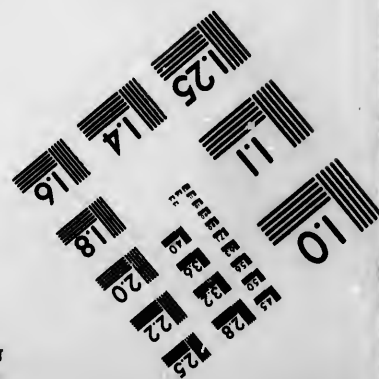
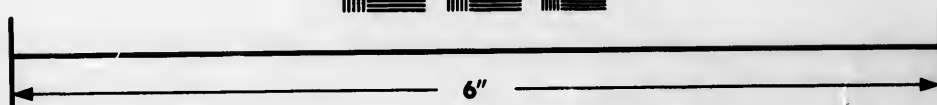
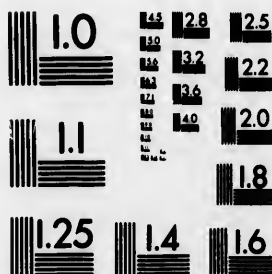


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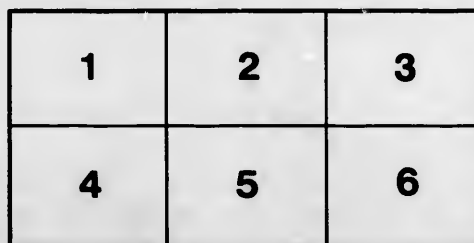
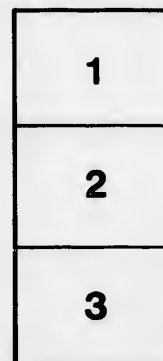
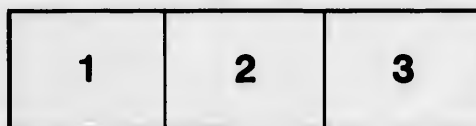
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CONSTITUTION

BYE-LAWS AND RULES.

ALSO

GENERAL MINIMUM RATINGS

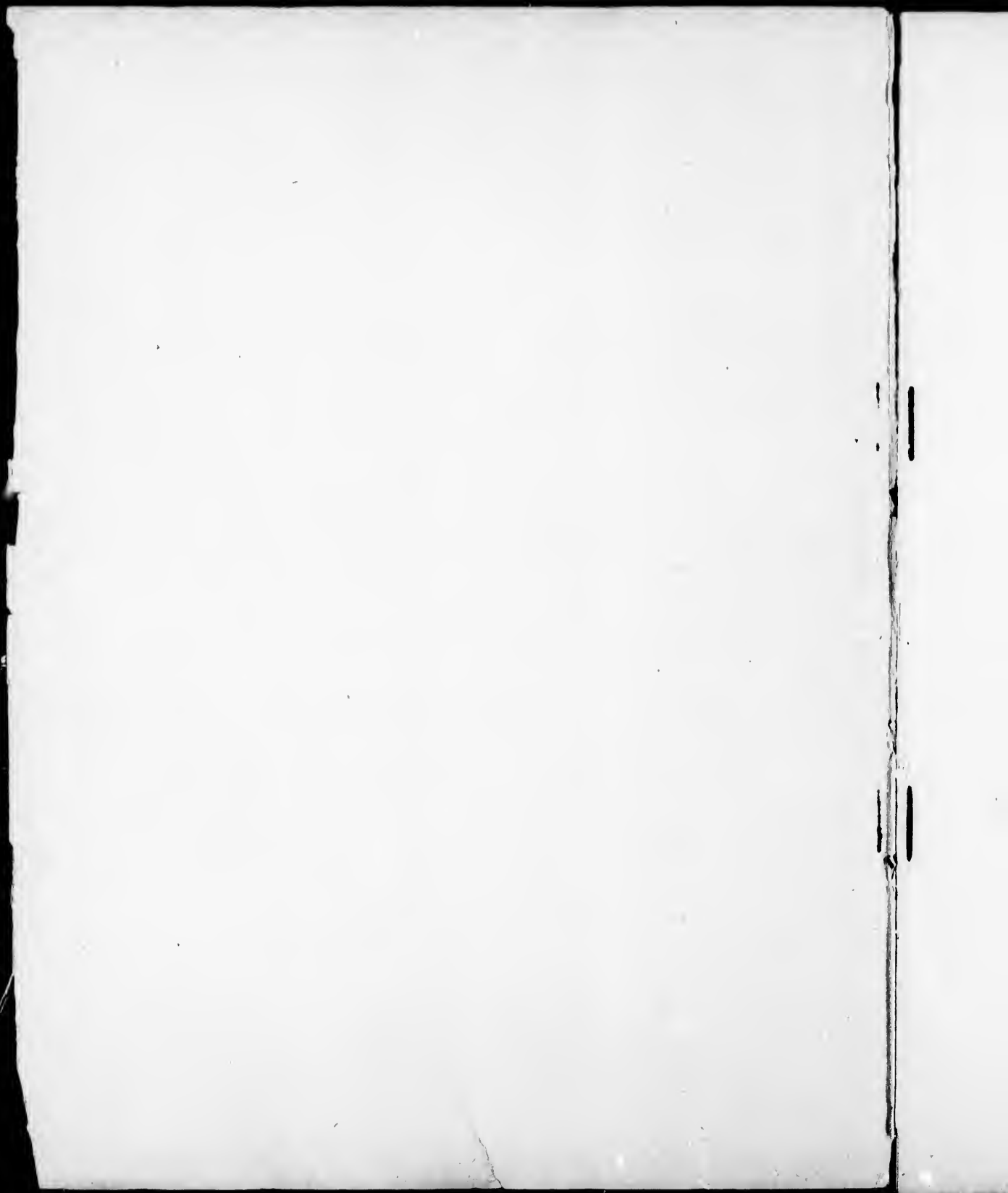
OF THE

NOVA SCOTIA

BOARD OF FIRE UNDERWRITERS.

ADOPTED JULY 31st, 1900.

NOVA SCOTIA PRINTING COMPANY,
HALIFAX, N. S.



NOVA SCOTIA BOARD OF FIRE UNDERWRITERS.

MEMBERS.

ÆTNA INSURANCE COMPANY, of Hartford, Conn.
ALLIANCE ASSURANCE COMPANY, of London, England.
ATLAS ASSURANCE COMPANY, of London, England.
BRITISH AMERICA ASSURANCE COMPANY, of Toronto, Canada.
CALEDONIAN INSURANCE COMPANY, of Edinburgh, Scotland.
CANADIAN FIRE INSURANCE COMPANY, of Winnipeg.
COMMERCIAL UNION ASSURANCE COMPANY, LIMITED, of London, England.
CONNECTICUT FIRE INSURANCE COMPANY, of Hartford, Conn.
GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, of London, England.
HARTFORD FIRE INSURANCE COMPANY, of Hartford, Conn.
IMPERIAL INSURANCE COMPANY, LIMITED, of London, England.
INSURANCE COMPANY OF NORTH AMERICA, Philadelphia, U. S.
LANCASHIRE INSURANCE COMPANY, of Manchester, England.
LAW UNION & CROWN INSURANCE COMPANY, of London.
LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, of Liverpool, England.
LONDON & LANCASHIRE FIRE INSURANCE COMPANY, of Liverpool, England.
MANCHESTER ASSURANCE COMPANY, of Manchester, England.
NATIONAL ASSURANCE COMPANY, of Ireland.
NORTH BRITISH & MERCANTILE INSURANCE COMPANY, of Edinburgh and London.
NORTHERN ASSURANCE COMPANY, of Aberdeen and London.
NORWICH UNION FIRE INSURANCE SOCIETY, of Norwich, England.
PHENIX INSURANCE COMPANY, of Brooklyn, U. S.
PHENIX INSURANCE COMPANY, of Hartford, Conn.
PHENIX FIRE ASSURANCE COMPANY, of London, England.
QUEEN INSURANCE COMPANY, of America.
ROYAL INSURANCE COMPANY, of Liverpool, England.
SCOTTISH UNION & NATIONAL INSURANCE COMPANY, of Edinburgh, Scotland.
SUN INSURANCE OFFICE, of London, England.
UNION ASSURANCE SOCIETY, of London, England.
WESTERN ASSURANCE COMPANY, of Toronto, Canada.

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NOVA SCOTIA BOARD OF FIRE UNDERWRITERS.

CONSTITUTION.

SECTION 1.—This Board shall be known as "THE NOVA SCOTIA BOARD OF FIRE UNDERWRITERS," and is formed in the interests of all Companies engaged in the business of Fire Insurance in the Province of Nova Scotia.

Officers.

SECTION 2.—The Officers shall consist of a President, Vice-President, Secretary, and Honorary Treasurer. The duties of the Officers shall be as follows :—

(a) It shall be the duty of the President (and in his absence of the Vice President) to preside at all meetings of the Board and to summon special meetings when he deems it necessary, or when requested on a written requisition of any six or more Agents. In the absence of the President and Vice-President, the Chairman shall be the senior Agent present.

