

WHY AN APPLICATION?

A fire insurance policy is usually issued from particulars supplied by or on behalf of a person desiring insurance. Such particulars are generally contained on an application form. This application, when signed by or for an intending assured, constitutes the basis of the contract of insurance. While policies are sometimes written for which no application form is ever filled in, yet the practice is not in the best interest of either fire company or assured and much litigation is eventually entered into, when loss occurs, in attempting to reconcile the desires of the assured with those of the Company.

The application should state clearly name of the assured, the name of the other parties interested, if any, the amount of insurance required, the value of property, construction, situation and occupancies of risk. Very often the description of a property is general, remarks the Hudson Bay Clan, and in such cases it is a difficult matter to determine, in case of loss, the exact amount of same. The description given must be specific; if not, the policy covers all the property of the nature insured on the premises at the time of the fire. For example, a policy with the risk given as a "flouring mill" would cover on the building, machinery, boiler and engine. The word "factory" may cover several buildings unless the terms of the policy restrict it to one.

CONCURRENT INSURANCE.

Attention must be given to the amount of concurrent insurance. Many agents who are very particular as to the other questions on the application do not consider it worth while to secure a list of co-insuring companies or if they give it a thought fill in the amount of total concurrent insurance permitted as 80 p.c. or 90 p.c. and let it go. What is the advantage of having a list of co-insuring companies? In the first place, an underwriter is often enabled to judge of the character of the risk from the class of companies on. Secondly, the head office is able to keep in closer touch with the assured and can determine whether he is making progress or retrograding to that stage where, as past experience has proved, a fire is not a possibility but a probability.

The questions relative to the value of the property to be insured, the length of time an assured has resided in the town or has been in business, his previous fire record, are apparent to everyone and we need waste no time discussing them.

SPECIFIC DETAILS.

One frequently hears of assureds claiming that the facts were truly disclosed to the agent when taking out an application but that he had written answers inconsistent with the replies given. This has been the cause of much friction and innumerable disputes. In order to remedy this an agent would do well to have the assured read the application over carefully after the particulars are filled in and affix his signature. When an assured signs an application he is understood to have read it over and taken the answers as his own.

From the foregoing it will be seen that an application should be specific as to details; should give the names and amount of insurance carried by other companies; should have the remaining questions filled in carefully and bear the signature of the assured. This may seem like "red tape," but an agent who gives all the information on his application saves himself considerable bother, as the Head Office will sooner or later demand this information.

DANGEROUS BOILER HEADS.

Attention is being drawn forcibly to the danger lurking in the heads of steam boilers. It is realized that formulæ used in designing such heads give insufficient thicknesses. And an important point overlooked is that in the process of flanging a disk of metal in order to produce a flanged head, the head is thinned in the bend of the flange at the very point where fracture is most likely to occur.

The writer recently had occasion to examine the head of a steam boiler that had exploded violently. The head was made of material half an inch thick, but it was only 7-16 of an inch thick at the point of fracture. In this case the process of flanging the head had reduced its thickness, and consequently diminished its strength 12½ per cent.

Another point often overlooked is that there is continually going on a small but perceptible inward and outward movement of the head in rhythm with the pulsations of the engine; and while the amount of this movement is slight, it occurs a considerable number of times per minute, a great number of times per day, and in the course of eight or ten years the repetitions are sufficient to weaken the plate seriously in the bend of the flange.

It is advisable, therefore, that manufacturers shall be certain that their boiler heads are constructed of material that is amply thick. And it is important that inspectors examine with more or less suspicion, and with very great care, all boilers coming under their charge. They should remove carefully all dirt and scale on the inner surface of the head in the turn of the flange, and then with a strong light and a good magnifying glass look carefully to see whether the plate has not started to crack.—*Fidelity and Casualty Bulletin.*

PERSONAL RESPONSIBILITY FOR FIRE LOSS.

Personal responsibility for the effects of a fire originating on one's own premises is likely to be enforced by law within the next few years in the United States, as it has been for many years in European countries, if the efforts of those active in fire prevention work are successful, says the *New York Spectator*. New York city authorities, in particular, are aiming, as a first step in this direction, to secure the enactment of a statute imposing upon the owners or occupants of properties in which fires originate, after such parties have been notified to remove hazards existing in their premises, the burden of the cost of fighting such fires, which has heretofore been a general charge against the city as a whole. The theory upon which this endeavor is based is that most fires are due to carelessness on the part of occupants of the properties in which fires start; and the design is to produce, if possible, a considerable decrease in the number of fires by imposing a penalty upon those to whose carelessness fires are due. An extension of this idea of personal responsibility, making the occupants of premises where fires originate liable for damage to neighboring properties, following the European system, may later be pressed in the legislature. If these plans succeed, and are found practicable in reducing the fire waste in New York, similar action may be anticipated in other States, so that ultimately the fire loss of the whole country may be greatly diminished.