

## CAP. LXXV.

An Act to further amend the act of the late Province of Canada, 24 Victoria, chapter 32, respecting Mutual Insurance Companies.

[Assented to 10th June, 1884.]

HER MAJESTY, by and with the advice and consent of the Legislature of Quebec, enacts as follows :

1. Section 1 of the act 24 Victoria, chapter 32, as replaced by the act 45 Victoria, chapter 50, section 1, is amended by adding after the first paragraph the following words :

“ It shall be lawful for the said company to insure against fire and wind, or against fire or wind, separately.”

45 V., c. 50, s. 1, amended.  
Further powers of company.

2. This act shall come into force on the day of its sanction.

Coming into force.

## CAP. LXXVI.

An Act to amend the act of this province 45 Victoria, chapter 51, intituled: “An Act respecting Mutual Fire Insurance Companies.”

[Assented to 10th June, 1884.]

HER MAJESTY, by and with the advice and consent of the Legislature of Quebec, enacts as follows :

1. Section 48 of the act 45 Victoria, chapter 51, is repealed and replaced by the following :

“ 48. Any member of such company, who fails to pay his assessments within six months from the time they become due, shall not be entitled to recover from the said company for any loss which he may sustain thereafter ; provided that a demand in writing has been transmitted, through the post, to such member for payment of the same, before such loss occurred.”

45 V., c. 51, section 48, replaced.  
Member loses right to recover for losses if assessments due are unpaid by him for certain time.  
Proviso as to notice.

2. Section 49 of the said act is amended by inserting therein, after the word “ rates,” in the ninth line, “ and shall remain in force and be valid in law for the same time.”

Id. sec. 49 amended.

3. Section 78 of the said act is repealed and replaced by the following :

“ 78. The Mutual Fire Insurance Company of the counties of Richmond, Drummond and Yamaska is hereby declared to be a body politic and corporate, as fully and effectively

Id. sec. 78 replaced.

Certain mutual fire insurance company declared to be a corporation.

as if all the legal formalities for its organization had been strictly complied with.

Its proceedings, &c., legalized though under wrong name.

Its proceedings, engagements and contracts are legalized and declared to be valid and binding, notwithstanding that the same should have been transacted and entered into under the name of the "Richmond, Drummond and Yamaska Mutual Fire Insurance Company," and hereafter its existence shall continue under the said last mentioned name.

Power to bring suits under such name.

And all suits may be brought in such last mentioned name in all cases where the engagements and contracts have been so made and entered into.

Replacing of present directors.

The directors of the company at present in office shall continue as such until their successors are duly chosen under the provision of this act."

Companies may divide their business into two classes.

4. Any Mutual Fire Insurance Company may, by a by-law, separate its business into two classes or departments, with reference to the nature or classification of the risks to be insured, or of the particular localities in which insurances may be effected, which shall be known as the "Agricultural and isolated class," and the "Commercial and extra-hazardous class," respectively; provided that such by-law be first approved by a majority of the members of such company present at the annual meeting, referred to in section 15 of the act 45 Victoria, chapter 51, or at a special meeting convened as directed by section 18 of the said act.

Names of such classes. Proviso as to approval of by law for such purpose.

Schedule of risks and tariff of rates to be prepared in such cases.

5. The directors of any company, who have so separated their business into two classes, shall cause to be prepared a schedule of the risks which may be insured in each class; also a tariff of rates for the same.

Distinct accounts to be kept.

They shall cause the accounts in each class to be kept separately and distinct the one from the other, and make any other regulations they may think necessary to keep the affairs of the two classes separate; and members of any such company insuring in one class, shall not be liable for any claims on the other.

Liability of members limited to each class.

Expenses of company how divided in such case.

6. All necessary expenses, incurred in the conducting and management of such company, shall be assessed upon and divided between the two classes, in such proportion as the directors may determine.

Proviso as to effect of preceding sections upon certain companies.

7. Nothing in the three preceding sections shall be held to oblige any companies, that have heretofore done a general mutual fire insurance business in both agricultural and extra-hazardous risks, to separate their business into

two classes, unless they shall consider it advisable in their interest to do so.

8. Any Mutual Fire Insurance Company may, after a by-law to that effect has been first approved by a majority of its members at a meeting to be convened as directed in the fourth section of this act, effect any insurance upon the cash premium principle, for a period not exceeding three years, on farm and other non-hazardous property, and for one year or less on any other class of property;

Certain companies may transact cash business.

The amount of cash insurances in any one year shall be limited, so that the cash premiums received thereon during any one year shall not be in excess of one-half of the amount still payable in respect of premium notes or undertakings on hand on the thirty-first day of August of the previous year, according to the statement made under section 74 of the act 45 Victoria, chapter 51;

Limitation of amount of such business.

All the property and assets of the company, including premium notes or undertakings, shall be liable for all losses which may arise under insurances for cash premiums;

Property liable for losses under cash business.

Any such company may also create or possess, according to the provisions of the aforesaid act and its amendments, a guarantee capital or reserve fund for the security of the policy holders in such company, under this section.

Guarantee capital for such business.

9. This act shall come into force on the first of September, eighteen hundred and eighty-four.

Coming into force.

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CAP. LXXVII.

An Act to authorize the Government of Quebec to take possession of a certain toll-bridge over the river Richelieu.

[Assented to 10th June, 1884]

**W**HEREAS, in virtue of the act 6 George IV., chapter 29, one Robert Jones was authorized to construct, and in fact did construct, at his own cost and charges, a bridge over the river Richelieu, at the town of Dorchester (Saint John's), at the head of the rapids;

Preamble.

Whereas, by section 3 of the said act, it was enacted that after the expiration of fifty years from the passing of the said act, it shall be lawful for His Majesty, his heirs and successors, to assume the possession and property of the the said bridge, toll-house, turnpike and other dependencies, and the ascents and approaches thereto, upon paying to the said Robert Jones, his heirs, executors, curators or