## MAINE STATE LEGISLATURE

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## EIGHTY-NINTH LEGISLATURE

## Legislative Document

No. 456

H. P. 1185 House of Representatives, February 7, 1939.

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

HARVEY R. PEASE, Clerk.

Presented by Mr. Robbins of Harrison.

## STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED THIRTY-NINE

AN ACT Relating to the Harrison Mutual Fire Insurance Company.

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

- P. & S. L., 1937, c. 54, § 1, amended. Section 1 of chapter 54 of the private and special laws of 1937 is hereby amended to read as follows:
- Authority to insure within the state. Sumner Burnham, George Pierce, Silas Blake, Philander Tolman, Charles Thomes, Samuel Thomes, Benjamin F. Pierce, Amos P. Foster, Jonathan Whitney, Solomon L. Andrews, John E. Dunnels, John Dawes, Joshua Howard, Henry Roby, Stephen Blake, Edward K. Whitney, Albion K. Morse, Cyrus Haskell, Thomas R. Sampson, and all others who may hereafter become members of said company in manner herein prescribed, are hereby incorporated and made a body politic by the name of the Harrison Mutual Fire Insurance Company, for the purpose of insuring in the town of Harrison only, provided, however, if the company so vote they shall have the right to insure in the manner hereafter described in any city, town, plantation or unincorporated place in the state of Maine their respective viz: on dwelling houses, stores, shops, barns and other buildings, on household furniture, merchandise and other property, against loss or damage by fire whether the same happen by accident, lightning or by any other means excepting that of design in the insured, including loss of use or occupancy, by

fire, lightning, breakage, smoke, windstorm, tornado, cyclone, earthquake, hail, frost or snow, flood or rain, rising of the waters of the ocean or its tributaries or inland waters, bombardment, invasion, insurrection, riot, civil war or commotion, military or usurped power and by explosion whether fire ensues or not, except: (a) against loss or damage to steam boilers and pipes or containers connected therewith, water heaters and pipes or containers connected therewith, apparatus for heating or lighting buildings or preparing food therein, fly wheels, pressure wheels and engines and other appurtenances for applying or transmitting motive power and machinery connected therewith or operated thereby, caused by explosion thereof or accidental injury thereto and except (b) against loss or damage to life or property resulting therefrom including loss by legal liability from or incurred in connection with claims against the insured because of loss or damage to person or property caused as aforesaid, except (c) against loss of use and occupancy caused thereby; also to insure against loss or damage by water or other fluids to any goods or premises arising from the breakage or leakage of sprinklers, pipes or other apparatus erected for extinguishing fires or of other conduits or containers, or by water entering through leaks or openings in buildings, and of water pipes, and against accidental injury to such sprinklers, pipes, apparatus, conduits, containers or water pipes; and also insurance upon automobiles and airplanes, seaplanes, dirigibles or other aircraft whether stationary or being operated under their own power which shall include all or any of the hazards of fire, explosion, breakage, collision, loss by legal liability for damage to property resulting from the maintenance and use of automobiles and airplanes, seaplanes, dirigibles and other air craft, and loss by burglary, or theft, vandalism or malicious mischief or the wrongful conversion, disposal or concealment of automobiles, whether held under conditional sale contract or subject to chattel mortgages, or any one or more of such hazards, but shall not include insuring against loss by reason of bodily injury to the person; also to effect reinsurance of any risks taken by it and to insure risks taken by other companies; and may to purchase and hold such real and personal estate as may be necessary to effect the object of this association and may sell and convey the same at pleasure.'