(b) It shall be the duty of the Secretary to take minutes of the proceedings of all the meetings, which he shall record in a book provided for that purpose, and to forward copies of the same, when printed, to each member of the Board and to their several representatives authorized to receive the same. He shall also collect all assessments, fees and fines and promptly deposit the same with the Honorary Treasurer, taking the latter's receipt therefor, inspect risks, and generally faithfully perform and fulfil all and singular the duties appertaining to a position of this nature.

(c) It shall be the duty of the Honorary Treasurer to receive all moneys on account of the Board, and to pay out the same only on cheque or order signed on behalf of the Board by its President (or in the absence of the President by the Vice-President) and countersigned by the Secretary; and said Honorary Treasurer shall render an account for each calendar year, as soon after the close thereof as possible, duly certified to by the two Auditors hereinafter provided.

Members.

SECTION 3.—Any Fire Insurance Company authorized to do business in Nova Scotia may become a member of this Board, upon application in writing, to its Secretary, and receiving a majority of votes cast at any meeting thereof, and upon signing the Constitution and By-Laws. Said company may be represented at all meetings of this Board by the Agent personally, or in his absence by a responsible deputy duly accredited.

In the case of a Company newly commencing business in the Province (other than by taking over *en bloc* the business of a retiring member of this Board) or one not heretofore a member of the Board, an entrance fee of \$25.00 must be paid.

Rating Committee.

SECTION 4.—(a) There shall be a Rating Committee, composed of three Agents representing Companies members of the Board, all of whom shall retire each month and be replaced by other Agents, according to a roll arranged alphabetically to be prepared by the Secretary at the beginning of each business year. The Secretary shall be *ex-officio* a member of this Committee. Two Agents with the Secretary shall constitute a quorum.

(b) It shall be the duty of this Committee to recommend rates on all risks submitted to them for that purpose; but rates thus recommended shall be handed to the Secretary by the Friday previous to the regular meeting of the Board, and shall take effect only from the time of their adoption by the Board.

(c) Any member may cover a risk, pending confirmation by the Board of the Committee's recommendation; provided, however, that requisitions for all ratings shall be filed with the Secretary, and a list of all such be sent by the latter with the Notices of Meetings of the Board, at least two days in advance thereof.

(d) No reduction in rate shall be made in the case of a risk already held by a Board Company on the application of any other Company, except with the consent of the company or companies already interested in the risk.

Meetings.

SECTION 5.—(a) Regular Meetings of the Board shall be held on the second and fourth Tuesdays of each month at 3 p. m., and at all meetings of the Board seven agents shall constitute a quorum.

(b) The Annual Meeting shall be held on the second Tuesday in February at 3 p. m., at which a President, Vice-President, Secretary, Honorary-Treasurer and two Auditors for the ensuing year shall be elected by ballot. No member shall serve as President for more than two years in succession. Any vacancy occurring during the year may be filled up at any meeting of the Board.

Members to Comply with Tariff.

SECTION 6.—No Agent or sub-Agent, representing any Company belonging to the Board, shall take risks to or for any Company not belonging thereto at rates below those adopted by the Board or contrary to its Constitution, By-Laws, Rules or Tariffs; and all Agents or sub-Agents of members of this Board representing any Company not a member thereof, must give a guarantee in writing to its Secretary that all risks taken by them shall be in compliance with said Constitution, By-Laws, Rules and Tariffs.

Breaches of the Tariff.

SECTION 7.—All alleged breaches of the Board's rates or regulations shall be brought before a general meeting of the Board to be dealt with as hereinafter provided.

Halifax Agent Responsible for Violations.

SECTION 8.—In the case of Companies having Agencies over the Province reporting to an outside centre, the Halifax Agent shall be responsible in all cases of alleged violation of Rules or Rates, and shall be furnished promptly by his Head Office with any information respecting their business in the Province outside his Agency which may be called for under the Rules. The Halifax representative of any member under accusation shall be furnished with the particulars of the charges at least one week before the meeting at which the charges are to be considered. The Halifax member shall be cited to appear before the Board at which such charges are to be considered.

Authority of Board to Investigate Complaints.

SECTION 9.—The Board shall investigate every complaint laid before it in writing; and it is authorized to demand a full explanation, also in writing, from the Halifax Agent of the Company which is charged with an infringement of the Constitution, By-Laws, Rules or Tariffs; and, in the event of conflicting or contradictory statements, it may demand the inspection of the member's (or its Agent's) books by the Board, or any one appointed by them for this purpose; and in the latter case he shall report thereon in writing to the Board at the first meeting thereof after such investigation has been held.

Refusal to Furnish Information.

SECTION 10.—Should the Halifax representative of any member under accusation, refuse to furnish information, or in any way set the authority of the Board at naught, a statement of the facts shall be forwarded to the Head Office of the Company concerned, and a copy thereof be enclosed to the party himself at least four days previous to the aforesaid statement being sent to the Head Office.

CONSTITUTION.

iii

Board Expenses.

SECTION 11.—All expenses attending this Board shall be divided between the several Companies *pro-rata* upon their net premium receipts during the previous calendar year in the Province of Nova Scotia.

Withdrawal from Board.

SECTION 12.—Any member desiring to withdraw from the Board must give at least one month's previous notice in writing to that effect.

Voting.

SECTION 13.—In cases where the Agencies of several Companies may be in the hands of one Agent or firm of Agents, that Agent or firm shall not have more than one vote, no matter how many Companies he or they may represent; except that on all questions affecting the Constitution, By-Laws and Rules, when each Company shall be entitled to a vote. In case of a tie the Chairman shall have an additional vote.

Proceedings, Etc., Confidential.

SECTION 14.—The proceedings, orders and debates of this Board, as well as the votes of its members, shall be deemed to be strictly confidential, and shall not be divulged to any person not a member of this Board.

Amending Constitution.

SECTION 15.—The Constitution of the Board may be altered or amended by a two-thirds vote at any regular meeting thereof, notice of motion, in writing, having first been given at least four weeks prior to such meeting.

BY-LAWS.

Tariff.

SECTION 1.—No Agent, or other representative, of a member of this Board shall underwrite, or offer to underwrite, a risk at a lower rate of premium than that prescribed by the tariff under which the Board is working at the time of taking such risk.

Sub-Agents and Commission.

SECTION 2.—(a) No representative of a member shall offer to or divide commission or allow any remuneration for obtaining business except in the case of direct representatives of other members, or in the case of authorised Sub-Agents.

(b) No person shall be considered a direct representative or an authorised Sub-Agent for the purposes of this By-Law unless his name shall have been filed with the Secretary by some member of the Board, or by the direct representative of a member.

(c) No representative of a member shall offer to or divide commission with, or allow remuneration to any direct representative of a member not resident in Halifax, or to any such Sub-Agent, or to any broker or other person, on business in the City of Halifax, N. S.

(d) The commission allowed to the direct representative of a member on business in Halifax, shall not exceed seven and a half per cent.

(e) No member of the Board shall appoint more than one Sub-Agent in any Town or Village in the Province, or, if such member shall already have nominated a representative for the locality, shall appoint any other resident of the same place Sub-Agent for another place or district.

(f) In the case of the appointment of an Agent or Sub-Agent, outside of Halifax, who has not previously represented any Company or its Representatives, the remuneration to be allowed shall be ten per cent. direct commission, and no contingent commission or other allowance shall be paid to any such

Sub-Agent directly or indirectly in excess of such ten per cent., provided that in the event of a change in an Agency of any Company by reason of death or otherwise, the new representative may receive the same commission as that paid the deceased or removed Agent, unless such new Agent shall already represent another Company, in which case he shall not receive a higher commission than he may be receiving from the Company or Companies previously represented by him.

(g) In the case of Agents or Sub-Agents at present or heretofore acting for any member or its representatives no higher commission shall be paid than that which may have been allowed in the past; and no member or representative of a member, who shall appoint as Agent or Sub-Agent any person or persons who may already represent another Company or Companies, shall allow the Agent or Sub-Agent so appointed a higher rate of remuneration, by direct commission, profit commission or otherwise, than he may have been receiving from the Company or Companies he already represents.

(h) In every case where a higher commission or remuneration than ten per cent. has been allowed to Agents or Sub-Agents at present representing any member, the amount of such commission or remuneration shall forthwith be reported to the Secretary in writing by the member allowing the same, and the Secretary shall make an entry of the amount of such special commission or remuneration against the name of such Sub-Agent in his register.

(i) The preceding section shall not apply to the remuneration paid any General Agent who controls the business of his Company for the entire Province, either exclusive or inclusive of Halifax.

No Return of Premium.

SECTION 3.—No Agent, or other representative of a member, shall, directly or indirectly, return any portion of the premium to the assured, or any person representing the assured.

Cancellation of Policies.

SECTION 4.—When a policy is cancelled at the request of the assured, and return premium demanded, the short rate for the time the Policy has been in force shall always be charged, except in cases of re-adjustment.

Short Term Rates.

SECTION 5.—All assurances for a term less than one year shall be charged according to the short period rates.

Agents to Report Deviations.

SECTION 6.—It shall be obligatory upon every Agent to report immediately to the Secretary, in writing, deviations from the Constitution, By-Laws, Rules or Tariffs which may come to his knowledge.

Renewals.

