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No. 159.

4th Session, 8th Parliament, 29th Victoria, 1865

BILL.

An Act to grant certain powers to the Waterloo Mutual Fire Insurance Association.

Received and read, first time, Tuesday, 22nd August, 1865.

Second reading, Wednesday, 28rd August, 1865.

Mr. Bowman,

QUEBEC:

PRINTED BY HUNTER, ROSE & CO., ST. URSULE STREET.

An Act to grant certain powers to the Waterloo Mutual Fire Insurance Association.

WW HEREAS the Waterloo Mutual Fire Insurance Association, have Preamble. by their Petition set forth, that they have been organized and have carried on business in the Village of Waterloo, in the County of Waterloo, since the month of March, one thousand eight hundred and sixty-5 three, as a Mutual Fire Insurance Association, under the provisions of the Act respecting Mutual Insurance Companies, and have prayed that for the better management of the affairs of the Association additional powers be conferred upon them, and it is expedient that the prayer of the said petition be granted: Therefore, Her Majesty, by and with the 10 advice and consent of the Legislative Council and Assembly of Canada, enacts as follows:

- II. The said Association may hold their annual meeting for the elec- Annual mosttion of Directors at such time in each year as may appear most expe-ings. dient to the Board of Directors.
- 15 2. The said Association may issue policies and collect premiums in Association cash for insurance for terms of two or more years; and parties so paypolicies for
 ing in cash, shall not be liable to any further charge or assessment whatterms of two soever, nor shall they be held to be members of the said Association in or more any respect.
- 20 3. The said Association may levy an annual assessment upon all Annual premium notes held by them, for the purpose of paying losses by fire assessment and other incidental expenses of the Company, which shall be payable may be levied. at such time as the Directors may determine, Provided that no such annual assessment shall be levied for any amount over and above Amount 25 twelve per cent. on any such premium note or notes, unless, and until thereof

the whole amount so raised shall have become exhausted, and that no limited. premium note shall be taken for more than fourteen dollars on each

premium notes at a higher rate than fourteen dollars on each hundred 30 dollars of insured property, provided that the annual assessment to be levied on such premium note is reduced in the same proportion as the note is increased.

hundred dollars of insured property, but the said Association may take

4. Whenever any assessment is made on any premium note given to Certificate of the association for any risk taken by the association, or as a considera-evidence of 35 tion for any policy of Insurance issued or to be issued by the associa-amount due. tion, and an action is broaught to recover such assessment, the certificate of the Secretary of the association, specifying such assessment and the amount due to the association on such note by means thereof, shall be taken and received as prima facie evidence thereof, in all Courts and 40 places whatsoever.

In case of failure to pay premiums, &c.

- 5. In case of the failure or neglect on the part of any policy-holder to pay the amount of any premium note given for insurance, or any assessment thereon, on the day when the same shall be due, or within thirty days thereafter, the policy on account of which such note was given or assessment made, shall become void and of none effect for and 5 during such period as the said note or assessment shall remain unpaid; Provided that it shall be optional with the Directors to enforce payment of the said note or assessment at their discretion.
- Cap. 52 Con. 6. The Act respecting Mutual Insurance Companies being Chapter Stat. U. C. to fifty-two of the Consolidated Statutes for Upper Canada, except in so 10 far as the same may be inconsistent with this Act, shall apply in all its provisions to the Waterloo Mutual Fire Insurance Association.

Public Act. 7. This Act shall be deemed a Public Act.