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26128 Talamore Drive, South Riding, Va. 20152

**Fireman's Insurance Photo Collection**

The attached document contains insurance analysis related to the schools of Loudoun County in 1940. Many photos of school houses are included, including a picture of McGraw's Ridge in 1930. We have other photographs as well in our archives; but these are associated with a specific collection dated from October, 1940 by Thomas Sims, Special Agent for Fireman's Fund Insurance Company.

The original file is in a preservation box in the Edwin Washington Project archives.

The electronic version is on our hard drive at G:\11 Insurance\1940InsurancePhotos.

INSURANCE ANALYSIS  
AND  
PERMANENT RECORD

INSPECTION AND SURVEY REPORT

Property of

LOUDOUN COUNTY SCHOOL BOARD

Situated in Loudoun County, Virginia

GARRETT INSURANCE AGENCY, INC.

Leesburg, Virginia

FIREMAN'S FUND INSURANCE COMPANY

Thos. E. Sims, Jr., Special Agent

October 1940

## FOREWORD

With the consent of Mr. Emrick, your Superintendent, a detailed inspection of all school buildings in Loudoun County has been made and this written report is submitted setting forth our findings as to present insurance carried, estimated insurable value and rates applicable to each building, for the study and consideration of the School Board.

The body of our report will include a brief description of the construction of the various buildings, photographs of each building, as well as fire prevention recommendations.

We will make no attempt to estimate the insurable value of the contents of the various buildings. We feel, however, it is of great importance that a true value be arrived at and we urge that an accurate inventory be taken to accomplish this.

This survey report covers a careful study and analysis of insurance carried, a complete and thorough survey of actual insurance requirements. Your property is exposed to serious loss by hazards not covered by present insurance, therefore, we will attempt to outline the insurance available for such hazards as well as the proper amount of insurance to carry.

ARCOLA



An ordinary joisted, one story, brick building, detached, with metal roof, on concrete foundation, built in 1939. This building contains four class rooms and two small rooms as well as a small basement, lighted by electricity, heated by a low pressure steam heating plant, is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The building is modern and in excellent condition. It is approximately 98' X 56½'.

Estimated 100% insurable value      \$25,000.00

ALDIE  
(New School)



An ordinary joisted, one story and basement brick building with composition roof, on stone and concrete foundation, built in 1926. This building contains five rooms and an auditorium, is lighted by electricity, heated by a low pressure steam heating plant, is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The building is modern and in excellent condition being approximately 76' X 104'. This building is situated approximately 30 feet west of the Aldie old school and approximately 43 feet east of the frame Aldie shop.

Estimated 100% insurable value

\$18,000.00

ALDIE  
(Old School)



A two story, frame building with metal roof, on stone foundation, built in 1915. This building contains five rooms and an office as well as a basement, is lighted by electricity, heated by a low pressure steam heating plant, is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. This building is approximately 37' X 52' and is in good condition. The building is situated approximately 30 feet east of the new Aldie brick school.

Estimated 100% insurable value

\$7000.00

ALDIE - SHOP



A one story, frame building with metal roof, on concrete foundation. This building contains only one room, is heated by a stove, the flue to which is of standard construction, is lighted by electricity. It is approximately  $31\frac{1}{2}'$  X  $47\frac{1}{2}'$  and is in excellent condition. This building is located approximately 43 feet west of the Aldie new school.

Estimated 100% insurable value

\$2000.00

ASHBURN

(Colored)



A one story, detached, frame building with metal roof, on stone foundation, containing only one room. This building is heated by a stove, the flue to which is brick of standard construction. The building is approximately  $20\frac{1}{2}'$  X  $32\frac{1}{2}'$  and in good condition.

Estimated 100% insurable value      \$400.00

ASHBURN

(White)



A one and two story detached frame building with metal roof on concrete foundation, built in 1915 with an addition in 1937. This building contains eight class rooms, a laboratory, a library and an auditorium; is lighted by electricity; heated by a low pressure steam heating plant. This building is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The two story portion of the building is approximately 53' X 79' and the one story addition is approximately 44' X 50'. The building is in good condition.

Estimated 100% insurable value    \$18,000.00

BULL RUN

(Colored)



A one story, detached, frame building with metal roof, on stone foundation, containing only one room. This building is heated by a stove, the flue to which is of standard construction. It is approximately  $22\frac{1}{2}'$  X  $34\frac{1}{2}'$  and in good condition.

Estimated 100% insurable value      \$500.00

BLUEMONT



A two story, detached, frame, stucco building with metal roof, on stone foundation, built in 1922. This building contains four class rooms and an auditorium, is lighted by electricity and heated by a low pressure steam heating plant, is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. This building is approximately  $39\frac{1}{2}'$  X 80' and is in good condition.

Estimated 100% insurable value

\$13,000.00

COOL SPRING

A one story, detached, frame building on stone foundation, with metal roof. This building is approximately 25' X 33' with an addition approximately 13' X 13', contains only one room, is heated by a stove, the flue to which is of standard construction. The building is in good condition.

Estimated 100% insurable value

\$500.00



Mc Graw's Ridge

1930

A 4 2 6 0 5 1 M D

CONKLIN

(Colored)



A one story, detached, frame building with metal roof, on stone foundation, containing only one room. This building is heated by a stove, the flue to which is of standard construction. It is approximately 18' X 28' and is in good condition.

