

INDEX.



The numbers in the left-hand margin refer to the pages where the several subjects are treated of. The numbers following the subjects, and the numbers in parentheses (2205), interspersed throughout the text, indicate corresponding sections or paragraphs, where the subject-matter of the text is directly or incidentally referred to.

A.

PAGE.	SECTION.	PAGE.	SECTION.
590	Abandonment.....	243	Affirmative Representations.....
314	" of the Policy.....	414	Agency, Law of.....
581	" of Goods.....	418	" " Maine.....
180	" under Continental	424	" Partnership.....
	Policies.....	278	Agent, The.....
	426-20; 430-16	278	" Insurable Interest of.....
492	Abatement of Loss.....	418	" Insurance, Defined.....
492	" Leybourn, quoted.....	415	" General.....
590	Accident: Foundation of Loss.....	417	" Special.....
503	" Fires by.....	418	" Sub-Agent.....
621	Accord and Satisfaction.....	419	" Surveyor.....
486	" Act of God.".....	418	" to Accept Service.....
544	Actual Damage.....	498	" " Notice of Loss,
395	" Delivery of goods.....		1322, 1571
327	" " of the Policy.....	417	" of the Underwriter.....
375	Additional Exposures.....	419	" " Insured.....
333	" Insurance.....	596	" " " may make
336	" " General Prin-		prof.....
	ciples of.....	420	" of both parties.....
	986	431	" Voluntary.....
333	" " Permits for.....	414	" Responsibility of.....
334	" " Notice of.....	357	" Re-insurance by.....
338	" " of Mortgage	418	" Waiver by.....
	Interest.....	415	" Authority of.....
	994	423	" " Revocation of.....
343	" " Renewal of.....	423	" " Suspension of.....
	1011	497	" Duties of, in case of Loss, 1569
371	Additions to Risks.....	498	" <i>First Step</i> : Notice of Loss, 1571
436	Ad Interim Receipt.....	499	" <i>Second</i> " Preservation of
494	Adjuster, The.....		Property.....
488	" Assessors.....	501	" <i>Third</i> " Investigation of
2	" Average or Stater.....		the Fire.....
493	" "Legal Duty" of.....	509	" <i>Fourth</i> " Examination of
	1563		the Risk.....
488	Adjustment of Fire Losses.....	510	" <i>Fifth</i> " Examination of
692	" Statements of.....		the Property, 1595
489	" Considered.....	512	" <i>Sixth</i> " Examination of
489	" Basis of.....		the Books of
490	" Difficulties in.....		Account.....
516	" Final.....		1596
30	Adlard, George, quoted.....		
	54		
276	Administrators: Insurable Inter-		
	ests of.....		
	698		
46	Aetna Fire Ins. Co., Hartford.....		
	109		

PAGE.	SECTION.	PAGE.	SECTION.
516	Agent— <i>Seventh</i> " Final Adjust- ment.....1807	340	Application, The..... 500
519	" <i>Eighth</i> " Contributive Liability.....1616	341	" General Principles of, 508
523	" <i>Ninth</i> " Reporting to the Company, 1627	341	" Verbal or Oral..... 505
433	Agreement, Parol.....1895	342	" Signed in Blank..... 509
433	" Oral..... 1894	184	" in German Ins.....493-4
433	" Verbal.....1896	168	" in Colonial " ... 407, 411
433	" Before Issuing the Policy.....1899	648	APPORTIONMENT OF LOSS.....1533, 2066
487	" After Issuing the Pol- icy..... 1415	649	Under Specific Policies 206, 2069
655	Albany Rule, The..... 2114, 2123	649	" " Subjects.....207, 2071
	Examples under..... 2122	650	" Average Policies 2074
7	Aleatory Contract, The..... 28	652	" Compound Policies... 1616, 2076
266	Alienation1085	653	" " Class I. 2081
368	" to Administrator.....1102	654	" " Examples 2083
368	" Descent to Heirs, 1101, 1104	655	" " Class II..... 2085
367	" Partnership1094	655	" " Examples.....2086
366	" Re-conveyance after.....1090	659	" Existing American Rules..... 2096
371	Alteration : Of the Risk.....1110	661	" I. Reading Rule..... 2101
331	" " Policy.....640, 969	663	" II. Finn " 2109
333	" by Spoliation..... 967	665	" III. Albany " . . . 2114, 2122
85	America, Fire Insurance in..... 76	670	" IV. " 2126
315	" " Progress of, 462	672	" V. " 2130
195	American Policies 434	674	" VI. " 2133
45	" " Hartford..... 99	677	" VII. " 2137
196	" " Ins. Co. of North America..... 436	679	" VIII. Of Proportion...2152, 2153
305	" " Massachusetts Fire Ins. Co... 451	686	" IX. English Rules, 2161, viz. :—
199	" " Mutual Assur- ance of Va., 439, 448 449	1st.	The Insured 2164
208	" " New York (1806) 453	2d.	Concurrent Policies..... 2165
215	" " " (1835) 462, 467	3d.	Specific and Average Pol- icies..... 2167
221	" " " (1860) 470	4th.	Non-concurrent Policies, Average 2171
225	" " National Board, 475	5th.	Concurrent Policies, Aver- age..... 2172
36	" " Phila. Contribu- tionship..... 78	691	" Continental Rules..... 2174
630	" Contribution Clause..... 2008	693	APPORTIONMENT, Examples of, viz. :—
36	" Fire Companies (See Early Fire Companies of).	693	Statement I. Partial loss.....2178
23	" "Amicable Contributionship," London..... 58	694	" II. Specific.....2179
63	Amount to be Insured..... 161	695	" III. " 2180
485	" Relative..... 1544	696	" IV. " 2181
602	" of Loss.....1809, 1927	697	" V. " Chicago.....2182
10	Amsterdam, Ordinance of.... 37, 50, 63	698	" VI. By R. H. Lawrence. 2164
26	" Fire Policy of..... 63, 99	700	" VII. Specific, Chicago .. 2186
	Transport Policy of, 314	701	" VIII. Manufacturing..... 2187
14	Antwerp, the City, Ordinance of..... 42, 43	703	" IX. Commission goods. 2188
		704	" X. Specific and general.2189
		707	" X'. Compound, Class I., 2196
		709	" XII. Warehouse and Dwelling Problem.2199
		713	" XIII. Compound, Class I., 2208
		719	" XIV. Compound, Class II., 2214
		720	" XV. " Cromie " Case.....2215
		723	" XVI. Double Compound, Class II.....2217

PAGE.	SECTION.
723	Statement XVII. Double Compound Class II., "Finn" 2218
725	" XVIII. Compound, Class II., "Missouri Case" 2222
727	" XIX. Compound, Class II., 2224
730	" XX. Double Compound, Class II. 2228
732	" XXI. Compound, Class II., "Book Store" 2230
740	" XXII. Compound Interests, 2241
742	" XXIII. " " 2242
744	" XXIV. " " and Specified Interests, 2246
746	" XXV. Excess Insurance... 2247
747	" XXVI. Floating Policy..... 2249
749	" XXVII. Average Clause, Form I..... 2259
750	" XXVIII. Specified and Average..... 2255
751	" XXIX. Compound, with Average..... 2257
752	" XXX. Average Clause, Form II..... 2259
754	" XXXI. Compound, with Average..... 2262
756	" XXXII. Average Clause, under English Practice..... 2264
758	" XXXIII. Pro rata Clause..... 2271
760	" XXXIV. Removal 2274
762	" XXXV. Three-quarter Clause 2278
763	" XXXVI. Re-insurance..... 2282
765	" XXXVII. Liquor Loss..... 2286
767	" XXXVIII. Woolen Mill 2288
771	" XXXIX. Railroad Policy..... 2294
772	" XL. Mixed Policies..... 2298
781	" XLI. Coal Breaker..... 2312
570	Appraisal:—
570	" of Damaged Goods..... 1738
550	" of Buildings..... 1717
572	" of Machinery..... 1738
550	" of Furniture..... 1719
180	" under Continental Policies, 426-17, 430-13, 432-10

