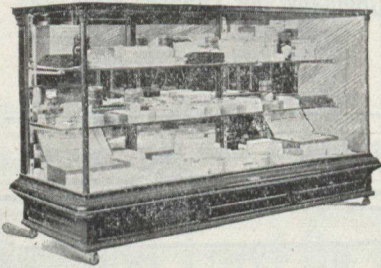


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have been signed by the plaintiff and forwarded to the company for the establishing or renewing of the policy or policies. Had this been done in the Doherty case at any time before the fire, the company declares it would never have contested the claim. It was not done, and therefore there could be no contract in force. And so the courts held.

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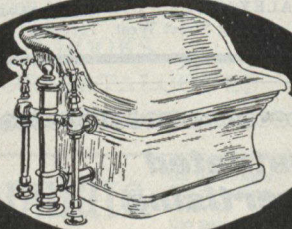


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