

An Act to incorporate Parish Mutual Assurance Associations in Lower Canada.

WHEREAS it would be highly advantageous and desirable that the Parishes of Lower Canada should be empowered to form a Mutual Assurance Association, for the purpose of affording mutual assistance to each other in case of the destruction by fire of houses and buildings erected in the country parts only, and without the limits of the Towns and Villages forming part of Parishes, and that a legal existence should be secured to the said Association: Be it therefore enacted, &c., as follows:

Preamble.

I. The Parishes of Lower Canada at present in existence and all other Parishes to be hereafter erected, which by virtue of the provisions of this Act and of the By-laws of the said Association, shall form part thereof, shall be and they are hereby constituted a body politic and corporate, under the name of The Parish Mutual Assurance Association of Lower Canada, and under that name the said Association shall have perpetual succession, and all other the ordinary rights and privileges of Corporations; Provided always, that nothing in this Act contained shall have the effect of obliging any Parish to form part of the said Association, but each Parish may under this Act be constituted an Association separately, and in such case it shall be called the Mutual Assurance Association of the Parish of

Incorporation of mutual assurance associations.

II. The said Association shall have power to make such rules and regulations as they shall deem necessary for the good working and proper administration thereof, and from time to time to repeal, alter, and amend the same; Provided always, that the said rules and regulations shall not be inconsistent with the laws, customs, and usages in force in this Province, and that they shall be made at a special public meeting assembled for that purpose, in the ordinary manner.

Associations may make By-laws.

III. It shall not be lawful for the said Association to assure or accept any risk on houses and buildings other than dwelling-houses, barns, stables, cow-houses, and other buildings for the use of farms, situated and being in the country parts only, and without the limits of all towns and villages; and it shall not be lawful for the said Association to effect any assurance whatsoever on any buildings whatsoever situated in the towns and villages.

No risk to be accepted on any but rural property.

IV. In the event of any loss by fire, every person assured shall only contribute to the amount of the said loss, in proportion to the amount for which he shall be assured in the said Association.

Proportion to be contributed in case of loss.

V. Each such Parish Mutual Assurance Association shall have an Office, in a central situation in its own locality provided always, that so soon as the said Association shall have selected a place in the said locality for holding their Office, they shall give public

Office of Association where held.