

by-laws and regulations concerning liability for loss or damage by lightning, as may be deemed necessary.

SEC. 10. *And be it further enacted*, That the board of directors shall make such by-laws, not inconsistent with this charter or the laws of the State of Maryland, as they may deem necessary to conduct the affairs of the company, and shall have power to alter and amend the same; and the said by-laws, and every amendment thereof, shall be binding upon all members of said company; in case any vacancy occurring in the board of directors, the same shall be filled by selection of the remainder of the board, to serve for the unexpired term. May pass  
by laws.

SEC. 11. *And be it further enacted*, That it shall be the duty of the president, whenever required, in writing, by not less than twenty members of the company other than the directors, to call a general meeting of the members, by giving notice as in cases of election for directors, for the transaction of such business as may be specified in the said written requisition; and any resolutions or proceedings passed or had at such 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. General  
meetings.

SEC. 12. *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 all 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. Duration of  
policies.

SEC. 13. *And be it further enacted*, That every member of this company who shall sustain loss or damage by fire or lightning, shall give notice thereof to the secretary of the company, at his office, within thirty days from the date of such loss, to the end that they may inquire into the same; and the said president and directors shall direct the proper appraisers to view the premises and determine the loss actually sustained, and make report within ten days after notice of such loss; and in cases where persons sustaining loss by fire or lightning shall be dissatisfied with the estimate of his loss by the appraisers, on his request in writing, the subject shall be submitted to three disinterested persons, one chosen by the directors, one by the person insured who has sustained the loss, and the third one by Notice of loss.  
Appraisers.