or certificate shall contain a provision that if the insured obligor is disabled, as defined in the policy, for a period of more than 14 days, benefits shall commence as of the first day of disability.

In case there are multiple obligors under a transaction subject to such chapter, no policy or certificate of insurance providing life insurance or accident and health benefits shall be procured by or through a licensee upon more than one of such obligors.

If an obligation is prepaid in full by cash, a new loan, refinancing, or otherwise, any policy or certificate of insurance providing life insurance or accident and health benefits procured by or through a licensee and for which the premium has been paid by the obligor out of the proceeds of the obligation shall be cancelled upon surrender of the policy, certificate or other evidence and the unearned premium refunded unless the obligor shall request in writing that such insurance be continued in force, and a copy of such written request shall be delivered to the insured at time of signature.

No licensee shall decline to accept a policy of insurance furnished by the borrower from another source.

Approved May 10, 1963.

CHAPTER 597—S. F. No. 1070

An act relating to motor vehicles; amending Minnesota Statutes 1961, Section 168.011, Subdivision 16.

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

Section 1. Minnesota Statutes 1961, Section 168.011, Subdivision 16, is amended to read:

Subd. 16. Motor vehicles; farm trucks; gross weight. "Gross weight" means the actual unloaded weight of the vehicle, either a truck or tractor, or the actual unloaded combined weight of a truck-tractor and semi-trailer, fully equipped for service, plus the weight of the maximum load which the applicant has elected to carry on such vehicle or combined vehicles. The term gross weight applied to a truck occasionally used for towing a trailer means the unloaded weight of the truck, fully equipped for service, plus the weight of the maximum load which the applicant has elected to carry on such truck, but not including the weight of such part of the trailer and its load as may rest upon the truck. The term gross weight applied to school buses means the weight of the vehicle fully equipped with all fuel tanks full of fuel, plus the weight of the passengers and their baggage

Changes or additions indicated by italics, deletions by strikeout.

computed at the rate of 100 pounds per passenger seating capacity, including that for the driver. The term gross weight applied to other buses means the weight of the vehicle fully equipped with all fuel tanks full of fuel, plus the weight of passengers and their baggage computed at the rate of 150 pounds per passenger seating capacity, including that for the driver. For bus seats designed for more than one passenger, but which are not divided so as to allot individual seats for the passengers that occupy them, allow two feet of its length per passenger to determine seating capacity. The term gross weight applied to a truck-tractor used exclusively by the owner thereof for towing and equipment dolly shall be the actual weight of the trucktractor alone, and the equipment dolly shall be separately licensed and taxed as a trailer, as provided in section 168.013, subdivision 1, paragraph 7. The term "equipment dolly" as used in this subdivision means a heavy semi-trailer, low-slung, used solely by the owner thereof to transport his construction machinery, equipment, implements and other objects used on a construction project, but not to be incorporated in or to become a part of a completed project which dolly is so constructed as to permit heavy motorized construction machines which it may haul to be loaded on the dolly by driving the motorized construction machines upon it. The term gross weight applied to a truck-tractor or a truck used as a truck-tractor transporting unfinished forest products or used by the owner thereof to transport agricultural, horticultural, dairy, and other farm products, including livestock, produced or finished by the owner of the truck. and any other personal property owned by the farmer to whom the license for such truck is issued, from the farm to market, and to transport property and supplies to the farm of the owner, as described in section 168.011, subdivision 17, shall be the unloaded weight of the truck-tractor or converted truck plus the weight of the maximum load which the applicant has elected to carry on the truck, but in no case shall this be less than 21,000 pounds, whether hauling a semi-trailer or not, and the semi-trailer used for such hauling in conjunction with such truck-tractor or converted truck shall be registered and taxed separately as provided by section 168.013, subdivision 1, paragraph 7.

Approved May 10, 1963.

CHAPTER 598—S. F. No. 1192

An act relating to packing and slaughtering plants; amending Minnesota Statutes 1961, Sections 31.51, Subdivision 3; 31.52; and 31.56, Subdivision 1; repealing Minnesota Statutes 1961, Section 31.51, Subdivision 11.

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