

meeting by not less than two-thirds of the members who shall be present shall be binding on the president and directors and members of the company.

CHAP. 542.

SEC. 10. *And be it further enacted,* That the board of directors shall have power to regulate the time and duration of all its policies and the rates of insurance, to provide for the payment of losses and expenses incurred by said company, and the president and secretary shall sign all policies of insurance issued by the company, and in the absence of the president the vice-president shall perform the duties of president.

Authority to regulate the time of policies, etc.

SEC. 11. *And be it further enacted,* That the liability of this company under its policies of insurance shall be limited to such sum not greater than the face of the policy as the animal so insured was worth in cash immediately before the illness or accident which resulted in its death, and the liability of said company shall extend to all deaths of animals insured by it resulting from disease, illness or other natural causes, and also to deaths resulting from accidents, including lightning, but this company shall not be liable for death of animals insured by it resulting from fire, nor for the death of any animal caused by cruelty, neglect, starvation or overwork, nor for the killing of any animal by, or by order of any veterinary surgeon or humane society, or by the command of any civil authority, nor for any loss occasioned, directly or indirectly, by any invasion or insurrection, riot or civil commotion or military or usurped authority.

Liability of company limited.

SEC. 12. *And be it further enacted,* That every member of this company who shall sustain loss by death of any animal insured thereby shall give notice thereof to the secretary of the company at his office within thirty days from the date of said loss, and the directors of the company shall cause appraisers to determine the loss actually sustained and all facts relating to the cause of the animal's death, and shall report the same to the directors within ten days thereafter; and in cases of disagreement between the directors of the company and persons claiming loss under policies of the company, upon application of the party insured in writing, the question in dispute shall be submitted to the judgment of three disinterested persons, one to be chosen by the directors of the company, one by the person insured who claims to have sustained loss, and the third to be chosen by the two referees thus chosen, and the report of the three persons thus chosen, or of any two of them, shall be conclusive as to all parties in interest; and no officer of the company or any near relative of the party claiming such loss shall be eligible as such referees, and the inquiry and finding of said referees shall be restricted to the actual

Notice to be given of death of animal insured.