



Steers Insurance Agencies Ltd.

P.O. Box 1778
St. John's, Nfld.
Telephone (709) 722-1525
Telex 018-4185
A1C 5P9

Branch Offices
 P.O. Box 419
Grand Falls, Nfld.
Telephone 489-4303
489-5234
Telex 016-4217
 P.O. Box 456
Corner Brook, Nfld.
Telephone 834-3455
Telex 016-44144

March 1, 1977

Society of United Fisherman S-4532-1
Winterton
Newfoundland
AOB 3MO

Dear Sir:

Thank you for the privilege of handling your Insurance in the past and we now write to remind you that your Policy No. 46310 is due for renewal on April 2, 1977

Based on the expiring amounts of coverage your renewal premium may be indicated as follows however we recommend that your insurance be increased to compensate for increased costs of construction.

<u>PROPERTY INSURED</u>	<u>AMOUNT</u>	<u>RENEWAL PREMIUM</u>
Society Hall	16,000.	128.00
Furniture at Winterton	4,000.	8.97 TAX
		136.97

Please indicate at the bottom of this notice which way you may wish to pay your premium.

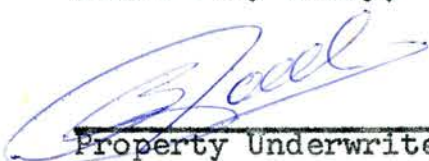
PLEASE NOTE IT IS EXTREMELY IMPORTANT THAT WE RECEIVE YOUR INSTRUCTIONS AT LEAST 10 DAYS PRIOR TO THE RENEWAL DATE OF YOUR POLICY.

NOTE.—Subject to 80% Co-Insurance Clause.

This means that by the above premium your property is required to be insured on renewal to **AT LEAST 80 percent of value.**

Yours very truly,

A 20,000


Property Underwriter

I choose to pay my premium in the following way:

1. Full Payment enclosed
2. 50% Payment enclosed - balance to be fully paid within sixty days of renewal date.
3. CAFO Financing premium (Premiums in excess of \$200.00 ONLY) 25% Down-Payment enclosed - please forward CAFO Contract.

Rev. 09/76

Insured's Signature: _____
Telephone No. Home : _____
Business : _____

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July August 17th. 1928.

Noah George Esq.,
Secretary S. U. F.,
Winterton, T.B.

Dear Mr. George:-

Every Fraternal Organization in Newfoundland to-day is stressing the absolute need of fire insurance on its Halls and their contents, in view of the considerable losses during the last few years to Halls and Schools, which in these days of hard times have in many cases been impossible to replace.

By night or by day there is always the danger of a fire. Sparks, lamps, stoves, chimneys and hundreds of other causes not under your control, including your neighbours and forest fire, can in an instant start the destruction of everything you own, and a Lodge is taking a very serious gamble against all sound advice if it carries very little, or no insurance.

I can personally give you better fire insurance security, protection and service than anyone else, since I specialize in Hall insurance, and have had much experience in paying such losses. The cost is \$15.75 per thousand, greater or lesser amounts in proportion.

I would be very glad to receive a reply from you as soon as possible, for you cannot afford to be without this protection on your property.

Yours sincerely,

ARTHUR JOHNSON

J

Agent.

STEERS INSURANCE AGENCIES LTD.

— INSURANCE AGENTS & BROKERS —

STEERS BUILDING

379-381 WATER STREET

ST. JOHN'S, NEWFOUNDLAND

January 29th. 1957.

Mr. Richard Kelland,
Secretary,
Scilly Cove Lodge,
Winterton,
Trinity Bay.

Dear Sir:-

We are in receipt of your letter of January 21st. informing us that you recently added a dining room and kitchen to your lodge building and we are noting this fact on your Policy.

There is no further adjustment necessary at this time but we would suggest that you consider increasing the Insurance on your building in March 1957.

Yours very truly,

STEERS INSURANCE AGENCIES LIMITED



W.F. Simms
Managing Director.

WFS/PD

Dwelling and Furniture Fire Insurance Application.

STRONGEST COMPANIES.

PERCIE JOHNSON & SON.

QUICKEST SETTLEMENTS.

NAME AND ADDRESS.

Policy to be in the name of

Street Address

Send notices of expiry to

Street Address

Any loss is to be payable to

SITUATION.

The building is situated on the Side of Street.

In the Town of

Is it detached?

How near is it to woods?

Are there Mills or Mercantile premises within 200 feet?

If so, how near?

CONSTRUCTION.

It is used exclusively as is owned by and occupied by

It is stories, constructed of foundation of

and roofed with

Are there brick chimneys to the ground? How is it lighted?

VALUE.

What would it cost to day to replace this property you are insuring? \$

Is there a mortgage on it? If so, how much? \$

Is there any other insurance on this same property, and how much? \$

If a dwelling, is the land freehold? Have you ever had a fire loss?

CAUTION.

Do you understand that it is necessary for your own protection to inform an insurance company

when you change (1) the location of your property.

(2) the construction of the building.

(3) the roofing of the building.

also (4) when the building is vacant.

and (5) when other insurance is placed on the property?

AMOUNT REQUIRED.

Please place \$ on

\$ on

\$ on

\$ on

Dated

Signed