

hereby declared to be a condition precedent to the right of the insured to maintain any such action or suit. This submission may be made a Rule of the Supreme Court upon application of either party.

22.—Should the Committee refuse to allow the claim of any individual, who may in consequence enter an action at law, each member of the Club shall bear his respective portion of the cost of defending such suit; and it is also agreed that all claims against this Club shall be null and void, unless prosecuted within twelve months from date of accident or loss.

23.—Should any owner or underwriter neglect or refuse to pay the amount of his contribution to any claims which have been passed by the Committee and stated as between the Club and the assured, or awarded by Arbitrators under the preceding Rule, an action to recover the amount of said contribution may be taken against each owner or underwriter by and in the name of the President or Secretary of the Club, on behalf of the assured, and in the same action may be included claims for