The Main Building is occupied by a Charity Institution for the feeding of infants and known as the "GOTA DE LECHE", and the Annex Building as a sterilizing room and kitchen; bounded in front, left and rear by open spaces and on the right by a two-storey timber building.

Subject to "Other Insurance Clause" and the Short Period Rate Scale "A" attached hereto.

NOTICE

The Treasurer of the Philippines, Insurance Commissioner Ex-Officio, charged with the Duty of Safeguarding the interest of the policyholders, will welcome any complaint regarding insurance matters.

(REPLACING COVER NOTE NO. 276)

The Company Hereby Agrees with the Insured (but subject to the Conditions hereinafter set out, or otherwise expressed hereon, which are to be taken as part of this Policy) that if the Property described, or any part thereof, shall be destroyed or damaged by Fire or Lightning at any time between **Fourteenth** ----- day of **March** ----- 19 **47** and four o'clock in the afternoon of the **Fourteenth** ----- day of **March** ----- 19 **48**, at any time afterwards, so long as the Insured or ~~their~~ Representatives in interest shall pay to the Company and it shall accept the sum required for the renewal of this Policy, the Company will pay or make good all such Loss and Damage, to an amount not exceeding in respect of the several matters above specified the sum set opposite thereto respectively, and not exceeding in the whole the sum of -----
FIFTEEN THOUSAND PESOS, PHILIPPINE CURRENCY.

In Witness whereof, we, the undersigned Agents, being duly authorised by the Directors of the said Company have hereunto set our hands this **Twelfth** -----

day of **March** ----- 19 **47**.

Signed at Manila.

jda/
Examined

Entered

NORWICH UNION FIRE INSURANCE SOCIETY LTD.

BY THEIR AGENTS
GUTTRIDGE & CHAMBERS, INC.

[Signature]
PRESIDENT
Agents.

N.B.—The Interest of this Policy may be transferred by endorsement at the Office or by the Agents of the Company; but not otherwise.

For all future Payments upon this Policy, the Society's Official Printed Receipt will be given.

Legal & General

Assurance Society Ltd.

ESTABLISHED 1836

Chief Administration:—
188, FLEET STREET, E.C.4



FIRE POLICY

No. 266213

Name **Messrs. La Proteccion de la Infancia,**
Manila.

Sum Insured **P15,000.00**

Renewable:
~~Payable~~ **14th March, 1948.**

The Insured should, for his own protection,
examine the Policy, in order to verify the
correctness of the description of the Property
Insured.

PROPERTY INSURED: Main and Annex
Building situated at No. 851 Calle
Lepanto, Sampaloc, Manila.

GUTHRIE & CHAMBERS, INC.

LEGAL & GENERAL ASSURANCE SOCIETY, LTD.

Manila Agency.

Endorsement No. 131----- Date 18th March, 1947 ----- on Policy No. 266213 ----

Extra

Return

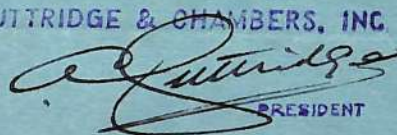
Insured Messrs. La Proteccion de la Infancia, Manila Premium --- Premium ---

It is hereby declared and agreed that the other existing insurances on the property covered by this Policy are as follows and not as heretofore:-

CALEDONIAN	P20,000.00
NORWICH UNION	15,000.00
AMERICAN	12,000.00

All other terms and conditions remain unaltered.

Manila, 18th March, 1947.
LEGAL & GENERAL ASSURANCE SOCIETY, LTD.
BY THEIR AGENTS
GUTHRIDGE & CHAMBERS, INC.


PRESIDENT

SHORT PERIOD RATE SCALE "A"

It is hereby agreed that, in the event of this policy being surrendered by the Insured for cancelment, the Company shall retain a premium in accordance with the following scale for the time the policy has been in force.

Not exceeding—

3 days One-sixteenth of Annual Rate; but not less than 1-20%.

10 days One-eighth of Annual Rate.

1 month One-quarter of Annual Rate.

2 months Three-eighths of Annual Rate.

3 months One-half of Annual Rate.

4 months Five-eighths of Annual Rate.

6 months Three-fourths of Annual Rate.

6 months The Annual Rate.

Exceeding

12th March -----1947.

Messrs. La Proteccion de la Infancia,

Manila.

Dear Sirs,

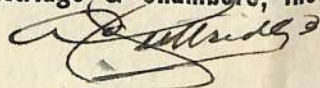
In Compliance with Circular No. 37 issued by the Insurance Commissioner
En cumplimiento de la Circular No. 37 expedida por el Comisionado de Seguros

of the Philippine Islands, please sign the undernoted Certification.
de las Islas Filipinas, sírvase firmar el Certificado abajo anotado.

Yours faithfully,
LEGAL & GENERAL ASSURANCE SOCIETY, LTD.

BY THEIR AGENTS

Guttridge & Chambers, Inc.



by -----



The undersigned, owner or custodian of the building covered by Policy
El que suscribe, dueño encargado del edificio asegurado por la póliza

LEGAL & GENERAL ASSURANCE SOCIETY, LTD.

of the
de la

No. -- 268213 ----- issued at its Manila Agency, hereby certifies that
No. expedida en su Agencia de Manila, certifica por

he has read the description of said building contained in said Policy and
el presente que ha leído la descripción de dicho edificio contenida en dicha póliza y ha hallado

has found same to be correct.
que la misma esta correcta.

(To be retained in the Office of the Issuing Company)
(Para ser conservada en la oficina de la Compañía Aseguradora)