SECTION 7.—Upon the passing and adoption of a new Tariff, the renewal of an existing Policy shall be granted only at the revised rates, in the same manner as if it were an entirely new transaction.

Agent Responsible for Sub-Agents.

SECTION 8.—Every Agent shall be held responsible for the action of his Sub Agents and all persons in his employment.

Penalties for Writing Under Tariff Rates.

SECTION 9.—Any Agent, or Sub-Agent, taking a risk under Tariff rates, shall, on his attention being called thereto, be required to obtain the full rate, or cancel the Policy; except in a case where, by such violation of the Tariff or Rules, he has obtained a risk which was held, or just expiring, in another Company a member of this Board, in which case cancellation shall be obligatory.

Infringement by One Member no Excuse for Another.

SECTION 10.—If an Agent, or Sub-Agent, of a member of the Board infringe or break any of its Rules or Tariffs, the same shall not be considered either an excuse or justification for any other member, or its Agents or Sub-Agents, so doing.

Notices of Expiry.

SECTION 11.—The sending out of notices of expiry at less than Tariff rates, or otherwise offering to underwrite a risk at less than Board rates, shall be held to be a breach of the Tariff.

Penalties for Infringement.

SECTION 12.—Any Agent, Sub-Agent, or other representative of a member reported as having infringed in any way the Constitution, By-Laws, Rules, or Tariffs of the Board, shall, on such report being confirmed, for each such offence pay a penalty of five dollars to the Secretary towards the expenses of the Board. All such violations shall be noted on the minutes of meetings of the Board, and printed therewith. Such fines shall be payable within thirty days from the date of their imposition, by the Halifax representative of the offending member, whose right to vote at the Board meetings shall be suspended after said thirty days until such fine be paid; and a further fine of fifty cents per month shall be payable for each such offence for every month, or fraction of a month, in excess of the thirty days within which said fine is first made payable.

Non-Tariff Companies.

SECTION 13.—No Tariff office shall effect re-assurance with non-Tariff Companies when the same can be placed with a member of this Board, nor shall a member accept re-assurance from such Companies.

Placing of Cancelled Risks.

SECTION 14.—It shall not be competent for Agents or Sub-Agents representing more than one Company in any way infringing the Tariff Ratings or Regulations, by which he shall be compelled to cancel a Policy, to place such risk with any other Company he represents or controls.

Notice of Ratings.

SECTION 15.—After each and every meeting of the Board where recommendations as to Ratings have been confirmed, notification thereof shall be immediately sent to all resident Agents of members of the Board, and to all Sub-Agents, in the locality where change has been adopted; also, to all non-resident General Agents or Managers controlling Nova Scotia business.

Rating of New or Altered Risks.

SECTION 16.—In cases of buildings newly erected, or where alterations affecting the character of the risk are made, and in all other cases not provided for in the Tariff (but only in towns and places where specific Ratings have been established) the Rates must be fixed by the Board, in manner set forth in Section 4 of its Constitution, before insurances are permanently accepted.

Value not Inserted in Policy.

SECTION 17.—No Policy, having the value of the property at risk inserted therein, shall be written by any member of this Board.

Payment of Premiums.

SECTION 18.—All premiums on risks situate within the County of Halifax are payable in cash, and if not paid within thirty days from date of commencement of risk, the insurance must be then cancelled. It being understood, however, that a note in payment of premium may be accepted, provided that interest at current rates be added thereto.

Resolutions.

SECTION 19.—At meetings of this Board all resolutions must be reduced to writing before being submitted to the meeting.

Amendments.

SECTION 20.—The By-Laws of the Board may be changed or amended by a majority vote at any meeting: written notice of such change having been given four weeks previously.

RULES.

1.—BUILDINGS HAVING MORE THAN ONE OCCUPATION, and not specifically rated, shall pay the highest rate fixed for any occupancy therein.

2.—MERCHANDISE OR MOVEABLE PROPERTY, not otherwise provided for, shall not be insured at a less rate than one and a-half per cent. (1½%) per annum.

3.—No dwelling in Nova Scotia, outside of the City of Halifax, shall be rated below one-half per cent. per annum.

4.—ALL INSURANCE FOR A GREATER TERM THAN ONE YEAR shall be charged according to the annual rate, unless otherwise specifically provided, (for instance, a risk for three years shall be charged three annual rates without discount.)

5.—Academies, Alms Houses, Colleges, Court Houses (without Jails), Hospitals (other than Insane Asylums), Seminaries, Numerics, Convents, School Houses, Churches, Meeting Houses, Odd Fellows, Temperance, and Masonic Halls without scenery, Dwellings, and Fire Halls also occupied as dwellings, whether specifically rated or not, may be taken for a term of three years at twice the rate named for a single year. Private Boarding Houses cannot be insured for three years unless three annual premiums are charged.

Boarding Houses in the City of Halifax, not commercially exposed and not having accommodation for more than ten boarders, shall be rated as private dwellings; when over ten boarders to be specifically rated as boarding houses.

6.—MORTGAGE CLAUSE. If the Mortgage Clause as asked for by the Birkbeck Investment Co., or any other similar mortgage clause covering in whole or in part real property, be attached to any policy or policies, a charge of 25 cents per \$100, must in all cases of annual policies be imposed and collected in addition to the ordinary rate of premium. Double the above rate must be obtained on three years' policies, and short rates according to Tables A and B of Tariff, be charged on policies having less than the full term to run.

7.—SUBROGATION CLAUSE. The following clause must be inserted in all policies issued in the name of a mortgagee, viz.: "It is expressly agreed that, in case of loss, the insured shall assign to this Company a portion of said mortgage equal to the amount of loss paid."

8.—TEXTILE MILLS if supplied with sprinklers and up to the standard of first-class mills are exempt from tariff rates. Under this head are included all Cotton, Woolen, or Silk mills, or any mill in which Woven Fabrics are manufactured.

9.—ACETYLENE GAS. For each Approved Standard Machine installed and maintained in accordance with the following rules, in the building insured or in any building connected therewith, approved by the Board, no extra charge will be made. If it is not installed and maintained in accordance with said rules, double rates must be paid.

No charge shall be made for an Approved Standard Machine when installed outside in a first-class building, or in a building of any construction detached not less than 15 feet.

If the apparatus in the building insured, or in any building connected therewith, or within 40 feet thereof, has not been approved by the Board, or if it is not installed and maintained in accordance with said rules, double rates must be collected.

ACETYLENE GAS RULES AND REGULATIONS.

- (1.) No apparatus for generating acetylene gas shall be installed until that particular pattern of machine has been examined and approved by the Canadian Fire Underwriters Association. Any manufacturer of such apparatus desiring to have the use thereof sanctioned by this Association, must furnish the Secretary with a copy of working drawings and specification of materials used in making the machine, one of which he shall exhibit in full working order, and submit same to such tests as may be required by the Inspector of the Association. The expense of such inspection shall be paid by the manufacturer. If the apparatus is approved by this Association, the manufacturer shall sign an agreement that all machines made and sold by him shall be as shown by the drawings and specifications filed with the Association.
- (2.) Every generator shall be of suitable capacity, substantial construction, and on approved principles, the interior parts easily and readily accessible for examination, double generating chambers required, as there is no means of telling whether carbide is exhausted and gas may give out after dark.
- (3.) All danger of corrosion must be eliminated, and no copper or any alloy thereof to be used in the machine.
- (4.) There must be no possibility of escape of gas whilst the charge of carbide is being renewed.
- (5.) In generators where the carbide is alternately dipped into, and raised out of the water, suitable precautions shall be taken to prevent the carbide being accidentally precipitated into the water, and thereby causing a too rapid generation of gas.
- (6.) In machines where the pressure of gas causes an inverted vessel to rise and fall inside of another that contains liquid, the clear space between the two shall be at least one inch all round, not only to secure free motion, but that the surface of the water may be plainly visible without the aid of a glass tube.
- (7.) Liquid seals must be in their natural condition, not liable to be thickened by deposits of lime or other foreign matter.
- (8.) The liquid seals (except those from which the gas is properly piped away) shall be of sufficient depth to resist any possible pressure of gas inside the generator, and in no position shall they be less than six inches.
- (9.) The supply of water to the carbide shall be immediately and automatically cut off before the pressure of gas inside the generator exceeds three inches of water, and a properly protected water gauge, or gauges, shall be so placed as to show the actual pressure of gas inside the generator and gasholder.
- (10.) Suitable pipes must be provided, through which the gas shall freely and safely pass from the generator and gasholder into the external air at a pressure not exceeding three inches of water, and before it becomes possible for it to escape by any other means.
- (11.) The pipes for the conveyance of gas from the generator to the gasholder, and those for the escaping gas, shall be at least one inch internal diameter.
- (12.) The apparatus must be located in a dry room, without artificial light or fire heat, and having good ventilation to the outer air near the ceiling.

10.—CALCIUM CARBIDE. Permission may be granted to keep Calcium Carbide for the purposes of sale to a quantity not exceeding one hundred and twenty pounds, and for purposes of use in connection with an Acetylene Gas Machine, one hundred pounds.

