

permission in writing endorsed on the policy. It enables the assured to see at a glance all matters about which he should consult his company.

*Con. 5 (a)* This deals with change of title, which has been held to mean a transfer of the whole interest. A mortgage on chattels has been added. This has always been considered a matter which should be notified to the company. The American policy has it. *Ontario, Number 3.*

*Con. 5 (b).* The wording relating to other insurance is taken from the new American form, and placed with it is the provision that when there is more than one policy all the companies interested must share in paying the loss. The early provision was that prior or subsequent insurance without notice voided the policy unless within 14 days after notice the company did not object. Manitoba changed this practice and penalized the assured by allowing him to collect only part of his loss if he had other insurance without permission. This was adopted in Ontario in 1912, and the proportion to be collected was made 60 per cent. As companies universally grant permission for concurrent insurance, the simpler form of the new condition seems desirable. The assured who has neglected to obtain permission can get all the protection he requires under section 7 if his loss is honest. If not honest, the company should have safeguard. *Ontario, Numbers 5 and 9.*

*Con. 5 (c).* Covering material changes this is a very important clause, and is here made quite simple. Under the old conditions, provision is made for the assured notifying the company of an increase in hazard, and following this, the company may do two things, it may cancel the policy on seven days' notice under the provision for cancellation, or it may demand an increased premium, and, if this is not paid immediately, the policy lapses immediately. These two courses are not consistent. The American form is followed. The relief provided in section 7 of the new statute amply protects an assured who does not take the trouble to obtain permission before making a material change. *Ontario, Number 2.*

*Con. 5 (d).* The Workmen's permit condition is taken from the American Form. *Ontario, Number 6 (e).*

*Con. 5 (e).* This condition dealing with dangerous substances is also taken from the new American form, and is a well worded clause. *Ontario 6 (f).*

*Con. 5 (f).* This regulates factory risks and is taken from the new American form. If there are to be no variations in the conditions, it seems reasonable to make the provision which is here given. (*New.*)