Estimated 100% insurable value      \$500.00

EMRICK



A one story, detached, stone building with composition roof, built in 1920. This building contains two rooms and is heated by stoves, the flues to which are brick of standard construction. The building is approximately 33' X 53½', is modern and in excellent condition.

Estimated 100% insurable value      \$4000.00

HAMILTON



A one story, detached, frame stucco building with composition roof, on concrete foundation, built in 1922. This building contains four class rooms and a library as well as a small basement. It is lighted by electricity and heated by a low pressure steam heating plant. The building is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. This building is approximately 61' X 57 $\frac{1}{2}$ ' and is in good condition.

Estimated 100% insurable value      \$8000.00

HILLSBORO

(Colored)



A one story, detached, frame building with metal roof, on stone foundation. This building contains only one room, is heated by a stove the flue to which is brick of standard construction. The building is approximately  $24\frac{1}{2}$ ' X 37' and at present is in good condition.

Estimated 100% insurable value      \$500.00

HILLSBORO

(White)



A one and two story, detached, stone and brick building with metal roof, built in 1880 with an addition in 1917 and 1928. This building contains four class rooms and a library in the stone two story portion and the one story brick addition consists of the auditorium, is lighted by electricity and heated by a low pressure steam heating plant, is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The stone two story portion is approximately 85' X 40 $\frac{1}{2}$ ' with an open court in the rear, the open space being approximately 24' X 28'. The auditorium being one story brick construction, attached to the rear is approximately 37 $\frac{1}{2}$ ' X 59 $\frac{1}{2}$ '. This building is in excellent condition.

Estimated 100% insurable value      \$15,000.00

HUGHESVILLE

(Colored)



A one story, detached, frame building on stone foundation, with metal roof. This building contains only one room, heated by a stove, the flue to which is of standard construction. The building is approximately  $19\frac{1}{2}'$  X  $32\frac{1}{2}'$  and is in fair condition.

Estimated 100% insurable value      \$500.00

LINCOLN  
(Colored)



A one story, detached, frame building with metal roof, on stone foundation, containing one room. This building is lighted by electricity and heated by a stove, the flue to which is brick of standard construction. The building in height is equivalent to two stories, the first of which is of stone construction. The building is approximately  $27\frac{1}{2}'$  X  $37\frac{1}{2}'$  and is in good condition.

Estimated 100% insurable value      \$600.00

LINCOLN - COTTAGE



A two story frame building with metal roof, on stone foundation, of usual dwelling construction, built in 1923. This building contains five rooms, is lighted by electricity and heated by a hot air furnace. The cottage is approximately  $24\frac{1}{2}'$  X  $31\frac{1}{2}'$  and is in good condition. This building is situated some 200 feet northwest of the high school building.

Estimated 100% insurable value      \$2500.00

LINCOLN GRADE SCHOOL



An ordinary joisted one and two story, detached, brick building on stone foundation with a metal roof, built in 1879 with an addition in 1939. This building contains three class rooms, an auditorium, a kitchen and a library as well as a basement under the one story portion. The building is lighted by electricity and heated by a low pressure steam heating plant, is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The two story portion is approximately 50' X 28 $\frac{1}{2}$ ' and the one story portion is approximately 35 $\frac{1}{2}$ ' X 58'. The building was recently reconditioned and is now in good condition.

Estimated 100% insurable value      \$12,000.00

LINCOLN - SHOP



A one story, frame building with metal roof, on stone foundation, containing only one room, built in 1923. This building is lighted by electricity and heated by a stove, the flue to which is brick of standard construction. This building is approximately 26' X 32' and is in good condition. It is located approximately 45' northeast of the high school building.

Estimated 100% insurable value      \$1200.00

LINCOLN HIGH SCHOOL



An ordinary joisted, one story, brick building with composition roof, on concrete foundation. This building contains eight class rooms and an auditorium, built in 1925. It is lighted by electricity and heated by a low pressure steam heating plant. The auditorium portion of the building is equivalent in height to a two story building, the addition above the roof of the main building is of frame stucco construction with composition roof. This building is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. It is modern and in excellent condition. The shop, being a small frame building, exposes this high school building at a distance of 45 feet. This building is approximately 77' X 123' with two additions approximately 33½' X 34' each.

Estimated 100% insurable value            \$30,000.00

LOVETTSVILLE



An ordinary joisted, one story, detached, brick building with composition and slate roof, on concrete foundation, built in 1927 with an addition in 1937. This building contains twelve class rooms and two small rooms as well as an auditorium. The rear portion of the building contains a basement in which there are class rooms, therefore, this section is equivalent to two stories. The auditorium portion of the building is also equivalent to two stories as it extends above the roof of the other part of the building, which extension above the roof is of frame construction with a slate roof. The building is lighted by electricity and heated by a low pressure steam heating plant, is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. This is a modern building of excellent construction and at present in excellent condition.

Estimated 100% insurable value

\$42,000.00

LOVETTSVILLE SHOP



An ordinary joisted, one story, detached frame building on stone foundation with metal roof, built in 1934. This building contains one room, is lighted by electricity and heated by a stove, the flue to which is of standard construction. It is approximately 41' X 21', is situated approximately 90 feet north of the high school building. The building is in good condition.

