

*Con. 5 (g).* This covers the risk when a building is left unoccupied for thirty days. Beyond this period, it seems only reasonable that the company's consent should be obtained. The Courts have held that such a provision is reasonable. (*New.*)

*Con. 6.* Making the contract follow the application is a well known Canadian condition. It does not appear in the American form. *Ontario, Number 8.*

*Con. 7.* The waiver condition is somewhat more extended than the old form, by reason of the conditions having no changes. It is to be read with section five. The new American form is drawn on for part of the wording. *Ontario, Number 13.*

*Con. 8.* The cancellation provisions are embodied in one clause. The wording is simplified and follows the new American form. The only addition is that if a company cancels a policy, it must give notice to any party to whom the loss is payable, such as a mortgagee, as well as to the assured. Both British Columbia and Saskatchewan have adopted such a provision in their insurance statutes. *Ontario, Numbers 11 and 12.*

*Con. 9.* This clause, dealing with agency is in substance the same as the present Canadian conditions. It makes the company accept the application so far as the quantum of the information is concerned when the agent fills it up. This provision is in the Quebec Condition Number 1. *Ontario, Number 14.*

*Con. 10.* This condition gathers in one paragraph all matters relating to notice, whether given to the company or to the assured. It obviates the necessity of specifying in other conditions the manner in which notice can be given. *Ontario, Numbers 7 and 15.*

*Con. 11.* The question of mortgage interests is now such an important one, and so closely associated with fire insurance, that it seems only reasonable that some condition should be put in the policy on the subject. The wording is taken from the new American conditions, with some slight modifications. It seems only reasonable that, if the holder of a policy has turned it over to a creditor, that the company should have some chance of dealing with the matter, and also that the creditor should have some protection as well, and be given an opportunity to insure with another company if the holding company does not want to continue the risk. (*New.*)

*Con. 12.* The requirements after loss, on the part of the assured, are practically the same as at present, except that under clause C., the assured must state his own interest in the property. This is not required at present. Prior to 1912, in Ontario, there was a sub-section of this condition which required the assured to produce a certificate from a magistrate or com-