When such permission is granted, the following form of permit shall be used :—

PERMIT FOR STORAGE OF CALCIUM CARBIDE WHEN KEPT FOR SALE IN ANY BUILDING.

Permission granted to store not exceeding one hundred and twenty pounds of Calcium Carbide in within described premises for sale, and only in metal packages, raised two inches from the floor, in a dry and well ventilated room or shop, and that not exceeding one hundred pounds of Calcium Carbide be allowed in a building for use in connection with an Acetylene Gas Machine.

Attached to Policy No. of the
Date. Agent.

11.—GASOLINE, VAPOR LIGHTS OR OTHER PRODUCTS OF NAPHTHA. Where these are stored or used for illuminating purposes in any building, or within ten feet thereof, the following rates shall be charged :—

"For any quantity over one gallon and not exceeding five gallons of any of the above, a charge of 25 cents per cent. be made, on building and contents, for each additional five gallons or any part thereof, 10 cents per cent., its remaining provisions to stand unchanged."

Example of above :

For one gallon, no extra charge.
Over one gallon and not exceeding five gallons, 25 cents per cent.
Over five gallons and not exceeding ten gallons, 10 cents per cent.
Or for ten gallons, 35 cents per cent.
Each additional five gallons or any part thereof, 10 cents per cent.

12.—PETROLEUM IN THE CITY OF HALIFAX AND DARTMOUTH. Where the quantity exceeds five barrels in a building isolated 300 feet, to be rated at $2\frac{1}{2}$ per cent. ; and when in the open air, and distant not less than 300 feet from any building, 2 per cent.

13.—STORAGE OF PETROLEUM. Permission shall not be granted for the storage of Petroleum or other inflammable Oils (except Naptha, etc., as provided for under Rule 11) in larger quantities than five barrels without an extra premium, as follows :—From five to ten barrels, one per cent. ; exceeding ten barrels, $1\frac{1}{2}$ per cent. ; in addition to the rating fixed for the building and contents. This rule applies only outside the City of Halifax and Dartmouth, and the next preceding Rule shall apply only to the City of Halifax and Town of Dartmouth.

14.—GUNPOWDER. When permission is granted to keep gunpowder on the premises, the quantity shall be limited to twenty-five pounds (the quantity allowed by law)

15.—ELECTRIC WIRING.—The Rules and Requirements of the National Board of Fire Underwriters for the Installation of Wiring and Apparatus for Electric Light, Heat and Power as recommended by The Underwriters National Electric Association, to govern.

16.—REDUCTION OF RATES. When Rates in any town have been reduced by this Board, by reason of improvements in facilities for extinguishing fires, or otherwise, such reduction shall not be granted on any existing Policies, until the same mature and be renewed ; and no cancellation shall be made for the purpose of re-writing a risk at the reduced rate.

17.—DYNAMO OR MOTOR CLAUSE. When a Board Company is asked to cover any dynamos or motors, the following clause shall be used :

"This insurance excludes any loss or damage to Dynamos, Exciters, Lamps, Switches, Motors, or any other Electrical Appliances or Devices such as may be caused by Electrical Currents, artificial or natural, and will be liable only for such loss or damage to them as may occur in consequence of fire originating outside of the machines themselves.

It is agreed that in case of fire or when Dynamos are not in use, that each Dynamo shall be carefully covered with a waterproof cover."

18.—AVERAGE. In all cases where Contents are insured in more than one building under one item, the Policy must be written subject to one of the following clauses :

(a) *Average Distribution Clause.*—"It is hereby agreed and understood that, in the event of fire this insurance shall be held to cover and attach in the several or both adjoining buildings (or sections) hereinbefore described, in the proportion that the value in each shall bear to the value of all at the time of such fire. The highest rate applicable to any portion of the premises shall be charged over the whole."

(b) *Average Clause.*—The Average Clause to be used by members of the Board, shall be as nearly as circumstances permit, as follows, viz. :

"It is understood and agreed that no claim under this Policy shall be for a greater proportion of the whole loss or damage to the property insured thereby than the amount insured thereby shall bear to the whole value of the property insured at the time of the fire."

Or when more than one item is insured:—

"It is understood and agreed that no clause under any of the items of this Policy shall be for a greater proportion of the whole loss or damage to the property insured by such item, than the amount insured upon such item shall bear to the whole value of such item at the time of the fire."

19.—The Average Clause shall attach to all merchandise not in buildings.

20.—The rate on Quartz Crushing Mills shall be a minimum rate of $3\frac{1}{2}$ per cent. per annum, unless inspected and specifically rated.

21.—Merchandise on Wharves, if within 50 feet of any range of buildings, shall be rated the same as the nearest building, subject nevertheless to a reduction of $33\frac{1}{3}$ per cent, but in no case to be lower than 1 per cent. Merchandise on wharves, excepting kerosene oil, or such other goods as are specifically rated, 50 feet or upwards from any building, to be rated not less than 1 per cent.

22.—Goods in cars in transit in Nova Scotia shall be rated at 2 per cent. per annum.

23.—FIRE-WORKS AND FIRE-CRACKERS.—No permit shall be granted to keep fire-works or fire-crackers of any description, unless an additional premium of $\frac{1}{2}$ per cent. per annum be charged.

24.—STORE AND DWELLING.—An employee or caretaker sleeping on the premises occupied as a store does not constitute a dwelling occupancy.

25.—Carpenter's License may be granted without extra charge—

(a) for a term not exceeding fifteen days in any single year;

(b). For ordinary repairs and alterations on all manufacturing risks requiring more than \$25,000 insurance.

26.—SILENT MILLS AND FACTORIES.—No reduction in rates shall be made on Mills and Factories or their contents when same are silent.

27.—Competition with outside Companies is permitted in the case of isolated three-year risks and in certain specified cases, at will, subject only to immediate notice to the Secretary of the Board, who shall enter the same in a book to be kept for that purpose, *e. g.* :

(a) Private Dwellings in the City of Halifax, outside of the district in which the writing of three years' Policies at two annual rates is prohibited.

(b) Private Dwellings detached 25 feet and upwards, and in such districts as have, or may be, determined upon, in the towns and villages of Yarmouth, New Glasgow, Pictou, Lunenburg, Bridgetown, Truro, Wolfville, Windsor, North Sydney, Kentville, Dartmouth and Middleton.

A list of the risks so obtained shall be published in the printed minutes at the end of the year.

COMPETITION WITH OUTSIDE COMPANIES is permitted in the following districts on dwellings detached 25 feet and upwards:

Yarmouth—Sheet 1, of Goads plan, Block 5 only permitted.

" 2, " " Block 95 only permitted.

" 3, " " Whole sheet permitted.

" 4, " " Block 73 only permitted.

" 5, " " Whole sheet permitted.

" 6, " " Whole sheet prohibited.

Yarmouth—Sheet 7, of Goad's Plan, Blocks 25, 26, 27, 66 and 28 only prohibited.

" 8, " " Whole sheet prohibited.

" 9, " " Blocks 13 and 14 prohibited.

" 10, " " Blocks 9 and 10 prohibited.

Windsor—Competition permitted only on dwellings three hundred feet east of Water Street.

Wolfeville—Sheet 1, of Goad's plan, Whole sheet permitted.

" 2, " " Whole sheet prohibited.

Bridgetown—Sheet 1, of Goad's plan, Whole sheet prohibited.

Kentville—Sheet 1, of Goad's plan, Whole sheet prohibited.

Truro—Sheet 1, of Goad's plan, Blocks 25 and 50 only prohibited.

" 2, " " Block 4 only permitted.

" 3, " " Whole sheet permitted except Block 10, and the buildings facing on Prince and Revere Streets in Block 9.

" 4, " " Whole sheet permitted.

" 5, " " All this sheet prohibited except dwellings on Queen Street.

" 6, " " Whole sheet prohibited except dwellings on Queen Street.

" 7, " " Whole sheet permitted.

Dartmouth—Sheet 1, of Goad's plan, Whole sheet prohibited.

" 2, " " Blocks 19, 20, 23, 24, 36, 38, 39, 37 only prohibited.

" 3, " " Blocks 25, 26, 27, 40 and 42 only prohibited.

" 4, " " Blocks 2A and 2B permitted.

" 5, " " Whole sheet prohibited.

" 6, " " Whole sheet permitted.

" 7, " " Whole sheet permitted.

New Glasgow—Sheet 1, of Goad's plan, Whole sheet permitted.

" 2, " " Permitted, that portion of block 69 facing on Forbes St, all else prohibited.

" 3, " " Blocks 3, 33, 34 and 26, 28, 31, 92 and 93 prohibited.

Pictou—Sheet 1, of Goad's plan, Blocks 13, 18, 26, 19, 21, 20 and 22 prohibited.

" 2, " " Prohibited except dwellings facing on High Street.

" 3, " " Blocks 44, 48 and 60 prohibited.

" 4, " " Blocks 60, and 65 prohibited.

North Sydney—Sheet 1, of Goad's Plan, Permitted buildings on Brook Street in Blocks 26 and 27, all else prohibited.

" 2, " " Blocks 22, 23, 24 and 40 prohibited.

" 3, " " Blocks 14, 15, 16, 17, 18, 19, and 21 prohibited.

" 4, " " Whole sheet permitted.