Estimated 100% insurable value

\$700.00

LOVETTSVILLE TEACHERAGE



A two story, frame building on stone foundation with metal roof, of usual dwelling construction, built in 1922. This building contains six rooms, is lighted by electricity and heated by a hot air furnace, is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. This building is approximately 25' X 31½' with a one story addition approximately 12' X 12'; the porch on the front is approximately 21' X 8'. The building is exposed on the north side by a frame, approved roof dwelling, situated at 30 feet distance. The building is in excellent condition.

Estimated 100% insurable value      \$3500.00

A detached, one story and basement superior type brick construction on concrete foundation with composition roof, built in 1926. This building contains eight class rooms and an auditorium on the ground floor as well as an office and library. In addition to this, there are five class rooms in the basement. The building is lighted by electricity and heated by a hot air furnace, is furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The main portion of the building, under which the basement is located, is approximately 156' X 65', with an addition approximately 40' X 58'. Attached to the main portion of the building is the auditorium which is approximately 53' X 87½' with an addition approximately 11' X 26½' and another approximately 8½' X 18½'. This building is modern and in excellent condition.

Estimated 100% insurable value      \$65,000.00

LEESBURG

(Colored )



An ordinary joisted, two story, detached, frame building on stone foundation, with metal roof. This building contains five rooms, is lighted by electricity and heated by stoves, the flues to which are of standard construction. The building is approximately  $20\frac{1}{2}'$  X  $50\frac{1}{2}'$  with a one story addition approximately  $20\frac{1}{2}'$  X  $27\frac{1}{2}'$ , and is in only fair condition.

Estimated 100% insurable value      \$6000.00

LEESBURG

(White)



LUCKETTS



An ordinary joisted, one and two story, detached frame building with metal roof, on concrete foundation, built in 1916 with additions in 1921 and 1928. The building contains eight rooms and an auditorium, is lighted by electricity, heated by a low pressure heating plant, furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The two story portion of this building is approximately  $28\frac{1}{2}'$  X 50' with two one story additions approximately  $25\frac{1}{2}'$  X 20' and another one story addition approximately 54' X 90'. The latter addition is attached to the main building by a passage way approximately 10' X 15'. This building is in good condition.

Estimated 100% insurable value      \$18,000.00

MIDDLEBURG



An ordinary joisted, one story, detached brick building with metal roof, on stone and concrete foundation, built in 1915 with an addition in 1927. This building contains six rooms and an auditorium; lighted by electricity; heated by a low pressure steam heating plant; furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The building is modern and in good condition.

Estimated 100% insurable value      \$15,000.00

MIDDLEBURG

(Colored)



A one story, detached frame building with metal roof on stone foundation, containing two rooms. This building is lighted by electricity and heated by stoves, the flues to which are brick of standard construction. The building is approximately 50' X 20½' with an L approximately 10' X 20'; is in good condition.

Estimated 100% insurable value      \$1000.00

MOUNTSVILLE



An ordinary joisted, one story stone building, detached with a metal roof, built in 1931. This building contains two rooms and is wired for electric lights, however, not connected with an outside power line. Heat is from stoves, the flues to which are brick of standard construction. This building is modern, being practically new and in excellent condition. It is approximately 32' X 64½'.

Estimated 100% insurable value      \$3500.00

MOUNTAIN GAP

(Colored)



A one story, detached, frame building on stone foundation, with metal roof. This building is approximately 21' X 31', contains only one room, is heated by a stove, the flue to which is of standard construction. At the present time this building is in only fair condition.

Estimated 100% insurable value      \$400.00

MOUNTAIN GAP

(White)



A one story, detached, frame building on stone foundation, with metal roof. This building is approximately 21' X 31', contains only one room, is heated by a stove, the flue to which is of standard construction. This building is in good condition.

Estimated 100% insurable value      \$500.00

MARBLE QUARRY

(Colored)



A one story, detached, frame building with metal roof, on stone foundation, containing only one room. This building is heated by a stove, the flue to which is of standard construction. It is approximately 20½' X 30' and is in good condition.

Estimated 100% insurable value      \$500.00

MOUNTSVILLE



An ordinary joisted, one story stone building, detached with a metal roof, built in 1931. This building contains two rooms and is wired for electric lights, however, not connected with an outside power line. Heat is from stoves, the flues to which are brick of standard construction. This building is modern, being practically new and in excellent condition. It is approximately 32' X 64½'.

Estimated 100% insurable value      \$3500.00

POWELLS GROVE

(Colored)



A one story, detached, frame building on stone foundation, with metal roof. This building is approximately 17' X 25' and contains only one room, is heated by a stove, the flue to which is of standard construction. The building is in fair condition.

Estimated 100% insurable value      \$200.00

PHILOMONT



A two story, detached, frame stucco building with metal roof, on stone foundation, built in 1917. This building contains two rooms for school purposes, is lighted by electricity and heated by stoves, the flues to which are brick of standard construction. The School Board owns only the first floor of this building and in arriving at the insurable value we have simply used one-half of our estimate as the insurable value of the entire structure. The main portion of this building is approximately 57' X 29½' with an entrance hall 20½' X 17½' and an addition approximately 16' X 16'. The building is in fair condition, the metal roof is showing signs of rust and is badly in need of paint.

