

17 June 1946

Mrs. Ryo M. Tsai - Attached is duplicate of personal effects insurance certificate #2428 in the amount of \$1,000 for Tsai Ai-chih which he asked we send to you for safekeeping.

T H A N K S

INSURANCE & CLAIMS BRANCH

\$ 1,000.00 Amount

Rate

\$ 20.00 Premium

CERTIFICATE OF INSURANCE

Certificate No. OCC S 2428

RHODE ISLAND INSURANCE COMPANY PROVIDENCE, R. I.

Date 6th June 19 46

Issued at 44 WALL ST., NEW YORK, N. Y.

This is to Certify, that Tsai Ai-chih

who is employed by the UNITED NATIONS RELIEF AND REHABILITATION ADMINISTRATION, Washington, D. C., is insured under Open Policy No. OC 2580 of the RHODE ISLAND INSURANCE COMPANY in consideration of the conditions named herein and of \$ 20.00

Premium, from the 6th day of June 19 46 at noon to the 6th day of June 19 47 at noon Standard Time at New York, to an amount not exceeding One Thousand and no/100 Dollars.

This insurance covers only Assured's PERSONAL EFFECTS customarily carried by travelers and belonging to, used or worn by the Assured and his immediate family.

This insurance covers against all risks of loss or damage to the insured property anywhere in the world, in transit or otherwise, except as hereinafter provided.

This insurance does not apply to automobiles or other conveyances, accounts, bills, currency, deeds, evidences of debt, letters of credit, passports, documents, money, notes, securities, railroad or other tickets, household furniture, automobile equipment, merchandise for sale or exhibition, nor does this Certificate cover while on the premises of the domicile of the Assured or in storage except where incidental to travel.

While this Certificate covers jewelry, watches and articles consisting in whole or in part of gold, silver or platinum, and furs or articles trimmed with fur, same are not covered for more than 25% of the total amount of insurance granted under this Certificate nor for more than \$100 on any one such article.

This Certificate does not cover loss or damage caused by theft or pilferage of the insured property from an automobile unless the loss be a direct result of a violent forcible entry (of which there shall be visible evidence) from a fully enclosed body but in no event shall this Company be liable for more than 10% of the total amount of insurance granted under this Certificate nor for more than \$250 in any one loss.

This Certificate does not cover loss or damage caused by wear and tear, moth, vermin, inherent vice or breakage of articles of a brittle nature unless caused by thieves, fire or travel accident.

This Certificate does not insure against risks of war and is warranted free from capture, seizure, arrest, restraint, detention, confiscation, preemption, requisition or nationalization, and the consequences thereof or of any attempt thereat, whether in time of peace or war and whether lawful or otherwise; also warranted free from all consequences of hostilities or warlike operations (whether there be a declaration of war or not), piracy, civil war, revolution, rebellion or insurrection, or civil strife arising therefrom.

No loss shall be paid hereunder if the Assured has collected the same from others.

This Company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage be ascertained or estimated according to such actual cash value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost the Assured to repair or replace the same with material of like kind and quality.

Every claim paid hereunder reduces the amount insured by the sum so paid, unless the same be reinstated by payment of additional premium thereon.

In case of loss or damage, it shall be lawful and necessary for the Assured, their factors, servants and assigns, to sue, labor and travel for, in and about the defense, safeguard and recovery of the property insured hereunder, or any part thereof, without prejudice to this insurance; nor shall the acts of the Assured or this Company, in recovering, saving and preserving the property insured in case of loss or damage, be considered a waiver or an acceptance of abandonment; to the

charges whereof, this Company will contribute according to the rate and quantity of the sum herein insured.

It is a condition of this Certificate that no suit, action or proceeding for the recovery of any claim under this Certificate shall be maintainable in any court unless the same be commenced within twelve (12) months next after the calendar date of the happening of the physical loss or damage out of which the said claim arose.

