

township insurance companies" may, and is hereby authorized, to receive applications for insurance and issue policies on any farm property situated in any county, in portions of which such company is now authorized to do business.

SEC. 2. All acts or portions of acts inconsistent herewith are hereby repealed.

SEC. 3. This act shall take effect and be in force from and after its passage.

When act to  
take effect.

Approved April 24, 1889.

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## CHAPTER 217.

[H. F. No. 905.]

AN ACT TO PROVIDE FOR A UNIFORM POLICY OF FIRE INSURANCE TO BE MADE AND ISSUED IN THIS STATE BY ALL INSURANCE COMPANIES TAKING FIRE RISKS ON PROPERTY WITHIN THIS STATE.

*Be it enacted by the Legislature of the State of Minnesota:*

SECTION 1. The insurance commissioner shall prepare and file in his office on or before the first (1st) day of August, A. D. eighteen hundred and eighty-nine (1889), a printed form in blank of a contract or policy of fire insurance, together with such provisions, agreements or conditions as may be endorsed thereon, or added thereto, and form a part of such contract or policy, and such form when so filed shall be known and designated as the Minnesota standard policy. Said insurance commissioner shall within sixty (60) days from the passage of this act prepare, approve and adopt a printed form in blank of a contract or policy of fire insurance, together with such provisions, agreements and conditions as may be endorsed thereon or added thereto and form a part of such contract or policy, and such form shall, as near as the same can be made applicable, conform to the type and form of the New York standard fire insurance policy, so called and known. *Provided, however, that five (5) days' notice of cancellation by the company shall be given, and provided, that proof of loss shall be made within sixty (60) days after a fire.*

Uniform  
insurance  
policy.

SEC. 2. The insurance commissioner may call upon the attorney general for such assistance as to him may seem necessary in the preparation of the aforesaid standard insurance policy, and it is hereby made the duty of said attorney general to perform such service.

To be printed  
and mailed to  
insurance  
companies.

SEC. 3. Immediately after filing said form of policy in the office of said insurance commissioner, he shall have five hundred (500) copies of the same printed together with five hundred (500) copies of this act, and mail to each company doing a fire insurance business in this state copies of the same.

All policies  
issued after  
January 1st,  
1890, must  
conform to it.

SEC. 4. On and after the first (1st) day of January, A. D. eighteen hundred and ninety (1890), no fire insurance company, corporation or association, their officers or agents, shall make, issue, use or deliver for use any fire insurance policy or renewal of any fire policy on property in this state, other than such as shall conform in all particulars as to blanks, size of type, context, provisions, agreements and conditions with the printed form of contract or policy so filed in the office of the insurance commissioner, as provided for in the first (1st) section of this act, and no other or different provision, agreement condition or clause shall in any manner be made a part of said contract or policy, or be endorsed thereon or delivered therewith, except as follows, to-wit:

In what partic-  
ulars policy  
may be varied  
from.

First—The name of the company, its location and place of business, the date of its incorporation or organization, and the state or county under which the same is organized, the amount of paid up capital stock, whether it is a stock or mutual company, the names of its officers, the number and date of the policy, and if it be issued through a manager or agent of the company, the words, "this policy shall not be valid until countersigned by the duly authorized manager or agent of the company at....." may be printed on policies issued on property in this state.

Printed or  
written form  
of description  
may be  
attached.

Second—Printed or written forms of description and specification or schedules of the property covered by any particular policy, or any other matter necessary to clearly express all the facts and conditions of insurance on any particular risk (which facts or conditions shall in no case be inconsistent with or a waiver of any of the provisions or conditions of the standard policy herein provided for) may be written upon or attached or appended to any policy issued on property in this state.

Provisions  
which may be  
printed on  
policy

Third—A company, corporation or association organized or incorporated under and in pursuance of the laws of this state, or elsewhere, if entitled to do business in this state, may, with the approval of the insurance commissioner, if the same is not already included in the standard form to be filed in the office of said commissioner, as provided for in the first section of this act, print on its policies any provision which it is required by law to insert therein, if such provision is not in conflict with the laws of this state or of the United States, [or] of the provisions of the standard form provided for herein; but said provision or provisions shall be printed apart from the other provisions, agree-

ments or conditions of the policy, and in type not smaller than the body of the policy, and under a separate title, as follows: "Provisions required by law to be stated in this policy," and be a part of said policy.

Fourth—There may be indorsed on the outside of any policy herein provided for, the name with the word "agent or agents," and place of business of any insurance agent or agents, either by writing, printing, stamping, or otherwise.

*Indorsements.*

Fifth—Where two (2) or more companies, (each having previously complied with the laws of this state) unite to issue a joint policy, there may be expressed in the heading of such policy the fact of the severalty of the contract; also the proportion of premium to be paid to each company and the proportion of liability which each company agrees to assume. And in the printed conditions of such policy the necessary change may be made from the singular to the plural number, when reference is had to the companies issuing such policy.

*Joint policies.*

SEC. 5. Any insurance company, its officers or agents, or either of them, violating any provisions of this act by making, issuing, delivering or offering to deliver any policy of fire insurance on property in this state, except as hereinbefore provided, shall be guilty of a misdemeanor, and upon complaint made by the insurance commissioner or by any citizen of this state shall, upon conviction thereof, be punished by a fine of not less than fifty (50) dollars, nor more than one hundred (100) dollars for the first offense, and of not less than one hundred (100) dollars, nor more than two hundred and fifty (250) dollars for each subsequent offense; but any policy so made, issued and delivered shall, nevertheless, be binding upon the company issuing the same, and such company shall thereafter be disqualified from doing any insurance business in this state.

*Penalty for violation.*

SEC. 6. This act shall take effect and be in force from and after its passage.

*When act to take effect.*

Approved April 24, 1889.