Estimated 100% insurable value

\$3000.00

PURCELLVILLE



A one story and basement, detached, frame stucco building with composition roof, on concrete foundation, built in 1922 with an addition in 1937. The building contains seven class rooms, an auditorium and small library on the main floor and there are four class rooms in the basement. It is lighted by electricity and heated by a low pressure steam heating plant. The main portion of this building is approximately  $103\frac{1}{2}'$  X  $64'$ , the auditorium section is approximately  $68'$  X  $47\frac{1}{2}'$  and another addition approximately  $41\frac{1}{2}'$  X  $32\frac{1}{2}'$ . The building is in good condition.

Estimated 100% insurable value      \$26,000.00

ROCK HILL

(Colored)



A one story, detached, frame building with composition roof, on concrete foundation, containing one room. This building is lighted by electricity and heated by a stove, the metal flue to which passes through a wall, thereby making the flue non-standard. This building is approximately  $32\frac{1}{2}'$  X  $42'$  and is in good condition.

Estimated 100% insurable value

\$500.00

ROUND HILL

(White)



A one and two story, detached, stone building with slate roof, built in 1911 with an addition in 1929. This building contains eight class rooms and an auditorium, the auditorium consisting of practically the entire one story section. It is heated by a low pressure steam heating plant and lighted by electricity, furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The two story portion of the building is approximately 54' X 60' and also contains a basement. The auditorium addition is one story approximately 47' X 67½'. This addition is attached to the main building by a passage way which is approximately 8' X 22'. The building is modern and in excellent condition.

Estimated 100% insurable value      \$20,000.00

ROUND HILL

(Colored)



A one story, detached, frame building with metal roof containing only one room. This building is heated by a stove, the flue to which is brick of standard construction. The building is approximately 26' X 38 $\frac{1}{2}$ ' and at the present time is in poor condition.

Estimated 100% insurable value

\$200.00

SUNNY RIDGE



A one story, detached, frame building with composition roof, on stone foundation, built in 1935. This building contains only one room, is heated by a stove, the flue to which is brick of standard construction. This building is of a much better type construction than the other one room frame schools. It is approximately  $31\frac{1}{2}'$  X  $33\frac{1}{2}'$  and is in excellent condition.

Estimated 100% insurable value                      \$1500.00

ST. LOUIS

(Colored)



A one story, detached, frame building with metal roof, on stone foundation, containing one room. The building is heated by a stove, the flue to which is brick of standard construction. The building is in fair condition and is approximately 22' X 34'.

Estimated 100% insurable value      \$500.00

STERLING



A one story, detached, frame building with metal roof, on stone foundation, containing two rooms, heated by stoves, the flues to which are of standard construction, lighted by electricity. This building is approximately 26' X 72' and is in poor condition, the walls appear to have buckled and the floor has dropped down slightly.

Estimated 100% insurable value      \$750.00

TAYLORSTOWN



An ordinary joisted, two story, detached, frame building with metal roof on stone foundation. This building contains only two rooms, is heated by stoves, the flues to which are of standard construction. The building is approximately  $24\frac{1}{2}$ ' X 45' and is in only fair condition, being badly in need of paint at the present time.

Estimated 100% insurable value      \$1600.00

UNISON - BLOOMFIELD



FIRE COS. ADJ. BUREAU  
RECEIVED  
AUG 21 1944  
WASHINGTON, D.C.

An ordinary joisted, two story and basement frame stucco building, detached, with metal roof, on stone foundation, built in 1915. This building contains six rooms and an auditorium or equivalent to eight class rooms, is lighted by electricity, heated by a low pressure steam heating plant, furnished with water and equipped with usual plumbing fixtures necessary to the occupancy. The building is in excellent condition.

Estimated 100% insurable value      \$10,000.00

WATERFORD AUDITORIUM



An ordinary joisted, one story, frame building on stone foundation, with metal roof, built in 1924. This building contains one room and is approximately 60' X 47', is lighted by electricity and heated by stoves, the flues to which are of standard construction. The building is located some 14 feet north of the Waterford school building. The building is in excellent condition.

Estimated 100% insurable value      \$5000.00

WATERFORD



An ordinary joisted, two story, frame building with metal roof, on stone foundation, built in 1914. This building contains four class rooms and two small rooms, is lighted by electricity, heated by stoves, the flues to which are of standard construction. The building is in good condition. The building is approximately  $37\frac{1}{2}$ ' X 49' and is located some 14 feet south of the Waterford Auditorium.

Estimated 100% insurable value      \$7500.00

WILLISVILLE

(Colored)



A one story frame building, detached, with metal roof, on concrete and stone foundation, containing two rooms, built in 1921 with an addition in 1934. This building is heated by stoves, the flues to which are brick of standard construction. The building is approximately 24' X 67' and in good condition.

