

which it was organized or is governed as to the amount of any single risk. against loss or damage by lightning, hail, *wind-storms*, tornadoes, cyclones, * * * hurricanes, *leakage of sprinklers and sprinkler systems, installed or maintained for the purpose of protection against fire and by explosions, whether fire ensues or not; provided the same shall be clearly expressed in the policy, but nothing herein shall be construed to empower such companies to insure against loss or damage to persons or property resulting from explosions of steam boilers.*

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

Approved May 11, 1909.

No. 791, A.]

[Published May 12, 1909.

CHAPTER 107.

AN ACT to create section 4141a of the statutes, making the testimony of a deceased witness admissible in judicial proceedings.

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 4141a. The testimony of any deceased witness taken in any action shall be admissible in evidence in any other action where the party against whom it is offered shall have had the opportunity to cross examine the deceased witness and where the issue upon which it is offered is substantially the same.

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

Approved May 11, 1909.

No. 410, S.]

[Published May 12, 1909.

CHAPTER 108.

AN ACT to create section 1948m of the statutes, relating to provisions in policies of life 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 1948m. After the year 1909 no policy, other than a policy of industrial insurance where the premiums are payable monthly or oftener, shall be issued or delivered in this state, unless it contains in substance the following provisions:

1. Specifying the table of mortality and rate of interest and method upon which the reserve on such policy is to be computed.

2. Specifying separately the premium charged for any benefit promised in the policy other than life or endowment insurance, provided that any company, required by the laws of the state wherein it is organized to issue a standard form of policy, may omit provisions 1 and 2 from its policy and insert the same in the application, if a copy thereof shall be attached to the policy when issued.

3. That upon the non-payment of any premium when due, after payment of premiums for (insert a number not exceeding three) full years, the same shall be paid by being charged as a loan against the policy at the same rate of interest as therein specified for other policy loans. Such loan shall be payable at any time at the option of the insured, and shall become due and payable only when the total of all loans and interest shall equal the reserve less the surrender charge specified in the policy. In such case each premium receipt shall show the total indebtedness on such policy to the company at the date of such receipt.

4. That upon the non-payment of any premium when due, after payment of premiums for (insert a number not exceeding three) full years, the insured shall be granted as specified in the policy either extended insurance or paid-up insurance, the net single premium on which, computed on the mortality and interest assumptions of the policy, shall at any time equal the reserve less the surrender charge specified therein, and less any existing indebtedness to the company on or secured by the policy. Provisions 3 and 4 shall not be required in term insurance of twenty years or less, and either may be automatic, and either may be omitted.

Approved May 12, 1909.

No. 605, A.]

[Published May 12, 1909.]

CHAPTER 109.

AN ACT to amend section 1797—8 of the statutes, permitting immigration agents to obtain reduced rates on railways.

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

SECTION 1. Section 1797—8 of the statutes is amended to read: Section 1797—8. 1. Nothing herein shall prevent the carriage, storage, or handling of freight free or at reduced rates for the United States, the state, or any municipality thereof, or