Lunenburg—Sheet 1, of Goad's plan, Permitted except Block 121.

" 2, " " Blocks 26, 27, 28, 29, 32, 33, 34, 35, 38, 39, 40, 41 prohibited.

" 3, " " Whole sheet permitted.

" 4, " " Block 202 prohibited only.

" 5, " " Blocks 6, 115, 118 and 111 prohibited.

28.—REGULATION FOR ENDANGERMENT for frame buildings and their contents shall be as follows:

(a) Two risks being of different rates and within ten feet of each other, shall be charged the highest rate;

(b) When separated by more than 70 feet, both shall be charged their own rate;

(c) The rate for intermediate distances shall be as follows:

10 to 15 feet	add to lowest rate	60%	of the difference between the highest and lowest rate.
15 to 30	do.	50%	do.
30 to 50	do.	30%	do.
50 to 70	do.	15%	do.

GENERAL MINIMUM RATINGS.

BUILDINGS AND CONTENTS.

The Rates named in this list are binding in all cases throughout the Province of Nova Scotia, except where the risks shall have been specifically rated.

NOTE.—All brick or stone risks, having shingle roofs, to be classed as wood.

NOTE.—If roof wholly of metal, gravel or hard patent composition, ten per cent reduction to be allowed, on frame shingle roofed rates.

GENERAL MINIMUM RATINGS FOR BUILDINGS AND CONTENTS.	BRICK OR STONE.	WOOD, SHINGLE ROOF.
Academies, Colleges and Seminaries, no boarders	75	1 00
do. do. do. with boarders	1 60	1 25
Alms Houses	75	1 00
Apothecary or Druggist Stores	1 50	2 50
Stocks in ditto	1 75	2 50
No reduction if also used as a dwelling.		
Asylums, Lunatic and other	1 00	1 50
Axe Factories, steam power	2 00	3 00
do. hand power, only	1 50	2 50
Bakeries, steam and hand power	2 00	3 00
Banks and offices only	75	1 00
Bark Extract Factories	2 00	4 00
Barns, when not insured with dwellings		
1% per annum, no reduction for three years.		
Blacksmith Shops, no steam power	1 50	2 50
do. steam power	2 00	3 00
Block and Pump Makers' Shops, steam power	2 00	4 00
do. do. hand power	1 50	3 00
Boarding houses, private	75	1 00
Cannot be insured for three years unless three annual premiums are paid.		
Boat Builders' Shops, hand power	2 00	3 00
Boat and Shoe Factories, steam power	2 00	3 00
do. do. hand power	1 50	2 50
Breweries and Malt Houses	2 00	3 00
Broom Factories, steam power	4 00	5 50
do. hand power	2 00	3 00
Brush Factories, steam power	1 00	5 50
do. hand power	2 00	3 00
Buildings in course of construction, to include carpenter's risks		
In towns having water works	1 25	1 50
All other places	1 50	1 75
Buildings are not to be considered completed or finished until all mechanics, including painters, plumbers and gas fitters have finished their work on same.		
NOTE.—Brick-cased buildings, while under construction, to rate the same as wooden buildings.		
NOTE.—No reduction in case of hard roofs.		

GENERAL MINIMUM RATINGS FOR BUILDINGS AND CONTENTS.	BRICK OR STONE.	WOOD, SHINGLE ROOF.
Cabinet Makers' Shops, hand power	2 00	3 00
Candy Manufactories	1 50	2 50
Contents of ditto	2 00	3 00
Can Making done, in any building		
$\frac{1}{4}$ per cent in addition to ordinary rate.		
Canning Factories	2 00	3 00
Car Factories, hand power	2 00	3 00
Carpenters and Builders' Risks		
$\frac{1}{4}$ per cent. per month in addition to ordinary rate, and after the first month—For 10 days at half the monthly rate, for 15 days at two- thirds the monthly rate.		
All manufacturing risks, not applicable to buildings under construction, paying a rate of 3% or upwards, are exempt from paying an extra rate for carpenter's license.		
Carpenters and Joiners' Shops, hand power	2 00	2 50
Carvers' Shops, hand power	2 00	2 50
Cheese Factories	1 50	2 50
Churches, Chapels, Meeting Houses, and Sunday Schools only	50	75
Coach and Carriage Builders' Shops, steam power	2 50	3 50
do. do. hand power	2 00	3 00
Coal Mining Risks	Unrated.	
Coal Yards, Sheds and Contents		1 50
Coal stocks in open air subject to average.		
Colleges and Seminaries. See Academies.		
Coopers' Shops, hand power	2 00	3 00
Court Houses and Jails	75	1 00
Creameries	1 50	2 50
Distilleries	3 50	5 00
Door, Sash, and Blind Factories, steam power	6 00	8 00
do. do. (Carpenter's Shops), hand power	2 00	2 50
Drug Stores. See Apothecaries.		
Dwellings, 1 per cent per annum, 2 per cent for three years; except when amount insured is \$500 or upwards the rate is $\frac{3}{4}$ per cent per annum, $1\frac{1}{2}$ per cent for three years.		
It is ruled, That the amount of \$500, must be insured on the building only, occupied as a dwelling, to take the minimum rate of $\frac{3}{4}$ per cent. per annum, or $1\frac{1}{2}$ for three years, and all buildings occupied as dwellings outside of specifically rated towns, and insured for less than \$500, on the building only, so occupied, take the minimum rate of 1 per cent, per annum, or 2 per cent for three years.		
Furniture in country dwellings, when the dwelling is not insured, shall take the rate of $\frac{3}{4}$ per cent. per annum, or $1\frac{1}{2}$ per cent. for three years in dwelling valued at not less than (\$700) seven hundred dollars. For all others 1 per cent, per annum, or 2 per cent for three years.		
NOTE.—Barns, stables and out-buildings take the same rate as dwellings to which they belong.		
Dwellings with small shops therein, when stock does not exceed \$100, 1 per cent per annum, no reduction for three years, and the following clause to be inserted in policy, "Warranted that the stock in said shop shall not at any one time exceed in value the sum of \$100."		
If telegraph Instrument be put in a dwelling, an extra charge of 1%.		
If telephone switchboard be put in any dwelling, an extra charge of 1%, but no charge is to be made for telephone toll office if no switchboard.		
The occupation of a dwelling, also, by a Doctor for an office does not alter the rate.		
Dye Works, steam, with dry room	2 00	3 00

GENERAL MINIMUM RATINGS FOR BUILDINGS AND CONTENTS.

BRICK OR
STONE.WOOD,
SHINGLE ROOF.

Electric Light Stations..... 3 00 4 00
Lamps and fittings to be rated the same as the buildings in which they are placed, or at 2 per cent, subject to the average clause.

Electric Light Stations. Policies to be written as per form below.

POLICY FORM. ELECTRIC LIGHT STATIONS.

(1). \$.....On the Building, built of..... owned and occupied by the insured as an Electric Light Station, situate..... and on the following described property, while contained therein.

(2). \$.....On Dynamos, Regulators or other devices, attached thereto, not more than \$.....on any one Dynamo.

(3). \$.....On Engines, Boilers, Settings, Belting, Shafting, Pulleys, Hangers, and all other apparatus pertaining to the motive power.

(4). \$.....On all other Electrical fixtures, apparatus and devices, and on all tools, furniture and supplies used in the business and not otherwise hereinbefore specified.

\$..... Other Insurance permitted, same to be concurrent herewith and similarly apportioned.

This insurance excludes any loss or damage to Dynamos, Exciters, Lamps, Switches, Motors, or other Electrical Appliances or Devices such as may be caused by Electrical currents, artificial or natural, and will be liable only for such loss or damage to them as may occur in consequence of fire originating outside of the machines themselves.

It is agreed that in case of fire, or when Dynamos are not in use, that each Dynamo shall be carefully covered with a waterproof cover.

Engravers or Lithographers' Stocks and Tools 1 25 2 50
Excelsior Factories 6 00 8 00
Exhibition Buildings 1 50

Fertilizer Factories, steam power..... 3 00
do. water power 2 00

File Manufactories, steam power..... 2 00 3 00
do. hand power 1 25 2 50

Flock Factories (Woollen)..... 2 50 4 00
do. Contents 2 50 3 50

Founderies, Iron..... 3 00 4 00
do. Brass 2 00 3 00

Not more than 10 per cent of any Policy on Foundry premises to be insured on patterns, and the amount on each pattern to be limited.

Furniture Factories, steam power..... 5 00 7 00
do. hand power 3 00 4 00
do. (if painting and varnishing)..... 3 00 4 00

Furniture Stocks, if repairing, but no manufacturing done on premises... 1 50 2 50

Gas Works (see Specific Risks).....
All policies to be written, not liable for explosions, except so far as damage may result from fire occasioned thereby.

