

binding the company according to the terms and provisions therein expressed. If such person soliciting insurance inserts in the application the answers to the questions therein contained, or any provisions relating to user or protection of the insured property, he shall for such purpose be deemed the agent of the applicant solely, and not the agent of the company, and the company shall not be bound by any representations made to or by such person and not contained in the application.

Mortgages and other encumbrances on property insured are deemed material to be made known to the company.

The applicant will be taken to have warranted that the answers made to the questions in the application are reasonably full and substantially true and accurate, and that the provisions relating to user or protection of the property will be substantially complied with.