

# MAINE STATE LEGISLATURE

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**EIGHTIETH LEGISLATURE**

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**HOUSE**

**NO. 314**

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House of Representatives, March 17, 1921.

Reported by Mr. Crabtree from Committee on Mercantile Affairs and Insurance and ordered printed under joint rules.

CLYDE R. CHAPMAN, Clerk.

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**STATE OF MAINE**

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**IN THE YEAR OF OUR LORD ONE THOUSAND  
NINE HUNDRED AND TWENTY-ONE**

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AN ACT to Amend Chapter Fifty-three, Section Fifty-five, Paragraph Five, of the Revised Statutes, Relating to Insurance on Glass.

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

Chapter fifty-three, section fifty-five, paragraph five, of  
2 the revised statutes, is hereby amended by striking out the  
3 word "plate" in the first line of said paragraph so that said  
4 section as amended shall read as follows:

'Sect. 55. Insurance companies, how organized; rights and  
2 privileges; purposes. Any ten or more persons, residents  
3 of the state, associated by such an agreement in writing as  
4 is hereinafter described, with the intention of constituting  
5 a corporation for the transaction of insurance business shall,

6 upon complying with section sixty-three, become and remain  
7 a corporation with all the powers, rights and privileges and  
8 be subject to all the duties, liabilities and restrictions  
9 set forth in all the general laws relating to insurance corpo-  
10 rations. Corporations may be organized as herein provided,  
11 upon the stock or mutual principle for the following pur-  
12 poses:

1. To insure against loss or damage to property and loss  
2 of use and occupancy by fire; explosion, fire ensuing; ex-  
3 plosion, no fire ensuing; except explosion of steam boilers  
4 and fly wheels; lightning or tempest and tornadoes on land;  
5 by water and breakage or leakage of sprinklers, pumps or  
6 other apparatus erected for extinguishing fires, and of water  
7 pipes, or against accidental injury to such sprinklers, pumps  
8 or other apparatus.

2. To insure vessels, freights, goods, money, effects, and  
2 money lent on bottomry or respondentia, against the perils  
3 of the sea and other perils usually insured against by marine  
4 insurance companies, including risks of inland navigation  
5 and transportation; also to insure against loss or damage  
6 to motor vehicles, their fittings and contents, whether such  
7 vehicles are being operated or not and wherever the same  
8 may be, resulting from accident, collision or any of the  
9 perils usually insured against by marine insurance, includ-  
10 ing inland navigation and transportation.

3. To insure against loss or damage to property of the  
2 assured, or loss or damage to the life, person or property

3 of another for which the assured is liable, caused by the  
4 explosion of steam boilers or their connections or by the  
5 breakage or rupture of machinery or fly wheels: and against  
6 loss of use and occupancy caused thereby.

4. To insure any person against bodily injury or death  
2 by accident, or any person, firm or corporation against loss  
3 or damage on account of the bodily injury or death by acci-  
4 dent of any person, for which loss or damage said person,  
5 firm or corporation is responsible and to make insurance  
6 upon the health of individuals.

5. To insure against breakage or damage to glass, local  
2 or in transit.

6. To insure the owners of domestic animals against loss  
2 resulting from death or injury to the animals insured and  
3 to furnish veterinary's services.

7. To guarantee the fidelity of persons in positions of  
2 trust, private or public, and to act as surety on official bonds  
3 and for the performance of other obligations.

8. To insure against loss or damage by burglary, theft  
2 or house breaking.

9. To carry on the business commonly known as credit  
2 insurance or guaranty.

10. To examine titles of real estate and personal property,  
2 furnish information relative thereto and insure owners and  
3 others interested therein against loss by reason of incum-  
4 brances or defective titles.

11. To insure against loss or damage to automobiles ex-

cept loss or damage by fire or while being transported in  
any conveyance, either by land or water; including loss by  
legal liability for damage to property resulting from the  
maintenance and use of automobiles.

12. To insure any goods or premises against loss or dam-  
age by water, caused by the breakage or leakage of sprink-  
lers, pumps, water pipes or plumbing and its fixtures and  
against accidental injury, from other cause than fire or  
lightning to such sprinklers, pumps, water pipes, plumbing  
and fixtures.

13. To insure against loss or damage to property arising  
from accidents to elevators, bicycles and vehicles, except  
rolling-stock of railroads (from other causes than fire or  
lightning).

14. To insure the payment of compensations and benefits  
under any workman's compensation law now existing or  
hereafter enacted in this state, or in any other state, so far  
as the same may be permissible under the laws thereof.