she has such lights and fog-bells. Steamboat, Schooner or other Vessel, or any share or part thereof or interest therein, unless such Steamboat, Schooner or other vessel as aforesaid, is provided with Lights and a Bell, according to the provisions of this Act; nor shall the owner or insurer of such Steamboat, Schooner or other vessel as aforesaid, or of any share, part or interest therein, recover any insurance on loss of such Steamboat, Schooner or other vessel as aforesaid, nor any damages upon any collision of such Steamboat, Schooner or other vessel, with any other Steamboat, Schooner or vessel as aforesaid, unless such Steamboat, Schooner or other vessel as aforesaid, so insured, damaged or lost, is provided with Lights and a Bell, according to the provisions of this Act, at the time of such collision, damage or Dss.

Liability of owners and masters of vessels not having lights and fog-bells. IV. And be it enacted, That if any damage to any person or property shall be sustained in consequence of the non-observance of the provisions contained in this Act, as to the exhibiting Lights and carrying Fog Bells, the same shall in all Courts of Justice be deemed, in the absence of proof to the contrary, to have been caused by the wilful default of the Master or other person having charge of such Steamboat, Schooner or other vessel as aforesaid, and the owner thereof in all civil proceedings, and such Master or other person in all proceedings whether civil or criminal, shall be subject to the legal consequences of such default.