National Standard
Automobile Liability Policy
FORM 4304

A Capital Stock Company

No. A 214235

PHŒNIX INDEMNITY COMPANY

HOME OFFICE NEW YORK

DECLARATIONS

Item 1. Name of insured Forrest C. Allen

The named insured is Individual
(Individual, corporation, or co-partnership—if latter, give names of partners)

Address 801 Louisiana Street Lawrence Douglas Kansas
(No. Street Town County State)

The automobile will be principally garaged and used in the above town, county and state, unless otherwise specified herein Lawrence, Kansas

The occupation of the named insured is Athletic Instr. & Coach - Kansas University
(If married woman, give husband's occupation or business)

Item 2. Policy Period: From March 15 19 40 to March 15 19 41
12:01 A. M., standard time at the address of the named insured as stated herein.

Item 3. The insurance afforded is only with respect to such and so many of the following coverages *as are indicated by a specific premium charge or charges.* The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of the policy having reference thereto.

Coverages	Limits of Liability		Premiums Automobile No. 1	Premiums Automobile No. 2
A. Bodily Injury Liability	$ 10,000.00 $ 20,000.00	each person each accident	$ 13.80	$
B. Property Damage Liability	$ 5,000.00	each accident	$ 4.80	$
			Nil.	
			Nil.	
		Total Premium	$18.60	$

Item 4. Description of Automobiles

Year Model	Trade Name	Type of Body (Load Capacity, if Truck Gallon Cap., if Tank Body)	Serial No. and Motor No.	No. of Cylinders and Model
1938	Buick	Sedan	S 13262143	Cyls. 8
			M 83402753	Mdl. 38-81

DRIVE OTHER PRIVATE PASSENGER AUTOMOBILES

It is agreed that such insurance as is afforded by the policy for Bodily Injury Liability and for Property Damage Liability also applies

(1) to the named insured, if an individual and the owner of the private passenger automobile described in the policy, hereinafter called "the named insured", and to the wife or husband of such named insured, as an insured, if a resident in the household of such named insured, or

to the named insured, if a husband and wife and if the private passenger automobile described in the policy is owned by either or both, hereinafter called "the named insured"; and

(2) to the individual named below, as an insured, if a relative of and a resident in the household of the named insured,

with respect to the operation of any other private passenger automobile by any such insured, or by a private chauffeur or domestic servant in the employ of any such insured, and with respect to the presence of any such insured in any other private passenger automobile, provided:

(a) such use is "pleasure and business" as defined in the policy; and

(b) such use is with the permission of any person having the right to grant such permission; and

(c) the automobile is not (1) owned in full or in part by, or registered in the name of the named insured or any member of the named insured's household, other than a private chauffeur or domestic servant employed in connection therewith, or (2) hired as part of a frequent use of hired automobiles by, or furnished for regular use to the named insured, a member of the named insured's household, or a private chauffeur or domestic servant employed in connection therewith; and

(d) the insurance applies only to such insured; and

(e) the insurance shall be excess insurance over any other valid and collectible insurance available to the insured, either as an insured under a policy applicable with respect to the automobile or otherwise, against a loss covered hereunder.

Except as used in paragraph (c) the word "automobile" wherever used in this endorsement and in other parts of the policy, when applicable to this endorsement, shall include a trailer other than a trailer home, while used exclusively for personal, pleasure or family purposes, other than business purposes, with such other private passenger automobile.

Names of individuals, other than aforesaid husband and wife, who are relatives of and residents in the household of the named insured and who are to be covered hereunder as insured: None

Premiums for such insureds:

Bodily Injury Liability . . . . . $ Nil.

Property Damage Liability . . . . . $ Nil.

Total . . . . . $ Nil.

This endorsement is effective from March 15 1940 at 12:01 o'clock A. M. Standard Time.

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

This endorsement is hereby made a part of Policy No. A 214235 issued by the **Phœnix Indemnity Company,** New York, N. Y., to Forrest C. Allen, who is the owner of the automobile and is the named insured as respects the coverage extended by this endorsement, but this endorsement shall not take effect unless countersigned by a duly authorized representative of the company.

Countersigned: The Gordon Insurance Agency

By Glenn E. Charlton
Authorized Representative.

J. M. Haines
President.

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