Glass Works 2 50 3 50

Grain in elevators (see Table C.)..... 2 00 2 50

Green Houses, (not private)..... 2 00 2 50

Grindstone Works, steam power..... 1 50 2 00
do. water power

Halls—Market, Temperance and Masonic..... 75 1 00
do. do. do. do. with scenery..... 2 00 2 50

GENERAL MINIMUM RATINGS FOR BUILDINGS AND CONTENTS.		BRICK OR STONE.	WOOD, SHINGLE ROOF.
Hat Manufactories, with steam power.....		2 50	3 50
do. without steam power.....		1 50	2 50
Hay Stores (in which loose hay is stored for sale).....		1 50	2 50
do. stock in do.....		1 50	3 00
Hemp, Manila, Jute, Flax, or Oakum, in bales.....		1 50	2 50
Hemp, Manila, Jute, Flax, or Oakum, loose or unpacked.....		3 00	5 00
Hospitals.....		1 00	1 50
Hotels or Inns (with bars), building.....		2 00	2 50
do. (with bars), contents.....		2 00	2 50
do. (without bars), building.....		1 50	2 00
do. (without bars), contents.....		1 25	2 00
Hotels, summer.....		2 00	3 00
Ice Houses and contents.....		1 50	2 50
Iron Safe Manufactories.....		2 00	3 00
Junk Stores.....		2 00	3 00
Knitting Factories.....		2 00	3 00
Last Factories, steam power.....		4 00	6 00
do. hand power.....		2 50	4 00
Livery Stables.....		2 00	3 00
Lobster Factories and contents.....		2 00	3 00
Locomotive Works.....		2 00	3 00

LUMBER:—

Not in the vicinity of Mills, with 300 feet space clause, inserted in the policy, to be governed by rates in table D, at a basis rate of $1\frac{1}{2}$ per cent.

From 50 to 300 feet, from a wood-working risk either Steam or Water-power, to be governed by rates given in table E, at a basis rate of $2\frac{1}{2}$ per cent. Every policy upon lumber so insured to be expressed to attach to lumber from 50 to 300 feet or upwards from the Mill, and to contain a 50 feet space clause.

Within 50 feet of a wood-working risk shall be charged the same rate as said risk, no average clause required.

Within 50 feet of a silent Mill may be insured, between the 1st November and 1st May, with a warranty in the policy to the effect that the Mill remain silent during its currency, at short term rates of 3 per cent.

Piled in the vicinity of a Mill shall be charged the same rate as the Mill, unless a clear space of 50 feet (as per space clause) be maintained between the Mill and Lumber.

Piled on a wharf, when not exposed by any special hazard. Rate $1\frac{1}{2}$ per cent.

(a) An extra 50 cents per cent. *per annum* must be added to the rates on Lumber insured between the 1st May and 1st November when within 50 feet of any railroad track traversed by a locomotive.

(b) Excepting only when full Mill rates are charged all Lumber, not in Buildings, shall be insured subject to the following full average clause:—

"The insured agrees to maintain insurance to the full value of the property "at risk, failing which he agrees to be held as Insurer for any deficiency of such full insurance."

(c) All Lumber piled within 300 feet of any part of Mill buildings shall be considered in the "vicinity" of the Mill.

The following Space Clause shall be inserted in all policies where it is demanded by this Tariff:—

Space Clause. "Warranted by the assured that a continuous clear space

"feet shall hereafter be maintained

"between the property hereby assured and any part or platform of any

"Saw Mill, Wood-working Establishment or Refuse Burner, and that

"said space shall not be used for the handling or piling of Lumber

"thereon for temporary purposes. This space clause does not admit

"of any erection whatever (excepting Tramway) within the space limit."

GENERAL MINIMUM RATINGS.

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GENERAL MINIMUM RATINGS FOR BUILDINGS AND CONTENTS.

BRICK OR
STONE.WOOD,
SHINGLE ROOF.

Merchandise on Wharves :

If within 50 feet of any range of buildings, shall be rated the same as the nearest building, subject nevertheless to a reduction of 33½ per cent, but in no case to be lower than 1 per cent. Merchandise on wharves, excepting kerosene oil, or such other goods as are specifically rated, 50 feet or upwards from any building, to be rated not less than 1 per cent.

Match Factories	8 00	10 00
Machine Shops (no foundry)	2 50	3 50
Milk Condensing Factories	1 50	2 50
Mills, Carding and Fulling, water power	2 00	3 00
do. do. do. steam power	3 00	4 00

If picker in main building add 2 per cent. to both of above.

Mills, Cotton	Unrated.	Unrated.
do. Paper, and Paper Board and Pulp Mills		

Must be specifically rated.

Mills, Planing	6 00	8 00
do. Quartz Crushing, with steam	2 00	3 50
do. do. water power	2 00	3 50
do. Rolling	2 00	3 00
do. Spool, water power	3 00	4 00
do. do. steam power	4 00	6 00
do. Grist, steam power	3 00	5 00
do. do. water power	2 00	3 00
do. Saw or Shingle, steam power	6 00	8 00
do. do. do. do. with planer or shingle machine	6 00	8 00
do. do. do. water power	3 00	5 00
do. do. do. do. with planer or shingle machine	3 00	5 00
do. Water Power, if sawdust or refuse is consumed, either by furnace or open fire, within one hundred feet of mill	4 00	5 00
do. Water Power, Saw or Grist, combined or adjoining	3 00	4 00
do. Woollen	3 00	4 00
do. do. with picker in main building	5 00	5 00

NOTE.—No Mill Risk is to be taken for a less period than twelve months.

Nail and Spike Factories, steam or water power	2 00	3 00
Nunneries and Convents	75	1 00

Offices and Banks	75	1 00
Organ and Piano Factories, steam power	2 00	3 00
do. do. water power	1 50	2 00

Paint Factories, steam power	2 50	3 50
do. water power	2 00	3 00
Paint Shops and contents	2 00	3 00
Pattern Shops	3 00	4 00
Petroleum (see Rules Nos. 9 and 10)		
Photographers' Stock and Material	1 50	2 50

Negatives not to be insured.

Pianos and Organs in any building. In Dwellings 1 per cent. In Theatres and Boarding Houses 1½ per cent.		
Potteries and Brick Yards, steam power	2 00	3 00
do. do. without steam power	1 00	2 00
Printing Offices, hand power	1 50	2 50
do. steam power	2 00	3 00
Preserve and Pickle Factories		2 50

GENERAL MINIMUM RATINGS FOR BUILDINGS AND CONTENTS.		BRICK OR STONE.	WOOD, SHINGLE ROOF.
Rope Works, steam power		3 00	5 00
do. hand power		2 00	3 00
Railroad Riaks		Unrated.	Unrated.
Except when insured by tenants when the following will apply:			
	Building. Contents.		
Stations--with dwelling only	1½ pr. et. 1 pr. et.		
do. with freight warehouse connected	2 " 2 "		
do. with restaurant	2 " 2 "		
do. freight sheds only	1½ " 1½ "		
Sash Factories, (see Doors, etc.)			
Saw Factories, steam power		2 00	3 00
do. water or hand power		1 50	2 50
Sewing Machine Factories		2 00	3 00
School Houses		75	1 00
do. used for church purposes only		50	75
Shingle Makers' Shops, hand power		2 00	3 00
Ships on Stocks, in course of construction or re-classing, (see table F.) ..			
Skate Factories		2 00	3 00
Skating Rinks			1 50
Slaughter Houses		2 00	3 00
do. with Lard rendering		4 00	4 00
Soap and Candle Factories		2 00	3 00
do. do. if tallow rendered		2 50	3 50
Soda Water Makers' Stock and Fittings		1 00	2 00
Spice Factories, steam power		2 00	3 00
do. water power		1 50	2 50
Spool Factories (see under Mills)			
Steamboats, afloat or laid up, using coal for fuel			1 50
do. do. using wood for fuel			2 00
Steamboats if laid up within 100 feet of any steam saw or planing mill an additional charge at the rate of 2 per cent, per annum.			
Steel Works or Factories		1 50	2 50
Stone Cutters' and Marble Yard, Building and Contents			2 00
Stone Polishing Works, water power			2 00
do. do. steam power			2 00
Stores and Shops, buildings		1 25	2 50
do. contents		1 25	2 50
do. (if also used as dwellings), buildings		1 00	2 00
do. contents		1 25	2 00
do. if warehouse only (no shop on the premises), building		1 00	2 00
do. contents		1 25	2 00
"The presence of a clerk or watchman, or of the proprietor alone at night time on the premises is not to be considered as constituting a dwelling occupation."			
Sugar Refineries (see Specific Risks)			
Tanneries, with heaters or steam power		4 00	5 00
do. with cold water		2 00	3 00
Stocks in Vats, if specially insured, may be written at 25 per cent less than above rates.			
Bark piled or being within 200 feet of a tannery to be charged the same rate as lumber in the vicinity of mills.			
Tobacco Manufactories, steam power		2 00	3 00
do. do. water power		1 50	2 50

GENERAL MINIMUM RATINGS FOR BUILDINGS AND CONTENTS	BRICK OR STONE.	WOOD, SHINGLE ROOF.
Trunk Factories, with Carpenters' Shop	2 50	3 50
do. without Carpenters' Shop.....	1 50	2 50
Undertakers' Workshops, hand power	2 00	3 00
do. steam power	6 00	8 00
Vessels (not steamers), afloat		1 25
do. (not steamers), on Marine R. R. or in Graving Dock		1 50
do. on the stocks (see under Ships).....	1 50	2 50
Vinegar Factories.....	1 50	2 50
Warehouses only (see under Stores and Shops)		
Wheelwright and Woodturners' Shops, hand power.....	1 50	2 50
Woodenware Factories, steam power.....	6 00	8 00
do. water power	3 00	5 00
Wool Pulling Factories.....	2 50	4 00

TABLE A.
SHORT RATES FOR TERMS LESS THAN A YEAR.