PAGE.	SECTION.
575	Appraisers..... 1803
"	Blanks, viz. 2232
"	Submission to..... 2232
"	Declaration of..... 2232
"	Schedule or Inventory. 2230
557	Appreciation in Values..... 1745
578	Arbitration..... 1810
579	" Agreement to refer to. 1814
507	Arson..... 1599
422	" As now Constituted," applied to Partnership..... 1322
269	Assessments in Mutual Companies, 1106
2	Assessors, or Adjusters..... 9, 1522
276	Assignee, insurable Interest of.... 700
259	Assignment..... 1060
261	" of the Contract..... 1069
260	" Subject..... 1027
264	" after Loss..... 1077
262	" by Partnerships..... 1072
264	" in Bankruptcy..... 1079
262	" Law of Georgia... 1074, 1082
1	Assurance (Insurance)..... 2, 26, 154
63	Assured, The..... 154, 157
191	" under Hamburg Policy, 422-4
547	Auction, Sales at..... 1707
547	" of Damaged Goods..... 1704
546	" Stocks..... 1702
23	Austria, Fire Insurance in..... 72
124	Average Clause, The..... 254, 266
125	" Proper..... 256
126	" American Form of.... 260, 275
140	" English Form of..... 278
172	" Policy..... 412
129	" French Form of..... 276
129	" German " "..... 278
140	" Hamburg Form of..... 279
1	" General (Marine)..... 2
2	" Loss "..... 4
2	" Particular..... 5
2	" Petty..... 6
2	" Warranty..... 7
2	" Adjuster..... 9
4	" Apportionment under.... 2074
1	" Rhodian, Law of..... 4

B.

427	Baggage..... 1262
426	" Liability of Carriers for... 1262
278	Bailee, Insurable Interest of, 709, 1731
264	Bankruptcy..... 1061, 1082
264	" Assignment in..... 1079
41	Baltimore Equitable Society..... 89
276	Beneficiary, Insurable Interest of.. 695

202	Betterments, or Improvements, 522, 1712
202	Bills, Bonds, Notes, etc..... 242
127	Blanket Policy..... 227
510	Bonus..... 1525
449	Book Rate, Value of Insurance Stock..... 1451

PAGE.	SECTION.	PAGE.	SECTION.
512	Books of Account.....	1596, 1943	
613	" as Evidence.....	1951	
513	" Examination of.....	1593	
513	" Destroyed by Fire.....	1600	
510	Branch Stores.....	1593, 1598	
34	Brazil, Fire Insurance in.....	75	
284	Breach of Condition of the Policy, Waiver of, 1130, 1158		
77	" " Forfeiture for... 205		
548	Breakage and Leakage.....	1718	
379	Brokers.....	714	
379	" Insurable Interest of.....	714	
293	" Insurance.....	792	
293	" Payment of Premium to... 792		
293	Brokers, Professional, in France.. 793		
301	Builders' Risk.....	306, 305	
564	Buildings.....	1597, 1767	
550	" Loss on.....	1717	
586	" Re-insatement of, 53-iv., 1639		
550	" Damage to.....	1717	
407	" in course of Erection.....	1259	
407	" Third Story, Ownership of.....	1260	
407	" Cellar, not a Story.....	1261	
472	" High, Danger of.....	1306	
476	" Occupation of, 1125, 1520, 1913		
468	" Classification of.....	1406	
303	Bullion.....	941	

C.

351	Camphene, Keeping and Using....	1148
312	Cancellation.....	886
312	" General Principles of..	889
313	" Notice of.....	892
316	" Form for.....	906, 910
316	" at Short Rate.....	301, 911
318	" Additional Rate.....	916
318	" Various Rates.....	918
317	" Annual Policies.....	915
321	" Table for Short Rates, 925	
322	" " Long Terms, 926, 928, 929	
319	" of Long-Term Policies, 920	
319	" Pro Rate Rate.....	922
330	" Several Rates.....	923
315	" Tender for.....	902
315	" Form of.....	906
193	" under Hamburg Polli- cy.....	432, 15
505	Carelessness.....	1527, 1769
425	Carriers, Common.....	1354
277	" Insurable Interest of....	706
434	" Express Companies as... 1356	
426	" Passenger.....	1363, 1734
429	" Railroad Companies as... 1371	
426	" Liability of.....	1359
429	" " Extent of.....	1373
426	" " " Act of God".....	1359
426	" " Negligence, 1362, 1374	
426	" " Diligence.. 1361, 1373	
430	" " as Warehouse- men.... 1358, 1376	
517	Cash Purchasers, Underwriters are, 1603	
118	Certificates of Insurance.....	303
605	" Magistrate or Notary, 1914	
376	Cestui que Trust, Insurable Inter- est of.....	695
19	Chamber of Insurance.....	25, 37
372	Change of Occupancy.....	426-9, 1117
412	Chattels.....	1294
412	" Personal.....	1294
18	Chevalier D'Eon, Wager on Sex of, 50	
25	Chetwynd's Bubble.....	69
303	Chimneys.....	344
3	Chomage.....	19
10	Chronicle of Flanders.....	25
539	Civil Commotion.....	1674-5
498	Claims for Loss.....	1571
622	" Contested.....	1973
523	" Contesting.....	1693
617	" Payment of.....	1983
618	" " Wrongful.....	1987
491	" Dishonest.....	1569
523	" Compromise of.....	1693
231	Classes of Hazards.....	462, 460
232	" Hazardous.....	436, 493, 465
233	" Non-hazardous.....	437, 493
233	" Extra Hazardous.....	437, 494, 495
232	" Specially Hazardous, 495, 497, 498	
232	" Common Insurances.....	495
211	" of A. D. 1806.....	454
233	" " 1836.....	457
234	" " 1860.....	460
235	" National Board.....	461
468	Classification of Buildings.....	1406
469	" of National Board.....	1406
470	" Intermediate.....	1409
452	" of Fire Hazards.....	1409
457	" Griswold's Forms.....	1473
458	" of Causes of Fires.....	1465
459	" Griswold's Forms.....	1476
520	" Contributive Liabili- ty.....	1630, 1633
303	Coin, Not Insurable.....	941
137	Co-insurance Clause.....	353, 363

I.	SECTION.	PAGE.	SECTION.
"	American... 373, 374, 375	72	Conditions of Insurance, Construc-
"	English..... 378		tions of..... 181
"	French..... 377, 496, 19	68	" Comments on by the
"	German..... 376		Courts. 172, 404, 1145
"	Hamburg..... 379	45	Connecticut, Early Fire Compa-
"	Examples under, 380, 381		nies of..... 99
"	Specific..... 384, 385	573	Connections, Steam-Engine, etc.... 1799
"	in Rent Policy..... 373	533	Consequential Damage..... 1736
Collective Policies (See Compound		64	Consideration, The..... 162, 776, 1977
Policies) 318		379	Consignee, Insurable Interest of... 715
Colonial Policies..... 406		376	Constable, Insurable Interest of... 701
Columbia Fire Ins. Co. of N. Y. 93		72	Construction of the Policy..... 181
Commercial " " " " 98		73	" General Principles of, 191
Commission Clause, the Usual.... 1205		74	" Intention, The..... 193
" Merchants, Insurable		73	" Liberal or Equitable,
Interest of..... 716			187, 308
" Return, by Agents... 939		73	" Strict or Literal ... 186
Common Carriers (See Carriers)		76	" of Terms or Words
Common Insurances 486			Used..... 303
Compound Policies..... 318		78	" Usage..... 307
" " Considered..... 320		75	" Printed Forms of Pol-
" " Classes of..... 3079			icy..... 147, 300
" " Apportionment		691	" of the Contribution
of... 327, 1619, 3076			Clause. 3154
" " Class I..... 3083		77	" Forfeitures for Breach
" " " II..... 3085			of Condition..... 305
" " General..... 327		406	" Miscellaneous (See
" " Excess..... 328			Miscellaneous Con-
" " Floating..... 336			structions)..... 1253
" " Form of, 338		553	Constructive Loss or Damage, 1735, 1738
Compromise of Claims for Loss... 1628		396	" Delivery of Goods ... 1218
Concealment..... 605		327	" " " the Policy, 943
" Maxim 609		307	Consummation of the Contract.... 866
" Knowledge of the In-		411	" " Contained in".... 1230, 1238
jured..... 619, 623, 630		622	Contested Claims..... 1973
" Knowledge of the Un-		523	Contesting " 1623
derwriter..... 623		175	Continental (European) Policies... 424
" by the Agent..... 620		176	" French Policy..... 426
" of Additional Facts... 618		133	" German " 429
" under Re-insurance,		190	" Hamburg " 423
641, 1058		26	" Amsterdam Policy, 63,
" Voluntary Ignorance, 619			99, 314
" Waiver of Breach by.. 635		691	" Rules for Apportion-
" Under Continental			ment 2174
Policies..... 426-12		89	" Fire Ins. Co. of N. Y. ... 340
Concurrent Policies..... 347		311	Continuous Insurance..... 865
Conditional Delivery of Goods..... 1215		348	" Warranty 1012
Conditions of Insurance..... 185		397	" Liability for Goods
" First Embodiment of.. 458			after Sale 1221
" of the Policy Consider-		49	Contract, the Insurance... 106
ed..... 169		48	" Fire Insurance..... 106
" Express 174		348	" of Re-insurance 1096
" Implied..... 175		307	" When Consummated.... 866
" Precedent 173		375	" Suspension of..... 1130
" General Principles..... 176		331	" Alteration of..... 640, 959

