

MAINE STATE LEGISLATURE

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SEVENTY-SEVENTH LEGISLATURE

HOUSE

NO. 252

House of Representatives, Feb. 18, 1915.

Ordered, That five hundred copies be printed and that the same be referred to the Committee on Mercantile Affairs and Insurance.

Committee on Reference.

Presented by Mr. Sanborn of South Portland.

STATE OF MAINE

IN THE YEAR OF OUR LORD ONE THOUSAND NINE
HUNDRED AND FIFTEEN

AN ACT to amend Chapter 49, Sec. 4, § VII, relating to the insurance policy becoming void by vacancy of the premises without the insurers' written permission.

Be it enacted by the People of the State of Maine, as follows:

Chapter 49, Sec. 4, VII, is amended by inserting
2 the words 'and continue vacant until the time of the fire'
3 after the words "remain vacant for more than thirty days
4 without such assent" in the paragraph commencing with the
5 words "this policy shall be void," so that this paragraph shall
6 read as follows:

This policy shall be void if any material fact or circumstance stated in writing has not been fairly represented by the insured, or if the insured now has or shall hereafter make any other insurance on the said property without the assent in writing or in print of the company, or if, without such assent, the said property shall be removed, except that, if such removal shall be necessary for the preservation of the property from fire, this policy shall be valid without such assent for five days thereafter, or if, without such assent, the situation or circumstances affecting the risk shall by or with the knowledge, advice, agency, or consent of the insured, be so altered as to cause an increase of such risks, or if, without such assent, the said property shall be sold, or this policy assigned, or if the premises hereby insured shall become vacant by the removal of the owner or occupant, and so remain vacant for more than thirty days without such assent, and continue vacant until the time of the fire, or if it be a manufacturing establishment, running in whole or in part extra time, except that such establishments may run in whole or in part extra hours, not later than nine o'clock P. M., or if such establishments shall cease operations for more than thirty days without permission in writing indorsed hereon, or if the insured shall make any attempt to defraud the company, either before or after the loss, or if gunpowder or other articles subject to legal restriction, shall be kept in quantities or manner different from those allowed or prescribed by law, or if camphene, benzine, naphtha, or other chemical oils or burning fluids shall be

35 kept or used by the insured on the premises insured, except
36 that what is known as refined petroleum, kerosene, or coal
37 oil, may be used for lighting, and in dwelling-houses, kero-
38 sene oil stoves may be used for domestic purposes, to be
39 filled when cold, by daylight, and with oil of lawful fire test
40 only.