

1847.

LAWS OF MARYLAND.

CHAP. 280.

CHAPTER 280.

Passed  
March 2, 1848.

*A further supplement to an act entitled, an act to incorporate the Baltimore Equitable Society, for insuring houses from loss by fire.*

Preamble.

WHEREAS, it is represented to this General Assembly, that great practical inconvenience arises out of the provision of the original charter of said society which requires a separate valuation of each building on the same lot; and whereas, the said society are desirous of extending their powers of insurance to frame and wooden buildings and houses in the course of erection, and also to household and kitchen furniture and other personal property usually appertaining to dwelling houses; and whereas, it is reasonable that the said society should have an amendment of its charter in the foregoing particulars—Therefore,

May insure houses together or separately.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That the said incorporation shall have full power and authority to insure under one policy of insurance, and under one valuation, houses contiguous and adjoining to each other which are or may be erected on the same lot of ground, or in its discretion, may value and insure each house separately; *provided,* that in all cases each house or building to be insured and covered by the policy shall be particularly described.

Proviso.

To insure unfinished, and frame houses.

SEC. 2. *And be it enacted,* That said incorporated society shall have power henceforth to insure wooden and frame buildings in the same manner that they have now authority to insure stone and brick houses, and also power to insure all new and unfinished houses and buildings in the course of erection in those cases where the owner or owners thereof declare their intention to insure the same when completed in the office of the said society.

Houses insured by this company, may also be insured by another.

SEC. 3. *And be it enacted,* That where any house or building has been insured at the office of said society, and the owner and owners thereof are desirous of obtaining an additional assurance on the same to a larger amount from some other company or companies, the said society upon application of such owner or owners may in their discretion grant permission to them to effect such further and additional insurance with any other company in the city of Baltimore, for such sum as shall not in the whole amount to more than two-thirds of the value of the house or building thus additionally insured.

To insure personal property

SEC. 4. *And be it enacted,* That the said society shall have power to insure household and kitchen furni-