PAGE.	SECTION.	PAGE.	SECTION.
48	" Personal.....	107	
55	" The Unequal.....	134	
483	" Oral.....	1396	
483	" Parol.....	1395	
433	" Verbal.....	1394	
194	" Policy (Inland).....	317	
493	" Uberrimæ fidel.....	134, 1565	
684	Contribution.....	1553, 1963	
488	" Definition of.....	1553	
636	" Clause.....	1991	
636	" " Construction of.....	2030	
638	" " Forms of.....	2001	
630	" " American.....	2008	
629	" " English.....	2002	
630	" " French.....	2005	
630	" " German.....	2006	
630	" " Hamburg.....	2007	
646	" " Operation of,		
viz. :—			
	I. As to the Insured.....	2059	
	II. " " Co-insurers.....	2061	
	III. " " Liability of the		
	Policy.....	2062	
636	Contribution Clause, Opinion of		
	Graham, J.....	2022	
634	" under Average Clause.....	2017	
683	" Examples of (See		
	Statements I. to XLL.....)	2175	
637	" Clause, with all other		
	Insurance.....	2022	
252	" " under Re-in-		
	surance.....	1044	
519	Contributive Liability.....	1616	
642	" Ratable proportion.....	2050	
641	" Pro-rata.....	2046	
644	" not Exhausted, when.....	2054	
647	" of Co-insurers.....	1962, 2022	
473	Cornices.....	1510	
508	Coroner's Jury on Fire Losses.....	1521	
544	Cost.....	1494	
544	" of Merchandise.....	1695, 1709	
454	" of Insurance.....	1465	
358	Counter insurance (See Re-insur-		
	ance).....		
65	Countersigning the Policy.....	106	
274	Creditor, Insurable Interest of.....	685	
276	Curator, " " ".....	689	

D.

531	Damage.....	1668, 1691	
544	" Actual.....	1672	
553	" Constructive.....	1735, 1738	
553	" Consequential.....	1736	
541	" by Removal.....	1680, 1736	
570	" Appraisal of.....	1783	
544	" Measure of.....	1690	
550	" to Buildings.....	1717	
550	" to Household Furniture.....	1719	
180	" under Continental Poli-		
	cies.....	426-18	
499	Damaged Property.....	1573, 1709	
548	" Machinery.....	1719	
304	Date.....	846	
307	" Materiality of.....	865	
64	" of Policy.....	164	
307	" of Subscription.....	167, 862	
305	" Legal Year.....	854	
12	" Payment of Loss in the order		
	of.....	41, 970, 1969	
292	Days of Grace.....	426-6; 788	
4	" of the Prompt.....	21, 1223	
473	Deadened Floors.....	1511	
272	Debtor, Insurable Interest of.....	674	
272	" Insolvent.....	674	
240	Declaration (See Application).....	500	
3	" Declare a Risk.....	11	
65	Deed Poll.....	110, 106	
9	Deed of Settlement.....	94	
1	Definitions.....	1	
594	" Deliver in " Proofs of Loss.....	1266	
395	Delivery of Goods.....	1210	
395	" Actual.....	1211	
396	" Conditional.....	1215	
396	" Constructive.....	1216	
327	" of the Policy.....	941	
327	" " Actual.....	942	
327	" " Constructive.....	942	
7	De Morgan, Prof., quoted.....	26	
426	Deposit Receipts.....	1412	
483	" State.....	1527	
278	Depository, Insurable Interest of.....	700	
557	Depreciation in Values.....	1609, 1746	
191	" under Hamburg Poli-		
	cy.....	428-9	
477	Detached Buildings.....	1285	
272	Devisee, Insurable Interest of.....	676	
253	Diagrams, as a Warranty.....	506	
491	Dishonest Claims.....	1523, 1607	
510	" Dollar Stores.....	1526, 1766	
3	Donations to Fire-Engine Compa-		
	nies.....	12, 59	
473	Doors, Iron.....	1512	
475	" Tinned.....	1514	

INDEX.

817.

AGE.	SECTION.	PAGE.	SECTION.
7	Double Insurance.....	988, 987	346 Double Insurance vs. Re-insurance.....
4	" " Notice of.....	973	996, 1019
3	" " Permits for.....	971	232 Doubly Hazardous Insurances.....
3	" " in Limited Am'ts 1018		486
3	" " Renewal of.....	1011	620 Drafts—for Loss—upon the Company.....
3	" " under Compound Policies.....	992	1975
7	" " of Insurable Interests, 269, 987, 990		475 Dummies, Elevators.....
9	" " Mortgage Interests. 994		1517
			612 Duplicate Invoices.....
			1602, 1942
			64 Duration of Risk.....
			163
			497 Duties of Agents (See Agent).

E.

6	Eagle Fire Ins. Co. of New Orleans, 464	441 Evidence, Parol, when Admissible. 1428
4	" Insurance Co., N. Y.....	94
8	" " Policy of.....	453
0	" " Proposals for Insurance.....	454
6	Early Fire-Offices:—	
5	" " of Connecticut... 99	501 " into Origin of the Fire.....
9	" " England, 53, 57, 59, 60	1578
1	" " Maryland..... 89	510 " of the Property.....
3	" " Massachusetts... 91	1595
8	" " New York..... 92	509 " " Risk after the Fire.....
6	" " Pennsylvania... 78	1593
7	" " Rhode Island... 104	515 " under Oath, 473, 1604, 1955
3	" " Virginia..... 90	
5	Earnings, Insurable Interest of... 694	302 Exceptional Risks.....
3	Emerigon quoted... 33, 42, 776, 1032, 1037	190 " under Hamburg Policy.....
0	Endorsements on Policies.....	432-3
5	Enhanced Values.....	161 " under New Zealand Policy... 407-1; 411-III.
4	English Policies.....	327 Excess Policy.....
3	" " Hand-in-Hand.... 58	276 Executor, Insurable Interest of, 697, 1730
5	" " Royal Exchange... 395	244 Executory Representations.....
3	" " Specified..... 367, 400	590
3	" " Average, or Floating..... 413	643 Exhausted Policies, Status of.....
3	" " Rules for Apportionment (See Apportionments).	272 Expectations: Not Insurable... 676
0	" " Contribution Clause.....	543 Expense of Extinguishing Fires... 1698
3	Entirety of the Policy.....	513 " of Removal of Property, 426-13; 1656
3	En de Beaumont, Chev., Wager on, 50	543 " Salvage.....
3	Equity of Redemption.....	439 Experts, Evidence of.....
0	Error of Fact.....	504 Explosions.....
3	" of Law.....	535 " Loss by.....
0	Estate, Property.....	536 " of Steam-bollers... 302, 1671
0	Estimating Profits.....	536 " of Gunpowder.....
0	" Aliquot Process.....	477 Exposures.....
0	" Aliquot.....	375 " Additional.....
0	" " Table of.....	477 " External.....
0	" " Premiums at Short rate, 300	478 " Internal.....
0	Et cetera, etc., &c.....	425 Express Companies.....
0	Evidence.....	281 " " Insurable Interest of.....
0	" Oral, Verbal.....	425 " " as Carriers... 1356
0	" Parol.....	250 " Warranty.....
		234 Extra Rate, on Partial Insurance, 468, 1845

F.

