

ORIGINAL.

ACCUMULATION RIDER

"Original" to be attached to Policy. "Duplicate" to be attached to Original Application or sent to New York Office. "TriPLICATE" for Agent's use.

No. **T 896**

It is hereby mutually understood and agreed that the increase in indemnities, also the accumulation as provided for in this policy, shall take effect as though said policy was dated **November 13th, 1912.**

Attached to and forming a part of Policy No. **94190** of THE FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INSURANCE COMPANY, OF FRANKFORT-ON-THE-MAIN, GERMANY, and subject to all of the terms, conditions and agreements thereof and therein contained.

In Witness Whereof, THE FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INSURANCE COMPANY, OF FRANKFORT-ON-THE-MAIN, GERMANY, has caused this agreement to be signed by its United States Manager and Attorney, but same shall not be binding upon the Company, until countersigned by a duly authorized and commissioned agent.

Countersigned, 12 o'clock noon Standard Time, at **San Francisco, Cal.** this **twenty-first** day of **September** 19 **14.**

BY

Ind. No. 94. 1M-8-09.

W. A. C. Howard
Authorized and Commissioned Agent.

Franklin
United States Manager and Attorney.