

to prepare statutory conditions. It provided relief against forfeiture where the assured did not strictly follow the conditions relating to proof. The original section which is rather long appears now on the statute books of all the Provinces. The committee suggest that this provision might be very well extended so as to protect the assured in any case of forfeiture giving the Courts authority to administer equitable relief, as is done in all statutes founded on the English Judicature Act. It may be that in the suggested conditions, the simplification of the text may at first sight look to be a little hard on the assured, but this section, allowing relief from forfeiture, will provide adequate protection to an assured in any case where the loss has not been a dishonest one. *Ontario, sec. 199.*

*Sec. 8.* This is an Ontario provision which has been adopted in the other provinces, providing for an examination of the assured where the proofs are made by another party. *Ontario, sec. 201.*

#### REMARKS ON STATUTORY CONDITIONS.

*Con. 1.* This clause deals with misrepresentations and in it there is practically no change from the clause now in all the provinces. *Ontario, Number 1.*

*Con. 2.* This condition covers explosion and lightning hazards, and is the same in Ontario, Manitoba, Saskatchewan and Alberta, save that the words have been rearranged and somewhat simplified. *Ontario, Number 10.*

*Con. 3.* This enumerates the property which is not insured. The subjects mentioned are exactly the same throughout all the provinces. Prior to 1912 there was a condition which provided that such articles as clocks, musical instruments, paintings, plate glass, etc., were not to be insured unless mentioned in the policy. The Ontario revisers of 1912 considered it wise to eliminate this condition, and to allow the companies to make their exceptions on the face of the policy rather than in a condition. This provision has been dropped by Ontario, Manitoba, Saskatchewan, and Alberta, but still appears in British Columbia, Quebec, Nova Scotia and New Brunswick. *Ontario, Number 4.*

*Con. 4.* Here are set out hazards which are not covered. The new items in it are losses caused by the order of some civil authority or from theft. These suggestions are taken from the new American form and the British Columbia Statute. *Ontario, 6 (b), (c), (d).*

*Con. 5.* This is a composite condition and gathers under one heading all losses which are excepted unless the company gives