

FIRE BRIGADES AND BUSH FIRES (AMENDMENT) ACT.

Act No. 4, 1958.

Elizabeth II, No. 4, 1958. An Act to make further provisions in relation to contributions to be paid by insurance companies to the fund established under the Fire Brigades Act, 1909-1956, and to the Eastern and Central Divisions Bush Fire Fighting Fund established under the Bush Fires Act, 1949; to increase the amount that may be borrowed by the Board of Fire Commissioners of New South Wales; for these and other purposes to amend the said Acts; and for purposes connected therewith. [Assented to, 31st March, 1958.]

BE it enacted by the Queen's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows :—

1. (1) This Act may be cited as the “Fire Brigades and Bush Fires (Amendment) Act, 1958”.
(2)

Short title,
citation and
commence-
ment.

(2) The Fire Brigades Act, 1909, as amended by No. 4, 1958. subsequent Acts and by this Act, may be cited as the Fire Brigades Act, 1909-1958.

(3) The Bush Fires Act, 1949, as amended by this Act, may be cited as the Bush Fires Act, 1949-1958.

(4) This Act shall commence upon the first day of January, one thousand nine hundred and fifty-nine:

Provided that for the purposes only of the appointment of persons to be members of the Appeal Committee to be constituted under section 40A of the Fire Brigades Act, 1909-1958, and of matters necessary for or incidental to such appointment and of making any regulations necessary or expedient for the purpose of bringing the amendments effected by this Act into operation at the commencement of this Act the provisions of such amendments shall commence on the day upon which the assent of Her Majesty to this Act is signified.

2. The Fire Brigades Act, 1909-1956, is amended— Amendment
of Act No.
9, 1909.

(a) (i) by omitting from the matter relating to Part IV in section two the figures "40" and by inserting in lieu thereof the figures and letter "40B"; Sec. 2.
(Division of
Act into
Parts.)

(ii) by omitting from the matter relating to Part V in the same section the figures "53" and by inserting in lieu thereof the figures "54";

(b) by inserting next after section four the following new section:— New sec. 4A.

4A. This Act shall be read and construed subject to the Commonwealth of Australia Constitution Act and so as not to exceed the legislative power of the State to the intent that where any provision of this Act, or the application thereof to any person or circumstance, is held invalid, the remainder of this Act and the application of such provision to other persons or circumstances shall not be affected. Construction
of Act.

(c)

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Sec. 5.
(Definitions.)

- (c) (i) by omitting from section five the definition of "Insurance company" and by inserting in lieu thereof the following definition:—

"Insurance company" means any corporate body, company, partnership, association, underwriter or person—

- (a) issuing, or undertaking liability under, policies of insurance against loss of or damage to any property situate within New South Wales; or
- (b) receiving premiums in respect of such policies of insurance on behalf of or for transmission to any corporate body, company, partnership, association, underwriter or person outside New South Wales.

- (ii) by inserting in the same section after the definition of "Permanent fire brigade" the following new definition:—

"Policy of insurance" includes every certificate or declaration as to the existence of, and any agreement for, any insurance or reinsurance, and any instrument or writing whereby any contract of insurance or reinsurance is made or agreed to be made or is evidenced.

Sec. 17.
(Power of board to borrow.)

- (d) by omitting from subsection three of section seventeen the words "five hundred thousand pounds" and by inserting in lieu thereof the words "one million pounds";

(e)

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- (e) by omitting subsection one of section thirty-six **No. 4, 1958.**
and by inserting in lieu thereof the following **Sec. 36.**
subsections:—

(Payment by
insurance
companies.)

(1) (a) Every insurance company shall annually pay to the fund a sum equivalent to a percentage, to be fixed by the board, of the total amount of the premiums subject to contribution as hereinafter provided received by or due to the company during the year ended the thirty-first day of December then last past in respect of insurances against loss of or damage to any property within the State of New South Wales under the classes of policies of insurance enumerated in Column 1 of Schedule Four to this Act.

