be made, and shall exhibit for examination as often as required to any person designated by this Company, all that remains of any property herein described, and shall submit to examination under oath by any Justice of the Peace, Police Magistrate or Notary Public, named by this Company, and subscribe to his deposition.

(*e*.)—He is to produce, if required, a certificate under the hand of a Justice of the Peace, Police Magistrate, Notary Public, Commissioner for taking affidavits, or Municipal Clerk, residing in the vicinity in which the fire happened and not concerned in the loss or related to the assured or sufferers, stating that he has examined the circumstances attending the fire, loss or damage alleged, that he is acquainted with the character and circumstances of the assured or claimant, and that he verily believes that the assured has, by misfortune, and without fraud or evil practice, sustained loss and damage on the subject assured.

(*f*.)—After any loss or damage to insured property the Company shall have the immediate right of entry by its agent or representative, and access sufficient to survey and examine the property and make an estimate of the loss or damage, but the Company shall not be entitled to the disposition, control, occupation or possession of the insured property, or of the remains or salvage thereof, unless the Company undertakes re-instatement or accepts abandonment of the property.

(*g*.)—After any loss or damage to insured property, the insured shall, as soon as practicable, secure the insured property from further damage, and separate as far as reasonably may be, the damaged from the undamaged property, and notify the Company when such separation has been made, and thereupon the Company shall be entitled to entry and access sufficient to make an appraisement or particular estimate of the loss or damage.

14. The above proofs of loss may be made by the agent of the assured in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for.

15. Any fraud or false statement in a statutory declaration in relation to any of the above particulars, shall vitiate the claim.

16. In the event of disagreement as to the amount of loss, whether total or partial, the same shall be ascertained by two competent and disinterested appraisers, the insured and this Company each selecting one, and the two so chosen shall first select a competent and disinterested umpire. The appraisers together shall then estimate and appraise the loss in detail (so far as the case permits), stating separately sound value and damage, and failing to agree shall submit their differences to the umpire, and the award in writing of any two shall determine the amount of such loss. The parties thereto shall pay the appraiser respectively selected by them, and shall bear equally the expenses of the appraisal and umpire. In case of the refusal or neglect of either party to appoint an appraiser, or of the two so appointed to appoint an umpire, such appointment may be obtained in manner following namely: either party may apply, upon two days' notice, to the other to appoint such appraiser or umpire, as the case may be, to the