

MAINE STATE LEGISLATURE

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Sixty-Fifth Legislature.

HOUSE.

No. 126.

STATE OF MAINE.

IN THE YEAR OF OUR LORD ONE THOUSAND EIGHT HUNDRED
AND NINETY-ONE.

AN ACT additional to Chapter Forty-nine of the
Revised Statutes, relating to the payment of losses
by Fire Insurance Companies.

*Be it enacted by the Senate and House of Representatives
in Legislature assembled, as follows:*

SECTION 1. In any suit that may be brought in
2 this State against an insurance company, to re-
3 cover for a total loss sustained by fire or other cas-
4 uality to real estate or buildings on the land of
5 another, the amount of damage shall be the amount
6 expressed in the contract as the sum insured, and
7 no other evidence shall be admitted on trial as to

8 the value of the property insured; provided, when-
9 ever there is a partial destruction or damage to the
10 property insured, it shall be the duty of the com-
11 pany to pay the assured a sum of money equal to
12 the damage done to the property. And provided
13 further, that nothing in this section shall be con-
14 strued to prevent the admission of testimony to
15 prove over-insurance fraudulently obtained.

SECT. 2. The insurance commissioner shall pro-
2 vide a standard form of policy and contract for
3 companies insuring property in this State, and no
4 license shall be granted, and no company allowed to
5 do an insurance business, unless it shall conform to
6 the regulations of the insurance commissioner.

SECT. 3. All acts and parts of acts inconsistent
2 with the provisions of this act are hereby repealed,
3 and this act shall take effect from and after January
4 1, 1892.

STATE OF MAINE.

The Committee on Mercantile Affairs and Insurance, to which was referred the bill entitled "An Act additional to chapter 49 of the Revised Statutes, relating to the payment of losses by fire insurance companies," have had the same under consideration, and ask leave to report that the same ought not to pass.

MARTIN, *for Committee.*

W. S. COTTON, *Clerk.*

STATE OF MAINE.

HOUSE OF REPRESENTATIVES, }
February 20, 1891. }

Tabled, pending acceptance of report, by Mr. CHADBOURNE of Bid-
deford; report and bill ordered printed.

W. S. COTTON, *Clerk.*