PAGE.	SECTION.	PAGE.	SECTION.
✓ 779	Factor, Insurable Interest of	713	✓ 44 Fires of New York (1835 and 1845),
✓ 536	Falling of Building, Damage from, 1672		95, 98
✓ 537	" of Patterson Warehouse, 1672a	✓ 351	Fire-works, Keeping and Sale of... 1159
✓ 723	Femme Covert, Insurable Interest	✓ 573	Fixed Machinery..... 1796
	of..... 678	✓ 298	Fixtures..... 613
✓ 293	Fences and Yard Fixtures..... 815	✓ 574	" or Fittings..... 1800
✓ 516	Final Adjustment of Losses..... 1807	✓ 573	" Machinery..... 1799
✓ 667	Finn Rule of Apportionment..... 2109	✓ 301	" Store..... 328
✓ 663	" " Tested..... 2110, 2215	✓ 300	" Trade..... 325
✓ 28	Fire Case of Hamburg..... 65	✓ 129	Floating Policies..... 336, 338
✓ 253	" Guaranty Form of Policy..... 1959	✓ 747	" " Adjustment of... 290
✓ 479	" Extinguishing Facilities..... 1529	✓ 3	Flocks..... 11
✓ 573	" Losses by..... 1963	✓ 3	Flotsam; Flotsan..... 14
✓ 20	" Office, The London, A. D. 1680..... 54	✓ 77	Forfeitures, for Breach of Condi-
✓ 420	" Patrol..... 1530		tion..... 205, 338
✓ 472	" Proof Roofs..... 1507	✓	Forms, (See Loss Forms)..... 230
✓ 471	" Walls..... 1503	✓ 516	" Withheld..... 107
✓ 19	" Insurance..... 52	✓ 61	" of Policies (See Policy).
✓ 33	" " in Austria..... 73	✓ 327	Forthwith, Immediately..... 1649, 195
✓ 34	" " " Brazil..... 73	✓ 471	Frame Ranges..... 130
✓ 31	" " " on European Conti-	✓ 255	Fraud..... 56
	nent..... 70, 72	✓ 256	" of an Agent..... 56
✓ 20	" " in France..... 66, 69	✓ 256	" Suggestio Falsi..... 563, 591
✓ 25	" " " Holland..... 65	✓ 256	" Suppressio Veri..... 393
✓ 33	" " " Russia..... 73	✓ 256	" Moral..... 301
✓ 34	" " " Spain..... 74	✓ 256	" Legal..... 303
✓ 31	" " " Governmental, 70, 71, 72	✓ 254	" Partial..... 573
✓ 44	" " " Contract..... 106	✓ 257	Fraudulent Swearing,
✓ 59	" " " Law of..... 148		436-16; 430-13; 432-12; 506
✓ 80	" " " Analysis of..... 152	✓ 333	Freight and Charges..... 1740
✓ 49	" " " Parol or	✓ 139	French Average Clause..... 371
	Written..... 113	✓ 187	" Contribution Clause..... 436-19
✓ 48	" " " a Personal..... 107	✓ 29	" Fire Ins. Companies..... 66, 67
✓ 433	" " " Uberrime	✓ 176	" " Policy..... 426
	fidei, 134, 1863	✓ 301	Frescoed Walls..... 394
✓ 49	" " " Subscription	✓ 20	Friendly Society for the Assurance
	to, 110, 167, 363		of Houses..... 55
✓ 300	" " " Suspension	✓ 486	Full re. Partial Insurance..... 1548
	of..... 1192	✓ 301	Furniture..... 303
✓ 52	" " " under Seal..... 125	✓ 410	" Household..... 1204
✓ 459	Fires, Causes of, Classified..... 1473, 1476	✓ 296	" Useful and Ornamental... 309
✓ 508	" Coroners' Inquest upon..... 1591	✓ 301	" and Movable..... 302
✓ 508	" Origin of..... 1581	✓ 298	" Store..... 316

G.

✓ 17	Gambling or Wagering..... 48, 50	✓ 298	Gas-Machines, Patent..... 514
✓ 8	" Insurance held as..... 31	✓ 1	General Average..... 2
✓ 110	" Policies..... 287	✓ 197	" Policies..... 327
✓ 18	" Prohibited..... 51	✓ 253	" Warranty..... 563
✓ 443	Garnishee..... 1433, 1974	✓ 365	Georgia, Laws of, Assignment..... 1083
✓ 298	Gas, Illuminating..... 813	✓ 363	" Partnership In-
✓ 300	" Fittings..... 329		terest..... 1074

PAGE.	SECTION.
139	German Average Clause..... 376
339	" Contribution Clause..... 3005
163	" Fire Policy..... 429
44	Globe Fire and Marine Insurance Company, N. Y..... 96
412	Goods..... 1295
412	" and Chattels..... 1295
412	" Wareas, and Merchandise, 840, 1285, 1296
412	" Household..... 1297
392	" Held in Trust..... 1197, 1790
394	" Sold, but not Delivered, 1205, 1700
395	" Delivery of..... 1210
371	" in Transitu..... 673, 1217

PAGE.	SECTION.
547	Goods Undamaged..... 1704
545	" Manufactured..... 1695
545	" Imported..... 1697
31	Governmental Insurance..... 71, 73
399	Grain in Warehouse..... 1204
39	Green Tree Insurance Company... 85
343	Guaranty Insurance, Fire... 1037, 1059
358	" " Policy..... 1059
278	Guardian, Insurable Interest of... 699
9	Guidon de la Mer, quoted... 33, 116, 847
373	Gunpowder..... 1143
536	" Explosions of..... 1671
379	" Storage of..... 1145

H.

140	Hamburg—Average Clause..... 378
630	" Contribution Clause... 3007
142	" Three fourths " ... 387
190	" Policy..... 439
23	Hand-in-Hand Fire Ins. Society... 58
148	" Modern Policy of... 397
36	" of Philadelphia..... 78
45	Hartford Fire Ins. Co..... 90, 102
231	Hazards, Fire..... 490
231	" Classes of..... 482, 482
464	" Nature of..... 1489
463	" Moral..... 1485
456	" Classification of..... 1471
457	" " Form of... 1472
422	Heald, D. A., quoted..... 1460

665	Heald, or Albany Rule of Appor- tionment..... 2114
668	" " Tested..... 2122
362	Heirs, Descent of Title to..... 1104
399	Held in Trust or on Commission... 1197
393	" Grain, in Warehouse... 1204
475	Holst-ways—Dummies..... 1516, 1517
407	House, Insurance upon..... 1258, 1259
550	Household Furniture..... 1285, 1719
531	" " Useful and Or- namental... 1721
550	" " Damage to... 1719
412	" Goods..... 1297, 1720
412	" Stuff..... 1298, 1720
155	Hurricanes, Earthquakes, etc., 401-vi.; 490-1

I.