(b) The percentage to be fixed by the board pursuant to paragraph (a) of this subsection shall be such percentage as will provide the total amount to be contributed under section thirty-four of this Act by all insurance companies in respect of all fire districts in the year in respect of which such percentage is applicable.

(c) The amount of the premiums under any class of policies of insurance enumerated in Column 1 of Schedule Four to this Act which shall be subject to contribution under paragraph (a) of this subsection shall be as shown in Column 2 of Schedule Four to this Act opposite that class of policies of insurance.

(1A) Where the Minister is satisfied that at least two-thirds of the insurance companies liable to contribute to the fund as aforesaid desire that Schedule Four to this Act be varied, extended or amended in a certain manner and the board recommends such variation, extension or amendment the Minister may by notice published in the Gazette vary, extend or amend Schedule Four to this Act accordingly.

Any

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Any such variation, extension or amendment shall take effect from the first day of January next following publication of such notice.

Subst.
sec. 39
and new
secs. 39A,
39B.

- (f) by omitting section thirty-nine and by inserting in lieu thereof the following sections:—

Returns by
insurance
companies.

39. (1) Every insurance company shall, in the month of February in each year, or at such other time as the board may notify, send to the board a return in the prescribed form showing the total amount of the premiums received by or due to the company for the year ended the thirty-first day of December then last past in respect of insurances against loss of or damage to any property within the State of New South Wales under the classes of policies of insurance enumerated in Column 1 of Schedule Four to this Act. Such return shall be accompanied by a certificate in the prescribed form from an auditor.

(2) If any such company fails to send to the board such return or certificate within the time so prescribed or notified, such company shall be liable to a penalty not exceeding five pounds for every day during which such default continues. If any such return is false in any material particular, such company shall be liable to a penalty not exceeding one hundred pounds.

"Total
amount
of the
premiums"
defined.

39A. For the purposes of sections thirty-six and thirty-nine of this Act the expression "total amount of the premiums" includes any brokerage or commission paid or due to be paid or allowed on—

- (a) any such premium;
- (b) any bonuses or return premiums allowed in respect of any policy of insurance the subject of any such premium; or
- (c)

- (c) such part of the premiums received by No. 4, 1958.
or due to the company as is paid or due
to be paid by way of reinsurance by the
company to any other insurance com-
pany in New South Wales,

but does not include—

- (i) stamp duty payable in respect of any
policy of insurance the subject of any
such premium;
- (ii) any such bonuses or return premiums
or such part of the premiums received
by or due to the company as is paid or
due to be paid by way of reinsurance
as aforesaid.

39B. (1) The Auditor-General shall at the request of the board examine and audit, or cause any officer of the Public Service appointed by him in that behalf, to examine and audit the accounts of any insurance company liable to pay contributions under this Act, and for the purposes of such audit examine any books and documents relating to such accounts. Any examination and audit pursuant to this section shall be in respect of matters relating to or arising out of the provisions of this Part of this Act.

Audit of
accounts of
insurance
companies.

(2) The Auditor-General shall, as soon as practicable after such examination and audit, make and sign and forward to the board a report of the result thereof.

(3) If any person obstructs the Auditor-General, or any officer appointed by him, in the exercise of his powers or the performance of his duties under this section, or without lawful excuse refuses, when required to do so by the Auditor-General or such officer, to produce any book, account, document, writing, paper, or instrument in his possession or under his control,

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control, or to answer any question asked by the Auditor-General or such officer, for the purpose of the exercise of such powers or performance of such duties, he shall be liable to a penalty not exceeding one hundred pounds.

Sec. 40.
(Returns by
owners of
property.)

(g) by omitting from section forty the word "July" and by inserting in lieu thereof the word "February";

New secs.
40A, 40B.

