

Trial—Agreement as to, may operate as waiver, 189

Ultra vires contract, 28

United States Standard policy, 347

Usufructuary—Insurable interest, 124

Vacancy, 173, 316

Change material to the risk, 401

Variation to condition respecting, 490

Value—Misrepresentation as to, 380

Variation as to co-insurance, 494

To Condition 1, 487

3, 489

4, *addenda*

9, 493

13, 495

16, *addenda*

17, 496

22, 497

To condition-respecting vacancy, 490

To condition relating to alienation, 490

To condition requiring premium in cash, 497

To condition respecting agent, 489

As to magistrate's certificate, 457

Respecting limitation of amount recoverable, 494

Respecting non-payment of note, 498

Respecting prairie fires, 497

Variations and additions—Quebec, 585

Variations—Failure to indicate, 486

And additions to statutory conditions, 485

Generally, 497

To statutory conditions, 472

To statutory conditions—Ontario, 348

Vender and vendee—Insurable interest, 79

Right to insurance money, 79, 118

Void equivalent to voidable, 138

Decisions *contra*, 155

Voiding policy for double insurance, 411

Vouchers—Proofs of loss, 452

Waiver—Adjuster, 168, 177

After loss of breach of condition after loss, 178

After loss of breach of condition before loss, 166