Estimated 100% insurable value      \$1800.00

SUMMARY OF BUILDINGS, ESTIMATED 100% INSURABLE VALUE OF BUILDINGS

AND

PRESENT INSURANCE CARRIED ON BUILDINGS AND CONTENTS

SCHOOL	BUILDING VALUE	PRESENT INSURANCE	
		BUILDING	CONTENTS
Middleburg	\$15,000.00	\$18,000.00	\$ 950.00
Middleburg (Colored)	1,000.00	750.00	
Mountsville	3,500.00	4,000.00	
Unison-Bloomfield	10,000.00	10,000.00	700.00
Willisville (Colored)	1,800.00	2,000.00	
St. Louis (Colored)	500.00	500.00	
Aldie (Old School)	7,000.00	8,000.00	1,000.00
Aldie (New School)	18,000.00	18,000.00	1,000.00
Aldie Shop	2,000.00	2,000.00	
Bull Run	500.00	500.00	
Marble Quarry	500.00	500.00	
Arcola	25,000.00	25,000.00	1,000.00
Conklin	500.00	500.00	
Sterling	750.00	1,000.00	
Rock Hill	500.00	500.00	
Ashburn (White)	18,000.00	19,000.00	1,500.00
Ashburn (Colored)	400.00	500.00	
Hamilton	8,000.00	9,000.00	500.00
Lincoln High School	30,000.00	30,000.00	3,000.00
Lincoln Shop	1,200.00	1,500.00	500.00
Lincoln Grade School	12,000.00	12,000.00	500.00
Lincoln Cottage	2,500.00	2,500.00	500.00
Lincoln (Colored)	600.00	600.00	
Purcellville	26,000.00	24,000.00	1,000.00
Philomont	3,000.00	3,500.00	
Round Hill (Colored)	200.00	400.00	
Round Hill (White)	20,000.00	20,000.00	1,000.00
Bluemont	13,000.00	12,000.00	500.00
Sunny Ridge	1,500.00	1,800.00	200.00
Emrick	4,000.00	4,500.00	
Hillsboro (White)	15,000.00	10,000.00	500.00
Hillsboro (Colored)	500.00	500.00	
Lovettsville	42,000.00	42,000.00	3,000.00
Lovettsville Shop	700.00	1,000.00	400.00
Lovettsville Teacherage	3,500.00	3,500.00	
Taylorstown	1,600.00	1,600.00	
Lucketts	18,000.00	20,000.00	1,000.00
Leesburg	65,000.00	60,000.00	3,500.00
Leesburg (Colored)	6,500.00	6,000.00	500.00
Waterford	7,500.00	8,000.00	700.00
Waterford Audotorium	5,000.00	5,000.00	
Hughesville	500.00	500.00	
Mountain Gap (White)	500.00	600.00	
Mountain Gap (Colored)	400.00	500.00	
Powell Grove (Colored)	200.00	200.00	
Cool Spring	500.00	500.00	

## APPRAISAL

A detailed inspection has been made of all the buildings and we have attempted to estimate the present 100% insurable value of each building. Not being familiar with the replacement cost of the contents of these buildings, we are making no reference to the present 100% insurable value of contents.

Where values are mentioned in our report, it is to be understood that they are only our estimates and are not binding on either the assured or the company as to the actual value of the property.

These figures have been obtained by comparison of cost of somewhat similar structures, based on judgment and confirmed by current prices of material and labor in the vicinity and includes such equipment as may properly be considered a part of the building, as well as including an estimated allowance for depreciation. In arriving at these figures, the cost of excavations, brick, stone or concrete foundations which are below the surface of the lowest basement floor or, where there is no basement, which are below the surface of the ground, have been EXCLUDED.

There should be no question as to the actual value of your property. Sound values should be determined. It is recommended that you inventory the contents of all buildings, setting a figure for each item in order to arrive at the 100% insurable value on all contents. It is further recommended that you appraise all real property and satisfy yourself that the amount of insurance you are carrying is in accordance with the values established by you.

In making this appraisal, it should be born in mind that sound values for insurance purposes mean the cost of reproducing items insured with materials in like kind and quality, less reasonable depreciation.

PRESENT INSURANCE AND RECOMMENDATIONS

We have not been able to review all the policies carried by you at the present time, however, it is our understanding you carry insurance against the hazards of fire and lightning only. The present policies are written under schedule form on a three year basis and are so arranged that approximately one-third of the amount of insurance expires each year. By this arrangement you secure the benefit of the three year term rate but pay premiums annually, making the insurance item in your budget approximately the same figure each year.

While the schedule form of policy is very satisfactory, nevertheless, it limits the coverage only to certain items and only up to the amount of insurance carried on each. We observe that under present policies no coverage is afforded on contents of the following buildings:

Aldie Shop	Conklin - Colored
Cool Springs - White	Hillsboro - Colored
Emrick	Hughesville - Colored
Lovettsville Teacherage	Lincoln - Colored
Mountsville	Marble Quarry - Colored
Mountain Gap	Middleburg - Colored
Philomont	Mountain Gap - Colored
Sterling	Powells Grove - Colored
Taylorstown	Rock Hill - Colored
Waterford Auditorium	Round Hill - Colored
Asburn - Colored	St. Louis - Colored
Bull Run - Colored	Willisville - Colored

While a number of the above mentioned buildings are of the smaller type, we are confident there is a considerable value of contents in these locations, therefore, coverage should be acquired on this property.

From our estimate of the insurable value of your buildings, we were indeed glad to observe that for the most part, the present insurance to value is fairly well in line. We did note, however, that in our opinion some buildings were over insured while others were under insured.

## RECOMMENDATIONS

We seriously recommend that present policies be changed from schedule form to blanket coverage, which, in our opinion, is the most satisfactory coverage that can be acquired by the School Board. By blanket form we mean one that does not limit the coverage to any location or locations, neither does it limit the amount of insurance on any one building or contents thereof. Under this type form you are assured of having coverage on all of your property as well as automatic coverage on any that might be acquired or any buildings constructed.