(h) by inserting next after section forty the following new sections:—

**Appeals by
insurance
companies
against
assessment
of contri-
butions.**

40A. (1) Where in any year ending the thirty-first day of December sixty-six and two-thirds per centum or more of the total amount of all premiums subject to contribution under section thirty-six of this Act and received by or due to an insurance company were received by or are due to such company in respect of insurances against loss of or damage to any property within New South Wales outside the Sydney and Newcastle Fire Districts constituted by or in pursuance of this Act, such company may appeal against the amount of the contribution payable by it in respect of those premiums under this Act in the manner hereinafter provided.

(2) Every such appeal shall be heard and determined by an Appeal Committee (hereinafter referred to as the Committee) which shall consist of five persons appointed by the Minister. Of such persons one shall be appointed as Chairman and the other four shall be appointed from persons nominated by the insurance companies.

Of the persons nominated by the insurance companies and appointed by the Minister one shall be a public accountant registered under the Public Accountants Registration Act, 1945, as amended by subsequent Acts, and not being an employee of an insurance company, one shall be

be a solicitor or barrister not being an employee **No. 4, 1953.**
of an insurance company and two shall be
insurance officers.

(3) (a) Subject to the provisions of this Act the members of the Committee shall hold office for a term of five years and shall be eligible for re-appointment.

(b) If a member of the Committee is not nominated within the time fixed by the Minister and notified in the Gazette the Minister may appoint a fit person who shall hold office as if he had been nominated in accordance with subsection two of this section.

(c) The Minister may suspend or remove any member of the Committee from his office.

(d) If any vacancy occurs in the office of any member of the Committee such vacancy shall be filled by the Minister by the appointment thereto of a person having the like qualification for such office as that of the member whose office has become vacant, and the person so appointed shall hold office for the residue of his predecessor's term and shall be eligible for re-appointment.

(4) (a) Upon the hearing of any appeal under this section, three members present shall constitute a quorum and if the Chairman be not present at any such hearing the members present shall choose one of their number as Chairman. The decision of the majority in number of the members of the Committee sitting upon such appeal shall be the decision of the Committee. The Chairman shall have a casting as well as a deliberative vote.

(b) The Committee shall sit at such places and times as the Chairman may direct.

(5)

No. 4, 1958.

(5) The decision of the Committee on any matter before it shall be final and conclusive and without appeal, and no writ of prohibition or certiorari shall lie in respect thereof.

(6) Regulations may be made under this Act for and with respect to—

- (a) the proceedings of the Committee;
- (b) the expenses payable to persons appearing before the Committee as witnesses and the expenses and fees payable to members of the Committee;
- (c) requiring persons to attend sittings of the Committee to give evidence and produce documents thereat and to supply information thereto;
- (d) the times within which and the persons with whom appeals may be lodged;
- (e) all other matters pertinent to appeals under this section.

(7) Where upon any appeal under this section the Committee is satisfied that the contribution, the subject of appeal, is in excess of the prescribed amount, the Committee shall reduce such contribution to such amount not being in excess of the prescribed amount as the Committee in the circumstances deems reasonable.

The prescribed amount shall be the amount ascertained in accordance with the following formula:—

$$A = C \times \frac{P_1}{P_2} \times \frac{R_1}{R_2} \times \frac{5}{4}$$

where—

A is the prescribed amount.

C

C is the contribution to the fund paid under No. 4, 1958.
this Act by the appellant company in
the year one thousand nine hundred and
fifty-eight.

P1 is the amount of the premiums received
by or due to the appellant company in
respect of insurances against loss of
or damage to any property within fire
districts and subject to contribution
under section thirty-six of this Act in
the year in respect of which the appeal
has been lodged.

P2 is the amount of the premiums received
by or due to the appellant company in
respect of insurances against loss of
or damage to any property within
fire districts and subject to contribu-
tion under section thirty-six of this
Act in the year one thousand nine
hundred and fifty-eight.

R1 is the total contributions paid or due
to be paid under this Act by all insur-
ance companies in the year in respect
of which the appeal has been lodged.

R2 is the total contributions paid or due
to be paid under this Act by all insur-
ance companies in the year one thou-
sand nine hundred and fifty-eight.

