

60. (a) The proprietor or manager of every warehouse *except the State tobacco warehouses* holding tobacco for sale or storage shall keep an open policy of insurance upon the contents of his warehouse sufficient to cover every loss by fire ~~or water~~, AND COVERAGE FOR LOSS BY WATER IF SAME MAY BE OBTAINED AT REASONABLE COST, which any person having tobacco stored therein may sustain, and for failure so to do, he shall be liable to the owners of such tobacco for any damage or loss such owners may sustain by reason of any partial or total destruction of said tobacco by fire, OR WATER LOSS IF SAME SHALL HAVE BEEN COVERED BY INSURANCE ~~or water~~. A reasonable amount for the expense of such insurance coverage may be charged against the account of any person having tobacco for sale or storage in such warehouse; provided, however, that if such insurance coverage be furnished to the owners of tobacco held for sale or in storage in such warehouse, by any selling or commission agent, it shall not be necessary for such warehouse to provide such insurance coverage.

(b) *The Tobacco Inspector shall arrange for appropriate insurance to cover every loss by fire, ~~water~~ and extended coverage, AND COVERAGE FOR LOSS BY WATER IF SAME MAY BE OBTAINED AT REASONABLE COST, which any person having tobacco stored in the State warehouses may sustain and such coverage shall be available by proper endorsement therein for the benefit of any person storing such tobacco as his interests may appear. The appropriate charge for such insurance coverage shall be paid by the owner of such tobacco upon removal of the same from the warehouse; except that no such insurance shall be provided and no charge therefor shall be made where the owner of such tobacco waives in writing such insurance coverage when the tobacco is placed in such warehouses.*

SEC. 2. *And be it further enacted*, That this Act shall take effect July 1, 1957.

Approved March 1, 1957.

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## CHAPTER 99

(Senate Bill 142)

AN ACT to repeal and re-enact, with amendments, Section 41 of Article 7 of the Code of Public Local Laws of Maryland (1930 Edition), title "Carroll County", sub-title "County Commissioners", as said section was repealed and a new section was enacted in lieu thereof by Chapter 58 of the Acts of 1955, authorizing the County Commissioners of Carroll County to borrow upon the credit of said county such sum of money as they may deem necessary, provided such loan shall not exceed One Million Dollars (\$1,000,000) at any one time.

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EXPLANATION: *Italics indicate new matter added to existing law.*

[Brackets] indicate matter stricken from existing law.

CAPITALS indicate amendments to bill.

~~Strike out~~ indicates matter stricken out of bill.