This entire Certificate shall be void if the Assured, or his agent, has concealed or misrepresented in writing, or otherwise any material facts or circumstances concerning this insurance or the subject thereof; or in case of any attempted fraud or false swearing by the Assured, or his agent, in reference to any matters or subject relating to this insurance whether before or after a loss.

It is warranted by the Assured that this insurance shall in no wise inure directly or indirectly to the benefit of any carrier or other bailee.

Loss of, or damage to, the property hereby insured must be promptly reported to the agent of the Company, located at place of loss, and such agent must be represented on all surveys and must certify the correctness of all proofs of loss and bills of expense. If there be no such agent at or near the place where the loss is discovered or the expenses are incurred, then such report shall be made to the nearest representative of the Board of Underwriters of New York, or Lloyd's Agent and his certification obtained as above. Losses occurring in the United States to be reported to the Company at 44 Wall Street, New York 7, N. Y.

All claims hereunder shall be submitted for approval to, and be adjusted by, the Company or its nearest Settling Agent and upon their authentication will be paid by the Company or its Bankers at the current rate of exchange.

In all cases of loss when it shall be claimed by this Company that a carrier or any other party is, or may be liable, then the Assured shall, at the request of this Company, or its agents, assign and subrogate all their rights and claims to this Company to an amount not exceeding the sum paid by this Company, and permit suit to be brought in the Assured's name, but at this Company's expense, and the Assured expressly agrees to render all reasonable assistance in the prosecution of said suit or suits.

This Certificate may be cancelled at any time upon thirty (30) days' notice, if by the Assured, the Company retaining or collecting the customary short rates for the time it has been in force; or, it may be cancelled by the Company by delivering or mailing to the Assured, c/o the UNITED NATIONS RELIEF AND REHABILITATION ADMINISTRATION, Washington, D. C., thirty (30) days' written notice of such cancellation and, if the premium has been paid, by tendering in cash, postal money order or check, the pro rata unearned premium thereon.

SPECIAL PROVISIONS FOR WAR RISK COVERAGE

This insurance to be provided whenever premium for war risk is paid and premium inserted below

In consideration of \$ 10.00 Additional Premium, this Certificate is extended to also cover the risks of:-

(a) Capture, seizure, arrest, restraint or detention, and the consequences thereof or of any attempt thereat; also the consequences of hostilities or warlike operations, whether there be a declaration of war or not, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or piracy.

(b) Loss of or damage to the property hereby insured caused by:-

(1) Hostilities, warlike operations, civil war, revolution, rebellion, insurrection or civil strife arising therefrom.

(2) Mines, Torpedoes, Bombs or other engines of war.

(c) Loss of or damage to the property hereby insured caused by strikers, locked-out workmen or persons taking part in labor disturbances, riots or civil commotions.

(d) Destruction of or damage to the property hereby insured caused by persons acting maliciously.

This policy is warranted free of any claim arising from capture, seizure, arrest, restraint or detention by the Government of,

(a) the United Kingdom or any of its Allies.

(b) the country to which the Assured or the vessel belongs or any of its Allies.

No return of premium hereunder.

THIS CERTIFICATE IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS, AND TO THE CONDITIONS PRINTED HEREIN, which are hereby specially referred to and made a part of this Certificate, together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto; and no officer, agent or other representative of this Company shall have power to waive or be deemed to have waived any provision or condition of this Certificate unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this Certificate exist or be claimed by the Assured unless so written or attached.

Provisions required by law to be stated in this policy.— This policy is in a stock corporation.

This Certificate not valid unless countersigned by an officer of this Company.

Countersigned this 6th day of June 19 46 at 44 Wall Street, New York, N. Y.

RHODE ISLAND INSURANCE COMPANY

Vice President Assistant Secretary

Approved by UNITED NATIONS RELIEF AND REHABILITATION ADMINISTRATION Washington, D. C.

By Betty Timmes, Administrative Assistant Insurance and Claims Branch