For the purposes of the application of the
foregoing formula, fractions of pounds shall be
disregarded.

Any adjustment in respect of the contribution
paid or due to be paid by the appellant company
shall be effected by the board as soon as prac-
ticable after the decision of the Committee has
been given.

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(8) Within thirty days after the determination of the last of the appeals lodged in respect of any year, the board shall, where such appeals or any of them have been successful, increase the amount of the contribution (hereinafter called the original contribution) payable in the year in respect of which the appeals have been lodged by each insurance company, not being a successful appellant company, by an amount which bears to the total amount of reductions in contributions made by the Committee pursuant to such appeals, the same proportion as the original contribution of that insurance company bears to the total amount of the original contributions of all insurance companies other than the successful appellant companies. Within thirty days after being notified of any such increase, each insurance company so notified shall pay to the fund the amount of such increase. Any insurance company which fails to comply with the foregoing provisions of this subsection shall be liable to a penalty not exceeding fifty pounds.

Recovery of
contribu-
tions and
increases
thereof.

40B. Any contribution or any increase thereof required to be paid by an insurance company under the provisions of this Act shall be a debt due by that company to the board and shall be recoverable from that company by the board in any court of competent jurisdiction.

Sec. 48.
(Prosecution
for breaches
of Act or
by-laws.)

(i) by inserting in section forty-eight after the words "this Act," the words "the regulations";

New sec. 54.

(j) by inserting next after section fifty-three the following heading and new section:—

Regulations.

Regulations.

54. (1) The Governor may make regulations not inconsistent with this Act for and with respect to—

- (a) the form of return to be made by insurance companies under section thirty-nine of this Act;
- (b)

(b) the form of auditor's certificate to be No. 4, 1958.
furnished with returns made by insurance companies under section thirty-nine of this Act;

(c) prescribing all matters which by this Act are required or permitted to be prescribed or which are necessary or convenient to be prescribed for carrying out or giving effect to this Act.

(2) The regulations may impose a penalty not exceeding fifty pounds for any breach thereof.

(3) The regulations shall—

(a) be published in the Gazette;

(b) take effect from the date of publication or from a later date to be specified in the regulations;

(c) be laid before both Houses of Parliament within fourteen sitting days after publication if Parliament is in session and, if not, then within fourteen sitting days after the commencement of the next session.

If either House of Parliament passes a resolution of which notice has been given at any time within fifteen sitting days after such regulations have been laid before such House disallowing any regulation or part thereof, such regulation or part shall thereupon cease to have effect.

(k)

Fire Brigades and Bush Fires (Amendment) Act.**No. 4, 1958.****New
Schedule
Four.****Secs. 36, 39.**

(k) by inserting next after Schedule Three the following new Schedule:—

SCHEDULE FOUR.

| COLUMN 1. Classes of Policies of Insurance. | COLUMN 2. Amount of Premiums Subject to Contribution. |
|---|---|
| Any insurance covering risks against fire (whether expressly or otherwise and whether or not extended to include other risks) and including Consequential Loss insurance, but not including any insurance of a class hereinafter specified. | Eighty per cent. |
| Traders or Industrial Combined insurance however designated. | Eighty per cent. |
| Houseowner's and Householder's (Building and/or Contents). | Fifty per cent. |
| All risks on personal jewellery and clothing, personal effects and works of art. | Ten per cent. |
| Motor Vehicle (Comprehensive) including Motor Cycle. | Two and one-half per cent. |
| Combined Fire and Hail on Growing Crops. | One per cent. |
| Marine and Baggage | One per cent. |

**Amendment
of Act No.
31, 1949.****Sec. 2.
(Division
into Parts.)****Sec. 4.
(Repeal of
Acts.)****New sec. 5A.****Construction
of Act.****3. The Bush Fires Act, 1949, is amended—**

- (a) by omitting from section two the word "SCHEDULE" and by inserting in lieu thereof the word "SCHEDULES";
- (b) by omitting from section four the words "the Schedule" and by inserting in lieu thereof the words "Schedule One";
- (c) by inserting next after section five the following new section:—

5A. This Act shall be read and construed subject to the Commonwealth of Australia Constitution Act and so as not to exceed the legislative

legislative power of the State to the intent that **No. 4, 1958.**
where any provision of this Act, or the
application thereof to any person or circum-
stance, is held invalid, the remainder of this
Act and the application of such provision to
other persons or circumstances shall not be
affected.