The 90% Coinsurance Clause is incorporated in the blanket form. Essentially the Coinsurance Clause reads as follows:

"It is a part of the consideration of this policy and the basis upon which the rate of premium is fixed, that the assured shall at all times maintain insurance on each item of property insured by this policy of not less than 90% of the actual cash value thereof, and that, failing so to do, the assured shall be an insurer to the extent of such deficit and in that event shall bear their proportion of any loss."

After analyzing this clause you will observe it is necessary for the School Board to carry an amount of insurance equivalent to 90% of the total value of all property, both buildings and contents, so as to not become a coinsurer in the event of loss.

It is to be understood, however, that the amount of recovery under the policy is not limited to 90% of the value of each building but, on the other hand, if the assured is complying with the 90% Coinsurance Clause at the time of any loss or damage, such loss or damage is recoverable in full up to the total amount of insurance carried.

You will readily see that by carrying an amount of insurance equivalent to 90% of the value of all your property, you have 100% coverage, thereby benefiting in a saving of insurance cost of 10% of the value of your property.

From our estimates of the insurable value of the various buildings, we observe in some cases the amount of insurance is in excess of our figure. It is our belief that after you estimate the value of the contents of all buildings, the amount of insurance required to comply with the 90% Coinsurance Clause under blanket form will approximate the present amount of insurance carried. As an illustration: You are carrying under schedule form \$392,450.00 on buildings and \$23,450 on contents; total insurance \$415,900.00. Our estimate of the insurable value of the buildings is \$394,350.00. Assuming the value of the contents will approximate 10% of the value of the buildings or \$39,435.00, would indicate a total value of \$433,785.00. Under the blanket form you would carry 90% of this figure or, in round figures, \$390,500.00. From this comparison you will readily see by changing to blanket form you will not be required to increase the present amount of insurance carried. Certainly, there is no comparison between the protection afforded under the schedule and blanket form and we are, therefore, confident you will authorize this change.

We also recommend that coverage of unearned premiums be included, which coverage can be afforded at 50% of the rate applicable to the various buildings. The premium for this coverage will be negligible. The need for this coverage is occasioned by the fact that should you sustain a loss, the amount of the policies is reduced in the amount of the claim and the premium on the amount of the claim is earned in full. By carrying this coverage you will eliminate the chance of loss of unearned premiums should you sustain a fire loss.

## RATES

We have carefully analyzed the specific fire rates applicable to each building to make sure the School Board is enjoying the lowest possible rate under existing conditions.

After carefully inspecting the Leesburg High School, we have had this building re-rated under a different schedule and were successful in reducing the rate considerably. Heretofore the annual rate applicable to this building and contents was .40. The new rate applicable is .2264 on building and .2784 on contents. These rates contemplate the attachment of the 75% Coinsurance Clause to policies covering this particular item. Mr. Emrick is acquainted with the fact the coinsurance clause would be made applicable by re-rating the building and he assured us the School Board would not object to this change. According to our calculations this reduction in rate on the Leesburg High School will bring about a material savings in your insurance cost.

Should you decide on the blanket form of coverage, it will be necessary that we have an average rate named by the Virginia Insurance Rating Bureau from a statement of values filed by you. We estimate the average rate for blanket form to be approximately .52 annually and will be more than glad to assist you in the preparation of the statement of values and have the rate promulgated by the Bureau.

## INSURABLE HAZARDS WHICH ARE NOT AT PRESENT INSURED AGAINST

Careful consideration should be given to the major hazards to which your property is subjected. As previously stated, you now carry insurance against fire and lightning only and we wish to call your attention to the following types of coverage for which you have a very definite need.

### TORNADO

Past records reveal considerable damage in all sections of the country by tornado or windstorm and this hazard has presented itself on many occasions around you. An Associated Press newspaper item appearing in newspapers throughout the state on August 7, 1940, reveals thunder storms of marked electrical intensity struck in Virginia on August 6th. One, which seemed to center in southeast Frederick County, destroyed the one story brick Carpers Valley Consolidated School four miles from Winchester.

Your property is subjected to considerable loss and damage from a slight windstorm and there is a definite need for protection against this major hazard. You are permitted to carry an amount of insurance as low as 50% of the value of your property, however, it is recommended that insurance equivalent to the full value be carried. The tornado or windstorm rate in your vicinity is quite low and this coverage can be had at a very nominal cost. Rates for this coverage will be gladly furnished if desired.

### EXTENDED COVERAGE

This type of coverage includes the specific tornado coverage and affords additional protection at small additional cost. The coverage, known as the "Extended Coverage Endorsement", is simply attached to your present fire insurance policies and extends the coverage to include loss or damage by the following perils:

1. Windstorm, cyclone, tornado, hail
2. Explosion, (excluding explosion originating within steam boilers, pipes, fly wheels, engines and machinery connected therewith.)
3. Riot, riot attending a strike
4. Air craft and motor vehicle
5. Smoke from faulty operation of any stationary steam, hot water or hot air heating plant, excluding smoke from stoves, fire places or industrial apparatus.

Careful consideration should be given this multiple line coverage as your property is exposed to serious loss and damage from these added coverages.

The cost of this coverage, when attached to your fire insurance policies, is very nominal. This broad form of protection can be secured for slightly more than you would pay for specific tornado.

