

SECTION 2. This act shall take effect and be in force from and after its passage and publication.

Approved June 3, 1909.

No. 241, S.]

[Published June 5, 1909.

## CHAPTER 288.

AN ACT to create section 4202m of the statutes, relating to statements, representations, and warranties in insurance.

*The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:*

SECTION 1. There is added to the statutes a new section to read: Section 4202m. 1. No oral or written statement, representation, or warranty made by the insured or in his behalf in the negotiation of a contract of insurance shall be deemed material or defeat or avoid the policy, or prevent its attaching unless such statement, representation, or warranty was false and made with actual intent to deceive or unless the matter misrepresented or made a warranty, increased the risk or contributed to the loss.

2. No warranty incorporated in a contract of insurance relating to any fact prior to a loss shall defeat or avoid such policy unless the breach of such warranty increased the risk at the time of the loss, or contributed to the loss, or unless such breach existed at the time of the loss.

SECTION 2. This act shall take effect and be in force from and after its passage and publication.

Approved June 3, 1909.

No. 288, S.]

[Published June 5, 1909.

## CHAPTER 289.

AN ACT to amend section 496d of the statutes, relating to state graded schools.

*The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:*

SECTION 1. Section 496d of the statutes is amended to read: Section 496d. The school board of any school district \* \* \* maintaining a graded school but no free high school nor a \* \* \* school of a grade equivalent to a free high school, town free high schools excepted, may receive special state aid as hereinafter provided upon full compliance with the following conditions.