SIR BRIAN MOUNTAIN, BT. CHAIRMAN & MANAGING DIRECTOR.

INSURANCE COMPANY LTD.

(TWO LINES)

P. O. BOX 442

REGISTERED :-

TELEGRAPHIC ADDRESS:-

DOMARICO-BOMBAY

TELEPHONE NO. 30854

(INCORPORATED IN ENGLAND WITH LIMITED LIABILITY.)

CODES USED :-

A. B. C. 5TH EDITION AND BENTLEY'S

PLEASE REFER TO

IN YOUR REPLY.

the endered ..

HEAD OFFICE FOR INDIA.

STANDARD BUILDING, HORNBY ROAD, BOMBAY.

27th November 1951 Acar fee.

Motor Department Thank you for your procupt out comprehensive

> G. I. Fritschi, Esq., Crookety, 3 days of my quiling to -Kalimpong, West Bengal wood of sier picker o - 8 - 52 . AT

Dear Sir,

Re: Policy No. 25843 insuring Ford Car

No. RMZ-7541 belonging to Mrs.K.S.C No.BMZ-7541 belonging to Mrs.K.S.Campbell

We have received your letter of the 22nd November 1951 and would inform you that the Motor Policy contains a provision that where a car is laid up in garage and not in use for a period of two or more consecutive months, the liability of the Company can be restricted to loss or damage by fire and theft only and in consideration of the reduced risk a return premium, calculated on a pro rata basis, may be credited to the insured for deduction from the next renewal premium after charging a premium for the restricted period at 1 anna % on the insured value per month or part of a month, subject to a minimum of Rs.5/- provided previous notice in writing is given to the Company by the Insured and provided further that the Certificate of Insurance is returned to the Company. here and all here

In the present case, however, as the conditions pre-requisite for allowing a refund have not been observed, we regret that we are unable to do anything in the matter.

However, we are prepared to issue a new policy insuring the car against Fire and Theft Risks only whilst in garage at a premium of Rs.52-8-0 the same to be cancelled and a new Comprehensive policy issued when the car is again taken out for use.

We await your advices.

Yours faithfully

Manager for India

Dear Lir.

Thank you for your prompt and comprehensive answer.

I am sending you a postal order of Rs. 52-8-0 asking you to issue to the name of hum. K. S. Campbell a policy against fire and Theft on the Ford Car. Kindly make it the date of expiration of the old policy.

I understand that hus. Campbell can exchange this policy against a new Europer. hensive Policy, once she intends to run the

car again.

Rindly send the Fire and Theft Lusurance. Falicy to use, as I keep hus. Campbell's papers while she is away.

Faillfully yours

g. J. Fritschi

Crookety

Kalingsey W. Benjal.