## AUTOMOBILE INSURANCE - SCHOOL BUSES

It is our understanding some of the school buses are owned by the School Board, while others are owned by the individual operators. These school buses should be insured against the hazards of fire, theft, collision, public liability and property damage.

Where a number of units are under one ownership, it is possible to have the fleet specially rated for fire and theft as well as public liability and property damage. The requirements for fleet rating vary and we would like very much the opportunity of discussing this subject at length with you at your convenience.

## STEAM BOILER

The Extended Coverage Endorsement, as previously stated, includes explosion coverage, however, this explosion feature does not include explosions originating within steam boilers, pipes, fly wheels, engines or machinery connected therewith. There is, therefore, a very definite need for steam boiler coverage in connection with the buildings that are heated by steam heating plants. Details of the coverage and rates will be gladly furnished if you so desire.

## FIRE PREVENTION RECOMMENDATIONS

Much thought should be given to every conceivable means of fire prevention in school buildings, not only from the safeguarding of the property itself but more particularly in safeguarding the lives of children.

A review of the records reveals that a large percentage of all school fires are caused by defective wiring. A number of your school buildings are lighted by electricity, therefore, a periodic inspection should be made of all wiring in these buildings to immediately detect any defects.

Brick on edge, terra cotta or other non-standard flues constitute a serious fire hazard and are the cause of many fires. Where non-standard flues are contained in any school building, they should immediately be replaced by flues of standard construction.

Some form of signaling system should be installed in all schools, even the one room ones. The principal objective for any signaling system in any school building is to provide notification to the occupants of the school so that they can leave the building in an orderly manner and before the fire has reached dangerous proportions. By all means a signaling system should be installed in the buildings of several rooms and those of more than one story in height so the students above ground floor will have ample time to leave the building and will not be trapped by a fast spreading fire.

In every school there should be frequent fire drills so the students will be accustomed to an alarm on account of fire and will leave the building in an orderly manner rather than immediately becoming excited and causing a stampede. In addition to the fire drill, there should be a roll call so the principal or teacher in charge will immediately know that all children are accounted for and none are left behind.

Consideration should be given to the installation of chemical fire extinguishers in all school buildings. By this installation a credit can be secured in your specific fire insurance rate. The requirements for the installation of chemical extinguishers are that there be one for each 2500 square feet of floor area, with not less than two on a floor. We urge you to investigate the cost of chemical extinguishers, which we feel sure will be found reasonable. The slight saving in insurance cost will probably go a long way towards the purchase of such extinguishers.

It has been a pleasure to have had the opportunity of making an inspection of your property and presenting this report. We sincerely hope consideration will be given to our recommendations along the lines of fire prevention and the safety of children. Likewise, we hope you will give consideration to protection against hazards which are not now insured against. You should be all means carry some insurance on the contents of all buildings.

After you have considered the hazards to which your property is exposed, should you need further information with reference to any recommendations made or coverage outlined, either as to rate or policy condition, this information will be gladly furnished by Garrett Insurance Agency, Inc., Leesburg, Virginia.

**EXTENDED COVERAGE ENDORSEMENT**  
(Supplemental Contract)

**PERILS OF WINDSTORM, CYCLONE, TORNADO AND HAIL, EXPLOSION, RIOT, RIOT ATTENDING A STRIKE, CIVIL COMMOTION, AIRCRAFT, SMOKE, VEHICLES, EXCEPT AS HEREINAFTER PROVIDED**

Rate for extended coverage.....

In consideration of \$..... premium and subject to stipulations, limitations and conditions herein and in the policy to which this endorsement is attached, including riders and endorsements thereon, the coverage of this policy is extended to include direct loss or damage by windstorm, cyclone, tornado and hail, explosion, riot, riot attending a strike, civil commotion, aircraft, smoke and vehicles.

This endorsement does not increase the amount or amounts of insurance provided in the policy to which it is attached.

If this policy be divided into two or more items, the provisions of this endorsement shall apply to each item separately.

**Substitution of Terms**—In the application of the stipulations, limitations and conditions of this policy, including riders and endorsements (but not this endorsement), to the perils covered by this Extended Coverage Endorsement, wherever the word "fire" appears there shall be substituted therefor the peril involved or the loss caused thereby, as the case requires.

**Apportionment Clause**—This company shall not be liable for a greater proportion of any loss or damage from any peril or perils included in this endorsement than (1) the amount of insurance under this policy bears to the whole amount of fire insurance covering the property, whether valid or not and whether collectible or not, and whether or not such other fire insurance covers against the additional peril or perils insured hereunder; (2) nor for a greater proportion than the amount of insurance under this policy bears to the amount of all insurance, whether valid or not and whether collectible or not, covering in any manner such loss or damage; furthermore, if there be other insurance covering any one or more of the perils causing loss or damage hereunder, covering specifically any individual unit of property involved in the loss or damage, only such proportion of the insurance under this policy shall apply to such unit specifically insured, as the value of such unit shall bear to the total value of all the property covered under this policy, whether such other insurance contains a similar clause or not.

**Glass Pro Rata Distribution Clause**—It is expressly stipulated as applicable to all perils included in this endorsement that only such proportion of the insurance under this policy on any building covers on plate, stained, leaded or cathedral glass therein as the value of such glass shall bear to the total value of said building; and the amount of insurance on such glass as thus ascertained shall apply to each plate in the proportion that the value of such plate bears to the total value of all such glass.