562	Identity of Insured Property..... 1761
562	" " Chattels..... 1761
564	" " Buildings..... 1767
568	" " Tenants in Common... 1765
262	Ignorance, Voluntary..... 619
245	Immateriality..... 523
255	" Proof of..... 583
527	Immediately, Forthwith... 1049, 1935
385	Implied Waiver... 1163
253	" Warranty..... 555
507	Incendiarism..... 1589
375	Increase of Hazard..... 1111, 1129
528	Indemnity..... 1650
177	" Continental Policies, 426-4; 430-1; 432-8
	Indiana, Laws of..... 1184
339	" Limitation Clause..... 184
607	" Magistrate's Certificate... 1922
536	" Notice of Loss..... 1642

14	Individual Insurers..... 40
14	" Lloyds..... 44, 45
20	" Fire Insurers..... 54
370	Indorsements..... 1106
278	Inn-keeper, Insurable Interest of... 710
364	Insolvency..... 1061
96	Installment Plan of Insurance... 243
96	" Note..... 249
97	" Receipt..... 250
268	Insurable Interests... 130, 633, 635, 669
269	" must be Legal..... 662
270	" " Valid..... 667
271	" Double Insurance of... 668
271	" I. Possession of Prop- erty..... 669
273	" II. Liens or Mortgages, 661, 679
274	" III. Usufruct of Prop- erty..... 687

PAGE.	SECTION.	PAGE.	SECTION.
268	Insurable Interests:	115	Insurance, Fire, Short-term..... 94
276	IV. Holding for others, 696	118	" " Certificate..... 308
277	V. Liability for Prop-erty..... 705	449	" " Reservas..... 1423
278	VI. As Agents..... 711	35	" " Early Companies (See).
281	VII. Voluntary Insur-ance..... 730	40	" Company of N. America, 87
281	VIII. Liability for Acci-ent..... 722	41	" " " the State of Penna..... 88
903	" must be stated in Policy, 1911	81	" Companies of the Conti-nent..... 70
551	" Values of..... 1723	19	" (See Fire Ins. Coa.)
7	Insurance..... 2, 26, 29, 33	333	" Additional..... 968
7	" an Alcatory Contract... 28	485	" Partial vs. Full..... 1544
269	" Illegal..... 663	62	Insurer, The (Underwriter)..... 154
10	" Marine..... 29, 35	9	" Who may become an..... 34
11	" " First Law of..... 39	11	" Individual..... 39, 46
12	" " Policy Form..... 40	280	" Insurable Interest of, 718, 1733
35	" " in America... 76	262	" Knowledge of..... 628
17	" Wagering or Gaming, 31, 43, 51	63	Insured, The..... 154, 167
19	" Fire (See Fire Insurance).	230	" Insurable Interest of, 719, 1733
19	" " in England..... 53, 63	263	" Knowledge of..... 628
81	" " Various kinds of, viz. :-	538	Insurrection, Invasion, etc..... 1674-4
81	" " Joint-Stock or Prop-rietary..... 223	74	Intention of the Parties..... 196
82	" " Mutual..... 234	263	Interest, Insurable (See).
87	" " Participation... 235, 240	110	" or no Interest..... 50, 267
90	" " Perpetual..... 241	110	" Policy..... 266
96	" " Installment Plan... 243	273	In Transitu, Stoppage..... 683
311	" " Continuous..... 885	538	Invasion, Foreign Enemy, etc., 366, 1674
99	" " Steam-boiler..... 254	512	Inventories of Stock..... 1598, 1900
102	" " Plate-glass..... 261	501	Investigation of the Origin of Fires..... 1573
103	" " on Profits..... 264	512	Invoices of Purchase..... 1596
104	" " Rents and Leases... 268	612	" Duplicate..... 1602, 1943
112	" " Long-term..... 288	514	" Forged..... 1603
		473	Iron Shutters and Doors..... 1512
		477	Isolated Buildings..... 1536

J.

3	Jetsam..... 14	81	Joint-Stock Insurance..... 223
3	Jettison, Jettisoned..... 15	283	Judgment Lien not a Mortgage.... 723
303	Jewels, Jewelry, etc..... 841		

K.

504	Kerosene, Earth Oils, etc..... 1585	43	Knickerbocker Fire Ins. Co., N.Y., 94
505	" National Board Rules for..... 1586	263	Knowledge of the Insured..... 628
		262	" " Underwriter.... 623

L.

435	Label..... 40, 1409	414	Law of Agency..... 1301
4	Lagan..... 16	369	" Indiana Limitation Clause... 1184
11	Law, First Marine in England.... 38	536	" " Notice of Loss..... 1642
59	" of Insurance Contract..... 148	389	" of Maine, Limitation Clause, 1184
60	" " Analysis of..... 152	246	" " Representation.... 628

PAGE.	SECTION.	PAGE.	SECTION.
468	Laws, Retaliatory.....	1538	
548	Leakage and Breakage.....	1718	
106	Leasehold Interest.....	277, 689	
553	" Value of.....	1728	
105	" Policies.....	275	
488	Legal Duty of Adjusters.....	1565	
266	" Fraud.....	5	
305	" Year.....	8	
272	Legatee, Insurable Interest of.....	676	
369	Lien.....	661	
283	" Judgment.....	732	
274	" Mechanics.....	686	
274	Lessee, Insurable Interest of,		
	275, 689, 1727		
274	Lessor, " " of, 688, 1727		
442	Levy.....	1429	
16	Leybourn, "Panarithmologia"....	47	
16	" on Insurance.....	47	
492	" Abatement of Losses, 1564		
580	Liability.....	1655	
63	" Maximum.....	161, 1655	
64	" Duration of.....	163	
190	" under Hamburg Policy..	434	
519	" Contributive.....	1616	
468	Licenses, Taxes, etc.....	1537	
535	Lightning.....	1668	
535	" Loss by.....	401, vi.; 1668	
535	" Live Stock Killed by..	1668a	
4	Ligan.....	17	
387	Limitation Clause.....	1172	
387	" by Statute.....	1174	
388	" " Contract.....	1175	
389	" Waiver of.....	1185	
390	" Suspension of.....	1192	
390	" Under Re-insurance,		
	1045, 1191		
389	" Law of Indiana.....	1184	
389	" " Maine.....	1184	
179	" Continental Policies,		
	427-24, 430-20		
14	Lloyds.....	44	
16	" " List".....	45	
16	" American.....	46	
16	" Continental.....	46	
68	Location of Risks.....	160, 1276	
13	Lombards, The.....	43	
25	London Assurance Society...49, 60, 61		
112	Long-term Policies.....	263	
112	" Considered.....	261	
319	" Cancellation of.....	290	
113	" on Specific Hazards....	293	
113	" and Annual Rate Com- pared.....	292	
531	Loss.....	1657, 1659	
544	" Actual.....	1692	
554	" Constructive.....	1738	
785	" Blanks, forms of.....	2390	
553	" Consequential.....	1776	
523	" Proofs of.....	1862	
602	" Amount of, in Proof.....	1899	
193	" of 50 per cent. Cancels the Policy.....	432-15	
617	" Payment of.....	1962	
12	" " in order of Date....	41	
531	" and Damage.....	1657	
535	" " by Explosion....	1669	
536	" " " Falling.....	1672	
533	" " " Fire.....	1663	
538	" " " Invasion, etc.,		
	396, 1674		
535	" " " Lightning....	1663	
535	" " " " to		
	Live Stock, 1668a		
534	" " " Proper Vice,		
	1667, 1673		
540	" " " Public Au- thorities...1677		
541	" " " Removal,		
	1612, 1690		
538	" " " Spontaneous Combustion,		
	1667, 1673		
567	" " " Theft...1662, 1771		
532	" " " Water.....	1662	
540	" " " Willful Ne- glect.....	1679	
531	" " " Partial.....	1618, 1659	
531	" " " Total.....	1656	
550	" " " on Buildings....	1717	
461	Losses, Probable Extent of, in case of Fire.....	1533	
522	" Proximate Cause of.....	1660	
591	" Successive.....	1856	
505	" Dishonest, 1562, 1568, 1607, 1614		

M.