	When insurance for less than a year is wanted charge the following % of one year's premium.
For 10 days or less.	10%
" 15 " "	13
" 20 " "	17
" 1 month	20
" 45 days.	28
" 2 months	30
" 75 days.	38
" 3 months	40
" 4 " "	50
" 5 " "	60
" 6 " "	70
" 7 " "	75
" 8 " "	80
" 9 " "	85
" 10 " "	90
" 11 " "	95

TABLE B.
CANCELLATION OF THREE YEAR POLICIES.

If a policy which has been issued for the term of three years is to be cancelled, make your computation by the following table. **KEEP** that proportion of the whole premium indicated by the left-hand percentage column, and **RETURN** that indicated by the right.

	Keep of the whole Premium	and	Return of the whole Premium.
If the Policy has run 1 month	10 per cent.		90 per cent.
If the Policy has run 2 months	17 per cent.		83 per cent.
If the Policy has run 3 months	20 per cent.		80 per cent.
If the Policy has run 4 months	23½ per cent.		76½ per cent.
If the Policy has run 5 months	27 per cent.		73 per cent.
If the Policy has run 6 months	30 per cent.		70 per cent.
If the Policy has run 7 months	33½ per cent.		66½ per cent.
If the Policy has run 8 months	37 per cent.		63 per cent.
If the Policy has run 9 months	40 per cent.		60 per cent.
If the Policy has run 10 months	43½ per cent.		56½ per cent.
If the Policy has run 11 months	47 per cent.		53 per cent.
If the Policy has run 12 months	50 per cent.		50 per cent.
If the Policy has run 13 months	53½ per cent.		46½ per cent.
If the Policy has run 14 months	57 per cent.		43 per cent.
If the Policy has run 15 months	60 per cent.		40 per cent.
If the Policy has run 16 months	63½ per cent.		36½ per cent.
If the Policy has run 17 months	67 per cent.		33 per cent.
If the Policy has run 18 months	70 per cent.		30 per cent.
If the Policy has run 19 months	72 per cent.		28 per cent.
If the Policy has run 20 months	73½ per cent.		26½ per cent.
If the Policy has run 21 months	75 per cent.		25 per cent.
If the Policy has run 22 months	76½ per cent.		23½ per cent.
If the Policy has run 23 months	78 per cent.		22 per cent.
If the Policy has run 24 months	80 per cent.		20 per cent.
If the Policy has run 25 months	81½ per cent.		18½ per cent.
If the Policy has run 26 months	83 per cent.		17 per cent.
If the Policy has run 27 months	85 per cent.		15 per cent.
If the Policy has run 28 months	86½ per cent.		13½ per cent.
If the Policy has run 29 months	88 per cent.		12 per cent.
If the Policy has run 30 months	90 per cent.		10 per cent.
If the Policy has run 31 months	91½ per cent.		8½ per cent.
If the Policy has run 32 months	93 per cent.		7 per cent.
If the Policy has run 33 months	95 per cent.		5 per cent.
If the Policy has run 34 months	96½ per cent.		3½ per cent.
If the Policy has run 35 months	98 per cent.		2 per cent.

LUMBER RATES.

TABLE D.

WITH AVERAGE CLAUSE.

NUMBER OF MONTHS.

	1	2	3	4	5	6	7	8	9	10	11	12
Any day in January	18	27	36	45	63	75	99	141	291	381	441	50
" " February	18	27	36	54	72	90	108	123	291	381	441	50
" " March	18	27	45	63	81	99	141	231	291	381	441	50
" " April	18	38	54	72	90	105	120	261	321	381	441	50
" " May	36	54	72	90	102	141	201	261	321	381	441	50
" " June	36	54	72	90	102	141	201	261	321	381	441	50
" " July	36	54	72	90	96	102	108	201	261	321	441	50
" " August	36	54	72	81	80	96	102	108	141	321	441	50
" " September	36	54	63	72	78	84	90	102	201	321	441	50
" " October	36	45	54	60	66	72	84	102	201	321	441	50
" " November	18	27	36	45	54	63	78	96	141	321	441	50
" " December	18	27	36	45	54	72	90	84	201	321	441	50

LUMBER RATES.

TABLE E.

WITH AVERAGE CLAUSE.

NUMBER OF MONTHS.

	1	2	3	4	5	6	7	8	9	10	11	12
Any day in January	30	45	60	75	105	135	165	190	215	230	240	250
" " February	30	45	60	90	120	150	180	205	215	230	240	250
" " March	30	45	75	105	135	165	190	205	215	230	240	250
" " April	30	60	90	120	150	175	200	202	202	202	202	250
" " May	60	90	120	150	170	190	200	202	202	202	202	250
" " June	60	90	120	150	170	190	200	202	202	202	202	250
" " July	60	90	120	150	160	170	180	200	202	202	202	250
" " August	60	90	120	135	150	160	170	180	190	202	202	250
" " September	60	90	105	120	130	140	150	160	202	202	202	250
" " October	60	75	90	100	110	120	140	170	202	202	202	250
" " November	30	45	60	75	90	105	130	160	190	202	202	250
" " December	30	45	60	75	90	120	150	180	200	202	202	250

TABLE C.

I. C. R. GRAIN ELEVATOR.

TWO PER CENT. PER ANNUM.

SHORT PERIOD RATES FOR THREE DAYS AND UPWARDS.

3 Days.....	9c.	19 Days.....	31c.
5 ".....	12c.	20 ".....	32c.
7 ".....	15c.	21 ".....	33c.
8 ".....	17c.	22 ".....	34c.
9 ".....	18c.	23 ".....	34c.
10 ".....	20c.	24 ".....	35c.
11 ".....	22c.	25 ".....	36c.
12 ".....	23c.	26 ".....	37c.
13 ".....	25c.	27 ".....	38c.
14 ".....	26c.	28 ".....	38c.
15 ".....	28c.	29 ".....	39c.
16 ".....	29c.	30 ".....	40c.
17 ".....	30c.	31 ".....	40c.
18 ".....	30c.		

TABLE F.

Ships on the Stocks, Rates per \$100 (in Cents and Mills with extra rate added.)

FROM	NUMBER OF MONTHS.											
	1	2	3	4	5	6	7	8	9	10	11	12
Any day in January	25.00	37.50	50.00	62.50	81.25	100.00	112.50	125.00	137.50	150.00	156.25	162.50
" " February	25.00	37.50	50.00	68.75	87.50	106.25	118.75	131.25	143.75	150.00	156.25	162.50
" " March....	25.00	37.50	56.25	75.00	93.75	112.50	125.00	137.50	143.75	150.00	156.25	162.50
" " April ...	25.00	43.75	62.50	81.25	100.00	118.75	131.25	137.50	143.75	150.00	156.25	162.50
" " May	31.25	50.00	68.75	87.50	106.25	125.00	131.25	137.50	143.75	150.00	150.00	162.50
" " June	31.25	50.00	68.75	87.50	106.25	118.75	125.00	131.25	137.50	143.75	150.00	162.50
" " July	31.25	50.00	68.75	87.50	100.00	112.50	118.75	125.00	131.25	137.50	150.00	162.50
" " August ..	31.25	50.00	68.75	81.25	93.75	106.25	112.50	118.75	125.00	137.50	150.00	162.50
" " Sept'ber .	31.25	50.00	62.50	75.00	87.50	100.00	106.25	112.50	125.00	137.50	150.00	162.50
" " October...	31.25	43.75	56.25	68.75	81.25	93.75	100.00	112.50	125.00	137.50	150.00	162.50
" " Novem'r.	25.00	37.50	50.00	62.50	75.00	87.50	100.00	112.50	125.00	137.50	150.00	162.50
" " December	25.00	37.50	50.00	62.50	75.00	93.75	106.25	118.75	131.25	143.75	156.00	162.50

No vessel on the Stocks to be insured for any period other than one or a certain number of months.

Exceptions:—1. Additional insurance made to expire with a Policy already effected; the broken period over the month's Insurance to be charged for in such case *pro rata* on the current month's rate.

2. An existing policy may be renewed for fifteen days; the charge therefor to be \$0.20 per \$100.

REGULATIONS

RESPECTING THE POSSESSION AND STORAGE OF PETROLEUM AND NAPHTHA.

Notice is hereby given that by Order-in-Council of the 27th May, 1880, and under the provision of the Act 43 Vic., chapter 21, entitled, "The Petroleum Inspection Act, 1880," His Excellency the Governor-General has been pleased to approve of the following regulations for the possession and storage of Petroleum and Naptha:—

10.—In cities and towns where there are municipal laws or regulations respecting the storage of petroleum and the product thereof, Petroleum and Naptha, which have been inspected, as required by the said Act, and the inspection fees paid, may be stored in any building or place which is in conformity with the municipal regulations in that behalf.

