

Canada Law Journal.

VOL. XLI.

JUNE 1.

NO. 11.

RAILWAY INSURANCE AS A DEFENCE TO DAMAGE ACTIONS.

Although provident society insurance has for many years been a feature of our great railway systems, it is only in comparatively recent years that railway companies have set up the contractual relationship of their employees with their provident insurance branch or association as a defence to actions for damages by injured employees or their representatives.

A fund is supplied by the company, and this is supplemented by a small monthly payment retained out of the workman's wages. The object of the association is to provide relief to members while suffering through illness or bodily injury, and in the event of death to provide a sum of money for the benefit of the family or relatives of deceased members varying from \$250 to \$2,000, according to the class insured in and assessments levied. An assessment is also made in the event of the death or total disablement of a member, every surviving member paying an amount proportionate to the amount of his insurance, and this is paid to the person totally disabled or to the person named by the deceased member, or if no person is named, it is paid to his widow, or failing a widow, to his executors or administrators. Temporary employees are insured against disablement or death resulting from injuries received while actually at work in the service of the company, and in the event of death \$250 is paid to the widow, children or legal representative, as the case may be. Membership in the association is obligatory on all the employees, and the rules and by-laws provide that no member or his representatives shall have any claim against the company for compensation on account of injury or death from accident. For temporary employees the further provision is made that no employee insured against accident only, who elects suit against the company for damages resulting from injuries, shall have any claim against the association, and the acceptance in whole or in