

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 if same shall have been covered by insurance. 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.】

51.

*(a) The owner of every warehouse except the State tobacco warehouses holding tobacco for sale shall keep an open policy of insurance upon the contents of his warehouse sufficient to cover every loss by fire which any person having tobacco stored therein for the purpose of sale may sustain, and for failure so to do he shall be liable to the owners of such tobacco for any loss owners may sustain by reason of any partial or total destruction of tobacco by fire. A reasonable amount for the expense of insurance coverage may be charged against the account of any person having tobacco for sale in such warehouse; provided, however, that if insurance coverage is furnished to the owners of tobacco held for sale in such warehouses by any buyer or seller or the agent of such, it will not be necessary for the owners of the warehouse to provide such insurance coverage.*

SEC. 2. *And be it further enacted, That this Act shall take effect July 1, 1972.*

Approved May 5, 1972.

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## CHAPTER 234

(Senate Bill 739)

AN ACT to add new Section 149A to Article 83 of the Annotated Code of Maryland (1969 Replacement Volume), title "Sales and Notices," subtitle "Retail Installment Sales," to provide the Commissioner of Small Loans with the authority to issue cease and desist orders relating to the Retail Installment Sales Act.

SECTION 1. *Be it enacted by the General Assembly of Maryland, That new Section 149A be and it is hereby added to Article 83 of the Annotated Code of Maryland, (1969 Replacement Volume), title "Sales and Notices," subtitle "Retail Installment Sales," to follow immediately after Section 149 thereof, and to read as follows:*

149A.

*(a) If, after a hearing held in accordance with Section 162 of this article subsequent to at least ten days' written notice of the complaint and the time and place of the hearing to the persons by registered mail to his principal place of business, the Commissioner*