

# MAINE STATE LEGISLATURE

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# EIGHTY - EIGHTH LEGISLATURE

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Legislative Document

No. 225

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H. P. 684

House of Representatives, February 3, 1937.

Referred to Committee on Mercantile Affairs and Insurance. Sent up for concurrence and 500 copies ordered printed.

HARVEY R. PEASE, Clerk.

Presented by Mrs. Thurston of Bethel.

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## STATE OF MAINE

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IN THE YEAR OF OUR LORD NINETEEN HUNDRED  
THIRTY-SEVEN

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### AN ACT Relating to the Standard Form Insurance Policy.

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

**R. S., c. 60, § 5, amended.** The 7th paragraph of section 5 of chapter 60 of the revised statutes is hereby amended to read as follows:

'Said property is insured for the term of \_\_\_\_\_, beginning on the day of \_\_\_\_\_, in the year nineteen hundred and \_\_\_\_\_, at noon, and continuing until the \_\_\_\_\_ day of \_\_\_\_\_, in the year nineteen hundred and \_\_\_\_\_, at noon, against all loss of damage by fire originating from any cause except invasion, foreign enemies, civil commotions, riots or any military or usurped power whatever; the amount of said loss or damage to be estimated according to the actual value of the insured property at the time when such loss or damage happens, **except that if insured buildings are totally destroyed, the sum for which they are insured shall be taken to be the value of the insured's interest therein, as such interest is described in the policy, unless over-insurance thereon was fraudulently obtained; if buildings are only partially destroyed, insured shall be entitled to his actual damages, not exceeding the sum insured, but not to include loss or damage caused by explosions of any kind unless fire ensues, and then to include that caused by fire only.**'