

CHAPTER 166.—H. F. No. 596.

An Act to legalize bonds issued or voted by villages for the purpose of refunding their floating indebtedness.

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

Village bonds legalized.—Section 1. That in case where the electors of any incorporated village in this state at any general or special election therein have heretofore voted for an issuance of bonds of such village for the purposes of refunding its floating indebtedness, then in every such case all bonds of such village which have been so voted and issued, or which have been so voted and shall hereafter be issued in pursuance to such election, are hereby declared to be legal, valid and binding obligations of said village; *provided*, however, that the proposition or propositions to issue said bonds receive a majority of all votes cast thereon at said election; and *provided further*, that this act shall not apply to any suit now pending involving the legality of any bonds so issued.

Approved April 8, 1909.

CHAPTER 167.—H. F. No. 644.

An Act regulating the conditions and provisions to be contained in policies of health or accident insurance issued in this State.

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

Conditions of policy relative to sickness, injury or death by accident.—Section 1. No policy of insurance against loss or damage by the sickness, bodily injury or death by accident of the assured shall be issued or delivered in this state unless the same shall be plainly printed, no portion thereof in smaller than long primer type, and every policy so issued and delivered shall contain the following provisions:

1. A provision that notice of accident or disability shall be given within twenty (20) days, unless such notice may be shown not to have been reasonably possible, to some certain office or officer designated therein.

2. A provision that the policy or certificate contains the entire contract.

3. A provision that if a past-due premium is accepted within thirty (30) days from lapse, such acceptance shall reinstate the policy in full as to disability beginning after the payment has actually been made.

4. A provision that if a premium more than thirty (30) days past due is accepted by the company, such acceptance shall reinstate the policy in full, as to disability resulting from accident; but the company shall not be liable for disability resulting from sickness beginning within fifteen days from the date of payment.

5. A provision that if the occupation of the insured be changed to a more hazardous one, or if the insured is injured while doing any act or thing pertaining thereto, except ordinary duties about residence, then the benefit and payment to be such as the premium would pay for in that occupation.

6. All benefits called for by the policy shall be specifically stated in full therein, and all exceptions shall be stated specifically and with the same prominence as the benefits.

Conditions contingent.—Sec. 2. No policy of insurance against loss or damage by the sickness, bodily injury, or death by accident of the assured shall be issued or delivered in this state if it contain any of the following provisions:

1. A provision limiting the time in which an action at law or in equity may be commenced to less than one year after the date upon which final proof of loss or disability shall have been filed with the company.

2. A provision referring to the constitution, by-laws or rules of the company or association, or attempting to make the same a part of the policy.

3. A provision for the deduction of advance premiums or assessments from benefits payable under the terms of the policy.

4. A provision limiting the amount of indemnity to be paid to a sum less than the indemnity as stated in the policy and for which the premium has been paid; provided, however, if the assured shall carry another policy covering the same hazard, issued by another company, corporation, or association, without giving notice to the company, corporation, or association issuing the first policy, then, and in that case, the company, corporation or association issuing the first policy shall be liable only for such a proportionate amount of benefit as the indemnity promised in the first policy bears to the total amount of indemnity in all the policies covering the same hazard, and for the return of such part of the premium paid as shall exceed the pro rata of the premium for the benefit paid.

Application.—Sec. 3. This act shall apply to all companies, corporations or associations issuing a policy of insurance against loss or damage caused by the sickness, bodily injury, or death by accident of the assured, except fraternal beneficiary associations.

Form of policy to be approved by insurance commissioner.—

Sec. 4. No policy of insurance against loss or damage by the sickness, bodily injury, or death by accident of the assured shall be issued or delivered in this state by any company, corporation or association, until the form of the same has been filed with the commissioner of insurance; and after the commissioner of insurance shall have notified any company, corporation, or association of his disapproval of any form, stating his reasons therefor in writing, it shall be unlawful for such company, corporation, or association to issue any policy in the form so disapproved.

The commissioner's action shall be subject to review by any court of competent jurisdiction.

Sec. 5. All acts and parts of acts inconsistent with this act are hereby repealed.

Sec. 6. This act shall take effect from and after the first day of July, A. D. 1909.

Approved April 8, 1909.

CHAPTER 168.—H. F. No. 691.

An Act to amend Section One Hundred Nineteen (119) of Chapter Five (5), Revised Laws of the State of Minnesota for the year 1905, relating to stenographic reporters.

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

Salaries of stenographic reporters; how fixed and paid.—

Section 1. That section one hundred and nineteen (119) of chapter five (5) of the Revised Laws of the State of Minnesota for the year 1905 is hereby amended so as to read as follows:

Salaries.—The judges, by an order filed with the county auditors annually on or before the first Monday in May, 1909, and on or before the first Monday in January, annually thereafter, shall apportion the salaries of the reporters in their respective districts among the several counties.

Such salary shall be fixed by such order at not exceeding two thousand dollars per year, and each county shall be required by such order to pay a specified amount thereof in monthly installments, which amount shall be such proportion of the whole salary as the number of days work actually done by a reporter in the trial of cases in said county during the preceding year bears to the whole number so performed in the district.

Such stenographic reporters shall have and maintain their residences in their respective judicial districts.