**War Risk Exclusion**—The insurance under this endorsement does not cover any loss which either in origin or extent is caused by war, invasion, civil war, insurrection, rebellion, revolution, or other warlike operations (whether war be declared or not), or civil strife arising therefrom; nor, unless otherwise provided by endorsement attached to this policy, for loss caused by acts committed by the agent of any government (de facto or otherwise), or by the agent of any party or faction engaged in war, invasion, civil war, insurrection, rebellion, revolution, or other warlike operations (whether war be declared or not), or civil strife arising therefrom, except that the foregoing is not intended to deny liability for loss by explosion not occurring during and in connection with operations of military or naval armed forces in the country where the described property is situated.

**Waiver of Conditions**—A claim for loss or damage from perils to which this policy is extended in this endorsement shall not be barred because building is not on ground owned by the insured in fee simple, factory operations have ceased, of change of occupancy, of existence of encumbrance, of factory operations at night, nor because of vacancy or unoccupancy.

**Stipulations, Limitations and Conditions Applicable Only to Windstorm, Cyclone, Tornado and Hail**—This company shall not be liable for any loss or damage caused by snowstorm, blizzard, frost or cold weather; nor for any loss or damage to stacked grain, hay or straw, windmills, wind-pumps or their towers, whether blown down or not; nor for loss or damage to other property caused by the blowing down of windmills, wind-pumps or their towers, unless such other property also sustains other loss or damage caused by wind; nor for loss or damage occasioned directly or indirectly by or through any tidal wave, high water, overflow, cloudburst, theft; nor for any loss or damage caused by water or rain, whether driven by wind or not, unless the building insured, or containing the property insured, shall first sustain an actual damage to the roof or walls by the direct force of the wind, and shall then be liable only for such damage to the interior of the building or the insured property therein, as may be caused by water or rain entering the building through openings in the roof or walls made by the direct action of the wind, or by water from sprinkler or other piping broken by such damage to roof or walls.

Unless liability therefor is specifically assumed by endorsement, this company shall not be liable for any loss or damage to metal smokestacks, awnings, signs, temporary or board roof additions, nor for loss or damage to any building in process of construction or reconstruction, or its contents, unless same is entirely enclosed and under roof, with all outside doors and windows permanently in place.

**Stipulations, Limitations and Conditions Applicable Only to Explosion**—The extension of coverage to include explosion is not a waiver of any provision of the policy prohibiting the keeping, using or allowing on the described premises any prohibited articles or materials, or keeping, using or allowing articles or materials in quantities prohibited by the policy.

This company shall not be liable for loss or damage by explosion originating within steam boilers, pipes, fly-wheels, engines and machinery connected therewith and operated thereby.

Any other explosion clause made a part of this policy is superseded by this endorsement.

The conditions and provisions printed on the back of this form are hereby referred to and made a part hereof.

Attached to and made part of Policy No.....of the .....

Insurance Company, of.....subject also to the conditions printed on the back hereof.

Dated.....19....., Agent.

(CONTINUED—OVER)

**CAUTION—WHEN THIS ENDORSEMENT IS ATTACHED TO A FIRE POLICY, THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.**

**Stipulations, Limitations and Conditions Applicable Only to Riot and Riot Attending a Strike and Civil Commotion**—Loss or damage by riot or riot attending a strike or civil commotion shall include direct loss or damage from pillage and looting when such pillage and looting occurs during and at the immediate place of a riot or riot attending a strike or civil commotion and shall also include direct loss or damage by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees excluding, however, loss resulting from damage to or destruction of the described property owing to change in temperature or interruption of operations when such change in temperature or interruption of operations results from riot or strike or occupancy by striking employees or civil commotion whether or not such loss or damage, due to change in temperature or interruption of operations, is covered by this policy as to other perils.

**Stipulations, Limitations and Conditions Applicable Only to Damage by Aircraft and Vehicles**—Loss or damage by "aircraft" includes direct loss and damage by objects falling therefrom. The term "vehicle" as used in this endorsement means vehicles running on land or tracks. This company shall not be liable, however, for loss or damage by any vehicle owned or operated by the insured or by any tenant of the above described premises or by any agent, employee or member of the household of either; nor shall this company be liable for any loss or damage to vehicles, fences, driveways, sidewalks or lawns.

**Stipulations, Limitations and Conditions Applicable to Smoke**—The term "smoke" as used in this endorsement means only smoke due to a sudden, unusual, and faulty operation of any stationary steam, hot water or hot air plant pertaining solely to the services of the building, while contained in or on the premises owned or occupied by the insured and described in this policy, but not smoke from stoves, fireplaces or industrial apparatus.

**Stipulations, Limitations and Conditions Applicable Only When this Endorsement is Attached to A Policy Covering Use and Occupancy, Extra Expense, Rents, Leasehold Interest or Profits and Commissions**—When this endorsement is attached to a policy covering Use and Occupancy, Extra Expense, Rents, Leasehold Interest, Profits and Commissions, the term "direct," as applied to loss or damage, means loss, as limited and conditioned in such policy, resulting from direct loss or damage to described property from perils insured against; and, while the business of the owner or tenant(s) of the described building(s) is interrupted by a strike at the described location, this company shall not be liable for any loss owing to interference by any person(s) with rebuilding, repairing, or replacing the property damaged or destroyed or with the resumption or continuation of business.