572	Machinery.....	1596, 1793	548	Machinery, Damage to.....	1710
573	" Fixed.....	1796	548	" " Measure of..	1710
573	" Movable.....	1797	572	" Appraisalment of.....	1793

PAGE.	SECTION.	PAGE.	SECTION.
573	Machinery Connections.....	1799	
605	Magistrate's Certificate.....	1914	
606	" Requirements of.....	1919	
611	" Defects in.....	1940	
608	" must know the Character.....	1926	
608	" Amount of the Loss.....	1927	
609	" Laws of Indiana.....	1922	
609	" " Maine.....	1922	
607	" Most Contiguous.....	1922	
605	" National Board Form, 1914, 1919		
607	" Not a Creditor.....	1925	
609	" Refusal to Certify.....	1930	
607	" Seal.....	1921	
610	" Time of Production.....	1934	
611	" Waiver of.....	1938	
353	" under Re-insurance.....	1047	
359	Maine, Law of Limitation.....	1184	
609	" Magistrates' Certificate.....	1922	
246	" Representation.....	532	
10	Marine Insurance.....	35, 47	
12	" " Policy of.....	45	
544	Market Values.....	1693	
549	" No. Value.....	1715	
273	Married Women, Insurable Interest of.....	678	
596	Marshall, C. J., Opinion of Walver, 1882		
43	Massachusetts, Early Fire Cos. of.	91	
43	" Fire and Marine Ins. Co.....	91	
43	" Mutual Ins. Co.....	91	
205	" " Policy of.....	451	
265	Materiality of Representation, 522, 644		
266	" Test of.....	646	
544	Measure of Damage.....	1690	
546	" on Auction Stocks.....	1703	
550	" Betterments or Improvements.....	1719	
550	" Buildings.....	1717	
545	" Goods on Commission, 1205, 1690		
546	" " Sold, and not Delivered.....	1700	
550	" Household Furniture.....	1719	
545	" Imported Goods.....	1697	
546	" In Bond.....	1701	
552	" Leasehold Interests, 277, 1728		
548	" Machinery.....	1710, 1733	
545	" Manufactured Goods, 1692, 1696		
549	" No Market Value.....	1715	
180	" under Continental Policies.....	426-18, 430-14	
274	Mechanics' Lien.....	686, 1724	
297	Memorandum Articles.....	803	
514	Memorized Statements.....	130	
413	Merchandise.....	120	
413	" Without Exception.....	120	
428	" as Baggage.....	120	
539	Military or Usurped Power, 266, 1674		
574	Mill Supplies.....	130	
406	Miscellaneous Constructions:		
407	" Barn.....	120	
407	" Building.....	120	
407	" Cellar.....	120	
407	" Upper Stories.....	120	
407	" Coffee-house—Inn.....	120	
411	" " Contained in," 1200, 120		
409	" Et Cetera, &c.....	120	
76	" Explosion of Steam-boiler.....	120	
406	" Furs and Skins.....	120	
406	" Flax Factory.....	120	
412	" Goods, Wares, and Merchandise, 1285, 120		
407	" House.....	128, 120	
406	" Personal Property, 279, 120		
410	" Household Furniture.....	120	
412	" Household Goods.....	120	
412	" " Stuff.....	120	
409	" Location of Property.....	120	
412	" Merchandise.....	120	
407	" Paper-mill Building.....	120	
408	" Pork House.....	120	
411	" Property.....	120	
412	" " Estate.....	120	
412	" " Chattels.....	120	
406	" Starch Factory.....	120	
406	" Steam Saw-mill.....	120	
406	" Stock-in-Trade.....	120	
409	" Stock, Raw, Wrought and in Process.....	120	
411	" Tobacco Stemming.....	120	
409	" Vessels in Course of Construction.....	120	
406	" Words or Expressions Used.....	120	
565	Misconduct; Negligence.....	120	
253	Misrepresentation.....		
255	" of Values.....	120	
255	" " Title.....	120	
357	" under Re-insurance.....	120	
506	Mistakes and Omissions in Proof of Loss.....		

PAGE.	SECTION.	PAGE.	SECTION.
84	Mixed Companies.....	287	Mortgagee, Interest of..... 758, 1734
138	" Policies.....	273	" Insurable Interest of.. 631
539	Mob.....	286	Mortgagor, Interest of..... 748, 1735
303	Money; Coin.....	271	" " Insurable 670
266	Moral Fraud.....	573	Movable Machinery..... 1797
463	" Hazard.....	4	Mungo..... 18
281	Mortgage Interest.....	42	Mutual Assurance Society of Va... 90
384	" Policy.....	190	" " Policies of,
367	" not Alienation.....	439, 449, 450	
285	" Clauses.....	82	" Fire Ins..... 234, 1105
285	" " Objection to....	43	" " " Co. of New York.. 92
290	" " Hamburg Form, 774	43	" " " " " Mass..... 91
338	" Double Insurance, under, 994	82	" Insurance..... 234
551	" Interest, Value of.....	85	" " Policy..... 234
284	" " Subrogation of,	89	" " Soc. of Phila..... 85
	740, 768		

N.

63	Name of Party Insured.....	157	160	New Zealand Policy.....	406
63	" " Insuring.....	156	133	Non-concurrent Policies <i>(See)</i> 343, 9023	
380	Naphtha.....	1146	46	Norwich, Conn., Fire Ins. Co.....	101
235	National Board of Fire Underwriters' Form of Policy, 475		524	Notice:	
630	" " Contribution Clause, 2008		493	" of Loss by the Agent.....	1571
235	" " Classes of Hazards.. 491		524	" " " Insured.....	1629
460	" Convention of State Officials.....	1454	521	" " Forthwith, etc.,	1629, 1649
566	Negligence.....	1770	342	" " Reasonable Diligence.....	1010
426	" of Carriers.....	1362	526	" " Law of Indiana.....	1642
43	New York, Early Fire Cos. of.....	92	526	" " Waiver of.....	1646
45	" City Companies.....	92, 93	334	" of other Insurance.....	973
43	" Insurance Co.....	93			

O.

615	Oath, Examination under.....	1955	503	Origin of Fires.....	1581
373	Occupancy, Change of.....	1117	501	" Investigation of.....	1578
604	Occupation, at time of Loss.....	1912	503	" by Accident.....	1582
476	" of Buildings.....	1520	505	" " Carelessness.....	1597
470	" Omnibus " Blocks.....	1501	506	" " Design.....	1588
25	" Onslow's Insurance ".....	60	504	" " Explosions.....	1584
108	Open Policy.....	281	508	" " Spontaneous Combustion.....	1583
120	" Fire or Running.....	309	502	" " Cause Unknown.....	1580
597	" " Proofs of Loss under..	1876	604	" given in Proof.....	1913
121	" or Transport Policy.....	313, 316	507	" Incendiarism and Arson..	1589
122	" Amsterdam Form of.....	314	333	Other Insurance.....	968
124	" Contract.....	317	343	" Limited Amounts.....	1013
483	Oral Agreement.....	1396	334	" Notice of.....	973, 1010
241	" Application.....	505	333	" Permits for.....	971
483	" Contract.....	1396	342	" Renewal of.....	1011
246	" Representation.....	533	600	" Noted in Proofs.....	1892
61	Order of Arrangement of the Policy.....	153	178	" in French Policy.....	426-10
10	Ordinance of Amsterdam.....	37, 50	184	" " German ".....	423-6
26	" Fire Policy of.....	63	258	Over-Valuation.....	599
131	" Transport Policy of....	314	604	Ownership.....	1911
10	" of Barcelona.....	36			

