

**BILL.**

An Act to authorize the establishment of a Second Mutual Fire Insurance Company for the Country parts of Counties in Lower Canada in which there are large Cities or Towns.

**W**HEREAS the risk of loss by fire is much less in Preamble. the Country parts than in Cities and large Towns; and whereas by the Act hereinafter mentioned no more than one Mutual Fire Insurance Company can be established in the same County, and the inhabitants of the rural Districts insured in Companies established in Counties in which there are such Cities or large Towns are frequently called upon to pay for losses occurring therein, while the inhabitants of such Cities and Towns are very rarely called upon to pay for losses occurring in the Country, and the provision aforesaid therefore bears hardly upon the inhabitants of the Country parts: Be it therefore enacted, &c.

That whenever in any County in Lower Canada there shall be any City or Town containing a population of more than five thousand souls, according to the last census, it shall be lawful for the freeholders of such County residing out of the limits of such City or Town, to establish a Mutual Fire Insurance Company for the insuring of property within such County but not within such City or Town, although another Company may have been already established in and for such County, and with the same effect to all intents and purposes as if the establishment of such separate Company for the Country parts of any such County had been allowed and provided for by the Act of the Legislature of Lower Canada passed in the fourth year of the Reign of King William the Fourth, and intituled, "*An Act to authorize the establishment of Mutual Fire Insurance Companies,*" which Act, and the several Acts amending the same, shall apply to any Company to be established under this Act in so far as they may not be inconsistent with the provisions thereof.

A second Mutual Fire Insurance Company allowed in Counties containing Cities or large Towns.

L. C. 4 W. 1. c. 33.

**II.** Provided always and be it enacted, That nothing herein contained shall be construed to prevent the inhabitants of the Country parts of any such County as aforesaid, or any of them, from insuring their property therein in any Mutual Fire Insurance Company lawfully established for the whole County including the Cities and Towns, if they shall prefer so to do, or to invalidate or affect the rights of any such last mentioned Company.

Such second Company to have no exclusive privilege.