destroyed. Said duplicate bonds and the coupons thereto attached shall be exact copies of said original bonds and coupons, including the signatures, but need not be facsimiles. Each such duplicate bond shall have written or printed thereon a certificate, the form of which shall be approved by the attorney general, stating, in substance, that such bond is a duplicate issued pursuant to this act with like force and effect as the original bond. Said certificate shall be signed by the state auditor and attested by the secretary of state and sealed with the great seal of the state, and shall bear the written approval of the attorney general as to the issuance of the duplicate bond and the form of the certificate. Each duplicate bond shall have plainly written or printed thereon across the face or upon the margin the word "duplicate." Each coupon attached to such duplicate bond shall have plainly written or printed thereon in like manner the word "duplicate" followed by the date of issue and the signature or facsimile signature of the state treasurer. Said duplicate bonds when executed shall be delivered by the state treasurer to said Federal Insurance Company and The Home Insurance Company, provided said companies shall first file with the state treasurer a bond in the full amount of said original bonds and unpaid interest coupons to maturity, with sufficient sureties, approved by the same authority as state depository bonds, indemnifying the state of Minnesota against any loss arising by reason of the existence of any of said original bonds or any coupon thereto attached, and provided further, that said companies shall furnish satisfactory proof to the state treasurer that said original bonds and coupons have not been found or presented for payment up to the time of such delivery, and if any thereof have been found or presented, duplicate shall be delivered only of such as have not been found or presented. record of the issuance and delivery of such duplicate bonds and coupons shall be made by the state treasurer and shall be forthwith reported by him to the state auditor, who shall also make a record of the same. Said duplicate bonds and coupons, when issued and delivered as hereinbefore provided, shall have the same force and effect as said original bonds and coupons.

Approved April 23, 1927.

CHAPTER 419-S. F. No. 1078.

An act relating to hail insurance.

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

Section 1. Hail insurance.—Every policy of insurance against damage by hail issued by any company, however organized, shall provide as follows: "In case of loss under this policy, and failure of the parties to agree as to the amount of such loss, it is mutually agreed that such amount shall be referred to three disinterested men, the company andthe insured each choosing one out of three persons named by the other, the third being selected by such two. The written award of a majority of such referees shall be final and conclusive upon the parties as to amount of loss, and such reference, unless waived by the parties, shall be a condition precedent to any right of action to recover for such loss, and no suit for the recovery of any claim by virtue of this policy shall be sustained unless commenced within six months after the loss occurred;" and shall also provide the form, manner . and length of notice to be given to the company by the insured of any loss sustained.

Approved April 23, 1927,

## CHAPTER 420-S. F. No. 1278.

An act entitled an act to amend Section 824, General Statutes of Minnesota for 1913 as amended by Chapter 133, Session Laws of Minnesota for 1915, as amended by Chapter 474, Session Laws of Minnesota for 1917, as amended by Section 1, Chapter 304, Session Laws of Minnesota for 1919, as amended by Section 1, Chapter 336, Session Laws of Minnesota for 1921, as amended by Section 1, of Chapter 307, Session Laws of Minnesota for 1923; to amend Sections 874 and 875, General Statutes of Minnesota for 1913, as amended by Chapter 135, Session Laws of Minnesota for 1915, as amended by Chapter 472, Session Laws of Minnesota for 1917, as amended by Section 2, Chapter 304, Session Laws of Minnesota for 1919, as amended by Section 2, of Chapter 336, Session Laws of Minnesota for 1921, as amended by Section 2 of Chapter 307, Session Laws of Minnesota for 1923, as amended by Chapter 372, Session Laws of Minnesota for 1925; to amend Section 12, Chapter 289. Session Laws of Minnesota for 1923; to amend Section 6, of Chapter 492 of Session Laws of Minnesota for 1921; to amend Section 1, Chapter 80, Session Laws of Minnesota for 1911, as amended by Chapter 190, Session Laws of Minnesota for 1913, as amended by Section 1, Chapter 83, Session Laws of Minnesota for 1915, as amended by Section 8, Chapter 304. Session Laws of Minnesota for 1919, as amended by Section 9, Chapter 336, Session Laws of Minnesota for 1921, as amended by Section 6, Chapter 307, Session Laws of Minnesota for 1923,