PAGE.	SECTION.	PAGE.	SECTION.
167	Pacific Fire Ins. Co., Sidney.....	410	411 Personal Property...407-viii.; 808, 1391
16	"Panarithmologia," Leybourn's,	107	" " when a House is,
	47, 1564		279, 1358
477	Parapet Walls.....	1504	1 Petty Average.....
433	Parol Agreements.....	118, 1393	4 Plant.....
433	" Contract.....	1395	297 Plate, Silver.....
433	" before Issuing the Policy.....	1399	301 " Glass.....
437	" after " " ".....	1415	102 " " Insurance.....
440	" Evidence.....	1424	274 Pledgee, Insurable Interest of, 684, 1734
441	" " when Admissible.....	1428	271 Pledgor, " " " 672, 1735
440	" " " not " ".....	1427	303 Police Laws.....
49	" or Written Contract.....	117	✓ 56 Policy, The.....
331	Partial Loss.....	1633	✓ 331 " Alteration of.....
435	" Insurance.....	1545	✓ 195 " American Forms.....
87	Participation Insurance.....	235	✓ 26 " Amsterdam " 63, 314
87	" Division of Profits.....	236	✓ 127 " Blanket.....
89	" Scrip.....	238	✓ 312 " Cancellation of.....
2	Particular Average.....	5, 1706	✓ 160 " Colonial.....
595	Particulars of Loss.....	1867	✓ 125 " Compound or Collective,
272	Partner, Insurable Interest of.....	677	318, 3079
431	Partnership.....	1073, 1379, 1972	✓ 132 " Concurrent.....
431	" Ostensible.....	1380	✓ 72 " Construction of.....
331	" Nominal.....	1681	✓ 175 " Continental Forms.....
431	" Dormant.....	1381	✓ 124 " Contract, Inland.....
424	" Agency.....	1353	✓ 327 " Delivery of.....
363	" Interest, Assignment	145	✓ 145 " English Form.....
	of.....	1073	✓ 172 " " Average.....
367	" " Alienation of, 1094	✓ 328	Entirety of.....
432	" " & Co.," use of.....	1391	✓ 127 " Excess.....
432	" "As now Constituted, 1392	✓ 643	" Exhausted.....
426	Passenger Carriers.....	1363	✓ 353 " Fire Guaranty.....
553	" " Insurable Inter-	129	✓ 129 " Floating.....
	est of.....	1734	✓ 76 " French Form.....
427	" " Liability of.....	1365	✓ 127 " General.....
574	Patterns.....	1802	✓ 133 " German Form of.....
574	" not Insurable.....	1832	✓ 190 " Hamburg " ".....
537	Patterson's Warehouse, Loss in.....	1672a	✓ 112 " Long-term.....
617	Payment of Claims.....	1962, 1972, 1975	✓ 105 " Leasehold.....
617	" in Sixty Days.....	1964	✓ 12 " Marine.....
618	" Improper Claims.....	1967	✓ 84 " Mixed.....
618	" into Court.....	1970	✓ 85 " Mutual.....
12	" in Order of Date of Poli-	✓ 225	✓ 225 " National Board Form.....
	cies.....	42, 970, 1989	✓ 123 " Non-concurrent.....
619	" Release on.....	1973, 1976	✓ 110 " on Interest.....
619	" Receipts for.....	1972	✓ 108 " Open.....
193	" under Continental Poli-	✓ 120	✓ 120 " " Fire.....
	cies.....	430-18, 432-14	✓ 90 " Perpetual.....
630	" by Drafts upon the Com-	✓ 58	✓ 58 " Printed Form of.....
	pany.....	1973	✓ 329 " Reform of.....
512	Peddler's Wagons, Stocks in.....	1598	✓ 62 " Requisites of.....
44	Pelleau Fire Ins. Co., London.....	95	✓ 119 " Specific.....
333	Permit for Additional Insurance.....	971	✓ 148 " Specified.....
90	Perpetual Insurance.....	211	✓ 121 " Transport.....
91	" " Policy.....	243	✓ 644 " Unexhausted.....
48	Personal Contract, The.....	107	✓ 108 " Valued.....

PAGE.	SECTION.	PAGE.	SECTION.
119	Policy, Various Forms of.....	153, 305	
339	" Void.....	997	
341	" Voidable.....	1003	
110	" Wager or Gaming.....	236	
408	Pork House, Construed.....	1265	
593	Preliminary Proofs.....	1603, 1862, 2359	
	(See Proofs of Loss.)		
391	Premium ..	32, 775	
396a.	" (See Addenda).....	780	
325	" Return.....	931	
293	" Payment to Broker.....	792	
295	" Waiver of Payment.....	799	
292	" Days of Grace.....	788	
444	" Reserves.....	1438	
177	" under Continental Policies.....	426-5, 439-7	
325	" Unearned.....	931	
544	Price.....	1693	
	3 Primage and Average.....	8	
423	Principal. The.....	1346	
68	Printed Forms of the Contract, 147, 200		
490	" " for the Subject.....	1561	
481	Probable Loss, in Case of Fire.....	1533	
193	Profits, Insurance of.....	264, 694	
559	" Estimating on Sales.....	1748	
377	Prohibited Articles.....	1139	
381	" Camphene.....	1143	
381	" Fire-works.....	1150	
378	" Gunpowder.....	1143	
330	" Naphtha.....	1146	
381	" Saltpetre.....	1147	
244	Promissory Representations.....	519	
	4 Prompt—Prompt Day.....	21	
397	" Days of the.....	1223	
593	Proofs of Loss.		
593	" Preliminary.....	1603, 1862	
600	" Supplementary.....	1889	
597	" under Re-insurance.....	1877	
595	" as Evidence.....	1870	
600	Proofs Requisites of.....	1891	
597	" by an Agent.....	1874	
594	" " Deliver in".....	1886	
595	" Mistakes and Omissions.....	1871	
595	" Particulars of Loss.....	1897	
801	" by Railroad Companies.....	2353	
600	" shall be Satisfactory.....	1888	
594	" Time the Essence of the Contract.....	1865	
597	" under Open or Contract Policies.....	1876	
185	" under Continental Policies, 426-14, 429-13		
597	" Waiver of.....	1164, 1878	
596	" Who may make.....	1873	
411	Property.....	1291	
411	" Absolute.....	1291, 1911	
411	" Personal.....	1291	
411	" Qualified.....	1291	
570	" Examination after Loss.....	1595	
512	" Estate.....	1293	
499	" Preservation of.....	1373	
307	" at a Distance, Insurance on.....	866	
534	Proper Vice.....	30, 1667, 1673, 1711	
310	Proposals for Insuring.....	454	
	81 Proprietary (Stock) Insurance.....	223	
134	Pro Rata Clause.....	353	
136	" Form of.....	360, 363	
134	" Examples of.....	364, 365	
641	" Proportion <i>vs.</i> Ratable Proportion.....	2046	
353	" under Re-insurance.....	1048	
142	" Three-quarter Clause.....	386	
436	Protection Note.....	1413	
532	Proximate Cause of Fires.....	1660	
540	Public Authorities, Acts of, 426-15, 430-1, 1677		
426	" Enemies.....	1360	

R.

429	Railway Companies ..	1371
429	" as Common Carriers.....	1371
430	" " Warehousemen.....	1375
429	" Liability of.....	1373, 1376
801	" Proofs of Loss by.....	2358
	4 Range of Subjects 23, 423, 2162, 2173, 2173	
471	" Frame.....	1502
641	Ratable Proportion <i>vs.</i> Pro Rata Proportion.....	2046
461	Rates; Rating.....	1479
470	" Table of Basis.....	1500
462	" Points to be Considered ..	1848
234	Rates, Additional, for Increased Amount.....	488
645	Re-adjustment of Apportionment.....	2056
343	Reasonable Diligence.....	1010, 1935
527	" in giving Notice of Loss.....	1649
594	" " Furnishing Proofs.....	1665
610	" " " Magistrates' Certificate.....	1934
644	Re-assessment of Apportionments.....	2055
586	Rebuilding (See Re-instatement).	
621	Receipts.....	1973, 1976