20.—In cities and towns where there are no such municipal laws or regulations, and in villages and places other than cities and towns, Petroleum and Naptha, if in any quantities exceeding two barrels of refined Petroleum, or ten gallons of Naptha, shall be stored only in isolated buildings or premises which are at least 100 yards distant from the next nearest building not owned or in the occupation of the person to whom the petroleum or naptha belongs: Provided always, that a license to have in possession and to store naptha shall in each case have been previously obtained from the Inland Revenue Department; and every such license shall be conditioned that such naptha shall only be sold for use or used for the purposes mentioned in the Act above cited, namely:—

1. For use for illuminating purposes—

(a) In street lamps, in which only the vapor is burned.

(b) In dwellings, factories, and other places of business when vaporized in secure underground tanks outside the building in which the vapor so generated is used for lighting.

2. For use for mechanical or chemical purposes in buildings not inhabited as a residence for family purposes.

J. O. CHOTE,

Clerk of Privy Council.

PRIVY COUNCIL OFFICE,

OTTAWA, 28th May, 1880.

1c.
2c.
3c.
4c.
5c.
6c.
7c.
8c.
9c.
0c.
0c.

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12

162.50
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162.50
162.50
162.50
162.50

period
current
\$0.20

44 VICTORIA, CHAPTER 23.

EXTRACT FROM AN ACT TO AMEND THE PETROLEUM INSPECTION ACT, 1880.

[Assented to 21st March, 1881.]

"II. The Governor-in-Council may, from time to time, make such regulations respecting the storage and possession of petroleum and naphtha as he may deem necessary for the public safety—special regulations being made as to the importation or possession of naphtha; and no person shall have in his possession any such article without having first obtained a permit to that effect from the Minister of Inland Revenue, under such restrictions and regulations as may be made from time to time by the Governor-in-Council, for the storage and possession of such articles; and such permit must be produced to the proper officer of the Customs before the importation of any such articles above-mentioned shall be permitted.

"2. Any person who shall keep or store any petroleum or naphtha, in respect of which the provisions of this Act, or the provisions of any order of the Governor-in-Council, or of any Department regulations made by authority of this Act, have not been complied with, shall be guilty of an offence against this Act, and for every such offence incur a penalty of twenty-five dollars, and for any second or subsequent offence a penalty of fifty dollars, and the petroleum or naphtha so illegally imported, stored, or kept, shall be seized by any Revenue Officer or inspector having a knowledge thereof and forfeited to Her Majesty."

The Act 43 Victoria, chapter 21, enacts as follows:—

"I. The following words when used in this Act shall be construed as herein mentioned, that is to say:—

"(c) Petroleum means and includes all the refined products by distillation of rock or mineral oil, coal, coal tar, or of any other mineral substance, having a specific gravity of not less than seven pounds and seventy-five hundredths of a pound per gallon."

"(d) Naphtha means and includes all the refined products by distillation of rock or mineral oil, coal, coal tar, or any other mineral substance, having a specific gravity of not less than seven pounds and seventy-five hundredths of a pound per gallon."

STEAM SAW MILL SCHEDULE.

MAXIMUM BASIS RATE, \$10.00 PER CENT.

1. If boiler house brick, first-class detached with iron roof and girders, at least 8 feet from Mill, with no communication except by shaft, belt or pipes, and no wood-work whatever.			Deduct \$2 00 per cent.
(If detached less than 8 feet, or not up to this standard, allowance to be made in proportion.)			
2. For entire brick chimney.	"	1 00	"
3. For iron chimney in good order, on brick base, 3 feet above roof, or outside of Mill with spark arrester in good order.	"	50	"
4. For first-class patent or hard roof.	"	50	"
5. For first-class water supply, including force-pump outside of Mill, and worked independently, always ready for immediate use, and not less than 300 feet of 2½ in. hose, with standard threads for iron pipe couplings, attached to hydrant or pump.	"	1 00	"
(If water supply not first-class, allowance to be made in proportion.)			
6. If protected by City Fire Department and Water Works, and at least two hydrants within 300 feet.	"	25	"
7. If no shingle machine used.	"	25	"
8. If Mill whitewashed throughout, at least once per annum.	"	25	"
9. If no open refuse burner within 300 feet of Mill, or if refuse disposed of in patent burners outside Mill.	"	1 00	"
10. If Mill entirely brick or stone.	"	1 00	"
11. For two casks of water in boiler-house, and on each flat of Mill, six round bottom pails in each flat, and casks of water on roof, if shingled.	"	50	"
12. For two ground and two roof ladders where required on each side of Mill.	"	25	"
13. If Mill owner agrees to pay the charge of inspection twice in the year by the Board Inspector, and to accede to his requirements as to cleanliness, &c.	"	25	"
14. Incandescent Lighting.	"	50	"
15. Watchman with electric watch clock.	"	25	"
1. For planer of dry lumber.	Add	1 00	"
2. For dry house in Mill.	"	1 00	"
3. For dry house exposing Mill.	"	50	"
4. For oil room or oil kept in quantity in Mill.	"	50	"
5. Wood enchutes from Mill floor to top of furnace.	"	75	"
6. If refuse burned inside Mill.	"	1 00	"
7. If refuse or lumber piled within 50 feet of Mill.	"	1 00	"
P. S.—For approved equipment of automatic sprinkles a deduction of 25 per cent. from the ascertained rate will be made.			
10% of the total insurance to be on Boiler House and contents, or rate to be.	"	25	"

CLASSIFICATION AND STANDARD RATES FOR CITIES, TOWNS AND VILLAGES.

1.—CLASSIFICATION.

1.....	Class A.	4.....	Class D.
2.....	Class B.	5.....	Class E.
3.....	Class C.		

The Classification of each District to depend on—

1. The character and height of buildings, and whether chiefly massed or detached, and roofs chiefly shingle or fire-proof.
2. The means for the prevention of fire as (*a*) pipe and hydrant water service of sufficient calibre ; (*b*) the same, but not thoroughly effective ; (*c*) tanks or wells ; (*d*) chemical fire engines ; (*e*) steam fire engines ; (*f*) hand fire engines ; (*g*) quantity of serviceable hose ; (*h*) fire alarm systems ; (*i*) local regulations as to buildings, etc.
3. Local organizations for fire prevention as (*x*) paid fire departments ; (*y*) volunteer fire departments ; (*z*) salvage corps ; (*d*) bucket brigades ; (*e*) fire wards and chimney inspectors.
4. The greater or less prevalence of fires in the locality during the past ten years, and the extent to which such as have occurred have been limited or controlled.
5. Municipal or local Taxation of Insurance Companies.

2.—STANDARD OR BASIS RATE.

For Preferred Class.....	Not yet determined.
For Class A.....	\$1.25 per \$100 for one year.
For Class B.....	1.50 per \$100 for one year.
For Class C.....	2.00 per \$100 for one year.
For Class D.....	2.50 per \$100 for one year.
For Class E.....	3.00 per \$100 for one year.

The Standard or Basis Rate for each district to be that which might fairly be charged for any one of three wooden stores adjoining, but free of any special exposure, such stores being each in a single, non-hazardous occupation ; other rates being graded upwards or downwards in proportion to the relative hazard.

STOCKS OR OTHER MOVABLE PROPERTY.

Such property being more perishable in its nature than buildings, higher rates are generally charged, except when contained in a building for which a higher rate may be fixed owing to exposure hazard. In the latter case, where there is a probability of salvage on removal, the rate may be the same or even less than that fixed for the building.

TABLE FOR STANDARD RATES,

AND GENERAL GUIDE IN THEIR APPLICATION.

	CLASS.				
	A	B	C	D	E
1.—A brick hard-roof dwelling, with brick partitions, free of immediate exposure.....	35	40	45	55	70
2.—The same, without brick partitions.....	40	45	50	60	75
3.—Do. do. with wooden non-hazardous risk adjoining.....	45	50	60	75	1 00
4.—A brick hard-roof store, in single non-hazardous occupation.....	50	60	70	75	1 00
5.—Do. do. do. two do. do.	55	65	80	1 00	1 10
6.—Do. do. do. three do. do.	60	70	90	1 00	1 25
7.—A wooden dwelling, detached say 50 feet.....	40	50	55	60	75
8.—Any one of two semi-detached (10 to 20 feet) wooden dwelling adjoining.....	50	60	60	70	1 00
9.—Do. do. three do. do. do. do.	60	75	90	1 00	1 50
10.—A wooden store in a single non-hazardous occupation and free to immediate exposure.....	1 00	1 15	1 25	1 50	2 00
11.—Any one of two wooden stores adjoining, each in a single non-hazardous occupation.....	1 15	1 25	1 50	2 00	2 50
STANDARD—					
12.—Any one of three wooden stores adjoining, each in a single non-hazardous occupation.....	1 25	1 50	2 00	2 50	3 00
13.—A frame range or omnibus wooden building of say four to six occupations, non-hazardous or semi-hazardous, but not hazardous or special.....	2 00	2 50	3 00	3 50	4 00
14.—Additional charges to be made for—					
Special conflagration hazard.					
Special exposure.					
Defects in construction.					
Unusual height or size.					
Defective character of risk.					
Manufacturing or other hazardous occupation.					

