

SECTION 4. This act shall take effect and be in force, from and after its passage and publication.

Approved May 2, 1899.

No. 94, A.]

[Published May 4, 1899.

## CHAPTER 316.

AN ACT to amend section 1941-46, of the Wisconsin statutes of 1898, relating to the reform of fire insurance policies.

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

Wisconsin  
standard pol-  
icy.

SECTION 1. Section 1941-46 of the Wisconsin statutes of 1898, is amended by adding to the said section the words "and continuing until the time of the fire," so that said section when amended shall read as follows: "Other Insurance; Increase of Risk. Section 1941-46. This entire policy, unless otherwise provided by agreement endorsed hereon or added hereto, shall be void if the insured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property covered in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in whole or in part at night later than ten o'clock, or if it cease to be operated for more than ten consecutive days; or if the hazard be increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering or repairing the within described premises for more than fifteen days at any one time; or if the interest of the insured be other than unconditional and sole own-

Other insur-  
ance.

ership; or if the subject of insurance be a building on ground not owned by the insured in fee-simple; or if the subject of insurance be personal property and be or become incumbered by a chattel mortgage; or if with the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered by this policy by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in the interest, title or possession of the subject of insurance, except change of occupants without increase of hazard, whether by legal process or judgment, or by voluntary act of the insured or otherwise; or if this policy be assigned before a loss; or if illuminating gas or vapor be generated in the described building, or adjacent thereto, for use therein; or if, any usage or custom of trade or manufacture to the contrary notwithstanding, there be kept, used or allowed on the above described premises, benzine, benzole, dynamite, ether, fire-works, gasoline, Greek fire, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro glycerine, or other explosive, phosphorous or petroleum or any of its products, of greater inflammability than kerosene oil of the Wisconsin standard, which last may be used for lights and kept for sale according to law, but in quantities not exceeding five barrels, provided it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light; or if a building herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied, and so remain for ten days and continuing until the time of the fire."

Increase of risk and occupation of premises.

SECTION 2. This act shall take effect and be in force, from and after July 1st, 1899.

Approved May 2, 1899.