PAGE.	SECTION.
404	Receipts, Ad Interim.....1413
785	" for Loss (See Loss Forms).
219	" who may give.....1973
677	Receiver, Insurable Interest of.... 702
366	Re-conveyance, after Sale.....1090
329	Reform of the Policy..... 951
329	" Error of Fact..... 964
339	" " Law..... 968
609	Refusal of Magistrate to Certify...1930
566	Re-instatement.....1835, 1836
586	" of Buildings, 58-iv.; 1839
589	" " Personal Prop- erty.....396, 1851
590	" " Railway Prop- erty.....1855
164	" under Continental Policies.401-xii.; 407-xiii.; 439-16
345	Re-insurance.....1016
357	" by an Agent.....1058
348	" Contract of.....1026
356	" Concealment under..1056
352	" Contribution under..1044
358	" Counter Insurance...1059
347	" General Principles...1024
346	" on the Continent....1019
350	" in England.....1019, 1036
346	" " France.....1019
849	" Individual Compa- nies.....1023
352	" Limitation Clause, under.....1046
353	" Magistrates' Certifi- cate.....1047
356	" Misrepresentation, under.....1056
349	" Original Insured....1033
351	" Other Insurance un- der.....1043
352	" Policy Form.....1045
353	" Pro Rata Clauses, va- rious.....1048
355	" " Effect of...1055
352	" Proofs of Loss under, 1045
445	" Reserves.....1438
447	" " Tables of, 1443, 1449
346	" vs. Double Insurance, 1019
348	Re-insured, The.....1028
350	Re-insurer, The.....1039

PAGE.	SECTION.
350	Re-insurer, Defense of.....1900
485	Relative Amount of Insurance.....1544
541	Removal, Damage by.....1660, 1739
549	" Expenses of.....1666
164	" under Colonial Policies 407-xiv.; 411-ix.
164	" " Continental Poli- cies....426-13, 433-4
309	Renewal of Policy..... 874
311	" Waiver of Conditions.... 394
343	" of other Insurance.....1611
311	" Continuous Insurance.... 396
104	Rent and Lease Policies..... 265
105	" Average Clause in..... 373
105	" Subrogation..... 374
522	Reporting to the Company (Ad- justment).....1637
243	Representation..... 514, 549
243	" Affirmative..... 518
244	" Executory..... 520
244	" Promissory..... 519
246	" Oral..... 533
251	" Voluntary..... 555
244	" Material..... 522, 644
245	" Immaterial..... 533
253	" Proof of...530, 562, 563
246	" Law of Maine..... 532
248	" under Re-insurance, 539, 1054
69	Requisites of the Policy..... 154
371	" Repairs.... 401-v.; 635, 1112
444	Reserves, Insurance.....1425
483	Retaliatory Laws.....1539
326	Return Commissions..... 909
325	" Premiums..... 931
272	Reversioner, Insurable Interest of, 673, 1735
1	Rhodian Law of Average..... 4
47	Rhode Island, Early Fire Cos. of.. 104
539	Riot.....1674-3
63	Risk, The.....158, 1489
472	Roofs.....1507
472	" Fire-proof.....1507
472	" Mansard..... 1506
35	Royal Exchange Assurance Co. of London, 49, 60, 145
145	" " Policy of..... 365
659	Rules (Existing) for Apportionment of Loss. (See Apportionment.)
38	Russia, Insurance in..... 72

PAGE.	SECTION.	PAGE.	SECTION.
315	Tender for Cancellations.....	902	
316	" Forms of.....	906, 910	
567	Theft.....	1536, 1603, 1771	
183	" under Continental Polleles,		
		426-3, 429-1	
143	Three-quarter Clause.....	336	
143	" Hamburg Form of..	387	
143	" New Orleans " "	390	
143	" Operation of.....	391	
603	Title.....	1911	
367	" Materiality of.....	650	
354	" Misrepresentation of.....	581	
594	Time, Essence of the Contract,		
		401-xi.; 1865, 1904	
116	" Undeclared.....	301	
475	Tinned Doors.....	1514	
581	Total Losses.....	1693	
573	Tools and Implements.....	1765	
825	Trade Fixtures.....	300	
123	Transport (Inland) Policy.....	313	
132	" Amsterdam Form of....	314	
123	" Open.....	316	
134	" Contract.....	317	

U.

53	Uberrimæ Fidei.....	134, 1565	
373	Unauthorized Use.....	1119	
347	Undamaged Goods.....	1704	
62	Underwriter, The.....	154, 156	
16	" Individual.....	39, 46	
280	" Ins'ble Interest of, 718, 1732		
362	" Knowledge of.....	632	
325	Unearned Premiums.....	931	
63	Unequal Contract, The.....	134	
644	Unexhausted Policies.....	2054	
25	Union Fire Office, London.....	593	
43	United Fire Ins. Co., N. Y.....	98	
461	United Kingdom Tariff Assoc.....	1261	
374	Unoccupied Buildings.....	881, 1135	
73	Usage.....	307	
80	" Test of.....	323	
374	Use.....	1134	
373	" Unauthorized.....	1119	
394	Usual Commission Clause... 1208, 1227		
539	Usurped Powers.....	1676	

V.

374	Vacant Buildings.....	881, 1135	
544	Value.....	1698	
544	" for Use.....	1698	
544	" in Exchange.....	33, 1693	
544	" Market.....	33, 1609, 1693	
549	" no Market.....	1715	
547	" Sales at Auction not always		
	Evidence of.....	1707	
557	" Appreciation in.....	1745	
557	" Depreciation in.....	1746	
601	" in Proofs of Loss.....	1897	
551	" of Insurable Interests.....	1733	
108	Valued Policy.....	282, 1898	
267	Valuation, Materiality of.....	650	
119	Various Forms of the Policy... 153, 305		
81	" kinds of Insurance.....	153	
271	Vendee, Insurable Interest of....	673	
273	Vendor, Insurable Interest of, 682, 717		
433	Verbal Agreement.....	1204	
409	Vessels, Insurance on.....	1274	
534	Vice, Proper.....	20, 1667, 1711, 1784	
42	Virginia, Early Fire Co. of....	90	
339	Void Policies.....	997	
346	Voidable ".....	1002	
421	Voluntary Agent.....	1248, 1334	
262	" Ignorance.....	619	
281	" Insurance.....	730	
251	" Representations.....	553	
607	Vouchers (See Supplementary		
	Proofs).....	1869	
605	" for Household Property, 1906		
605	" " Buildings.....	1906	
605	" " Mills and Machinery, 1907		

W.

110	Wager or Gaming Policy.....	287	
17	Wagering, Period of.....	48, 50	
18	" Forbidden by Law.....	50, 51	
383	Waiver.....	1151	
385	" Implied.....	1163	
526	Waiver of Notice of Loss.....	1646	
384	" Breach of Condition.....	1158	
311	" " under Renewal.....	694	
264	" Concealment.....	635	
389	" Limitation Clause..	1135	

INDEX.

829

PAGE.	SECTION	PAGE.	SECTION.
611	Waiver Magistrates' Certificate.....	1938	
395	" Payment of Premium.....	799	
385	" Preliminary Proofs..	1164, 1878	
598	" Opinion of Marshall, C. J., on	1883	
471	Walle :		
471	" Fire	1503	
471	" Parapet	1504	
371	" Party	1505	
278	Warehouseman, Insurable Interest of	708, 1375	
430	" Railway Co. as ..	1876	
546	" Receipt of.....	1701	
248	Warranty.....	540	
343	" Continuous..	538, 565, 1012	
253	" of Diagram	566	
250	" Express	552	
252	" General.....	563	
253	Warranty Implied.....	555	
252	" Proof of.....	561	
43	Washington Mutual Ins. Co., N. Y.,	93	
479	Water-works.....	1259	
480	" Benefits of.....	1521	
475	Well-holes.....	1518	
24	Westminster Society.....	59	
277	Wharfinger, Insurable Interest of.	707	
9	Who may Insure.....	34	
596	" " make Proofs.....	1878	
402	Whom it may Concern.....	731, 1233	
403	" Account of Owners, 1236		
403	" at time of Loss.....	1237	
402	" Party hereafter named.....	1234	
403	" Bearer	1237	
405	" Volunteer, 731, 1248, 1234		
540	Willful Neglect to Save Property..	1679	

Y

33	Yang-Tze Insurance Association, China.....	73
----	--------------------------------------------	----