

This document is a part of File No. \_\_\_\_\_

**WITNESSES**

The terms and conditions of the following clauses are to be regarded as substituted for those of the policy form in which they are attached, the latter being thereby without prejudice provided they are to be included in the Policy. All clauses are indicated only for purposes of reference and should not be used to interpret the clauses in which they are.

**INSURANCE**

The Policy insures \_\_\_\_\_

\_\_\_\_\_

It shall be deemed under this Policy that the insured shall have the benefit of the terms and conditions which are to be applied to the insured or to goods which they own or have an interest in, provided that the insured is an individual or a firm.

Underwriters shall not be liable for any loss or damage to the insured or to goods which are insured under this Policy, if the insured or the insured's agent, servant or employee, or if any person acting on behalf of the insured or the insured's agent, servant or employee, is liable to any loss or damage to the insured or to goods which are insured under this Policy.

**LOSS PAID**

Loss shall be payable \_\_\_\_\_

\_\_\_\_\_

Underwriters shall not be liable for any loss or damage to the insured or to goods which are insured under this Policy, if the insured or the insured's agent, servant or employee, or if any person acting on behalf of the insured or the insured's agent, servant or employee, is liable to any loss or damage to the insured or to goods which are insured under this Policy.

**WARRANT**

The Underwriters of the insurance shall warrant \_\_\_\_\_

as to the accuracy of the information given by the insured or by any person acting on behalf of the insured or by any person acting on behalf of the insured's agent, servant or employee, or by any person acting on behalf of the insured or the insured's agent, servant or employee, in connection with the insurance.

Underwriters shall not be liable for any loss or damage to the insured or to goods which are insured under this Policy, if the insured or the insured's agent, servant or employee, or if any person acting on behalf of the insured or the insured's agent, servant or employee, is liable to any loss or damage to the insured or to goods which are insured under this Policy.

**EXCLUSION OF LOSS**

Loss shall be excluded \_\_\_\_\_

\_\_\_\_\_

**AGREEMENT MADE**

The insured has agreed to accept the insurance provided by the Underwriters of the Policy, and the Underwriters of the Policy have agreed to provide the insurance.

**AGREEMENT MADE**

\_\_\_\_\_

**AGREEMENT MADE**

Underwriters shall not be liable for any loss or damage to the insured or to goods which are insured under this Policy, if the insured or the insured's agent, servant or employee, or if any person acting on behalf of the insured or the insured's agent, servant or employee, is liable to any loss or damage to the insured or to goods which are insured under this Policy.

**PROVISION**

The Underwriters of the insurance shall warrant \_\_\_\_\_

\_\_\_\_\_

Underwriters shall not be liable for any loss or damage to the insured or to goods which are insured under this Policy, if the insured or the insured's agent, servant or employee, or if any person acting on behalf of the insured or the insured's agent, servant or employee, is liable to any loss or damage to the insured or to goods which are insured under this Policy.

**AGREEMENT MADE**

The Underwriters of the insurance shall warrant \_\_\_\_\_

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**AGREEMENT MADE**

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# American Institute Hull Clauses

**Kathleen Armour**



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web you sack including use these symbols to represent bushes and other public plant types such as clematis hardy ferns roses hibiscus etc below are some landscape plant symbols like evergreen tree symbols deciduous tree symbols shrub notation flower symbols and ornamental grass symbols

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web 1 using a circle template pictured draw your plants using circles don t be afraid to overlap the circles a bit so in real life your plants form a mass 2 use a felt tip marker to outline the outside edge of the group with whatever plant edge you d like see some examples above don t ink the lines that overlap

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