- (d) (i) by omitting from section six the definition **Sec. 6.**
of "Insurance company" and by inserting (Interpreta-
in lieu thereof the following definition:— tion.)

"Insurance company" means any
corporate body, company, partner-
ship, association, underwriter or
person—

- (a) issuing, or undertaking
liability under, policies of
insurance against loss of
or damage to any
property situate within
New South Wales; or
 - (b) receiving premiums in
respect of such policies of
insurance on behalf of or
for transmission to any
corporate body, company,
partnership, association,
underwriter or person
outside New South Wales.
- (ii) by inserting in the same section after the
definition of "Owner" the following new
definition:—

"Policy of insurance" includes every
certificate or declaration as to the
existence of, and any agreement
for, any insurance or reinsurance,
and any instrument or writing
whereby any contract of insurance
or reinsurance is made or agreed
to be made or is evidenced

(e)

No. 4, 1958.

Subst.
sec. 34, and
new sec. 34A.

Determina-
tion of
contribu-
tions of
insurance
companies.

(e) by omitting section thirty-four and by inserting in lieu thereof the following sections:—

34. (1) The contributions of the respective insurance companies shall be determined in accordance with the provisions of this section.

(2) Every insurance company shall, in the month of February in each year, or at such other time as the Minister for Local Government may notify, send to the Minister for Local Government a return in the prescribed form showing the total amount of the premiums received by or due to the company for the year ended the thirty-first day of December then last past in respect of insurances against loss of or damage to any property within the State of New South Wales under the classes of policies of insurance enumerated in Column 1 of Schedule Two to this Act. Such return shall be accompanied by a certificate in the prescribed form from an auditor.

(3) If any such company fails to send to the Minister for Local Government such return or certificate within the time so prescribed or notified, such company shall be liable to a penalty not exceeding five pounds for every day during which such default continues. If any such return is false in any material particular, such company shall be liable to a penalty not exceeding one hundred pounds.

(4) (a) The amount to be contributed in each financial year by each such company shall be a sum equivalent to a percentage, to be fixed by the Minister for Local Government, of the total amount of the premiums subject to contribution as hereinafter provided received by or due to the company during the year ended the thirty-first day of December then last past in respect of insurances against loss of or damage to any property within the State of New South Wales under the classes of policies of insurance enumerated in Column 1 of Schedule Two to this Act.

(b)

(b) The percentage to be fixed by the Minister for Local Government pursuant to paragraph (a) of this subsection shall be such percentage as will provide the total amount to be contributed under section thirty-two of this Act by all insurance companies in the financial year in respect of which such percentage is applicable.

(c) The amount of the premiums under any class of policies of insurance enumerated in Column 1 of Schedule Two to this Act which shall be subject to contribution under paragraph (a) of this subsection shall be as shown in Column 2 of Schedule Two to this Act opposite that class of policies of insurance.

(5) Where the Minister for Local Government is satisfied that at least two-thirds of the insurance companies liable to contribute to the Fund as aforesaid desire that Schedule Two to this Act be varied, extended or amended in a certain manner the Minister for Local Government may by notice published in the Gazette vary, extend or amend Schedule Two to this Act accordingly.

Any such variation, extension or amendment shall take effect from the first day of January next following publication of such notice.

(6) For the purposes of this section the expression "total amount of the premiums" includes any brokerage or commission paid or due to be paid or allowed on—

- (a) any such premium;
- (b) any bonuses or return premiums allowed in respect of any policy of insurance the subject of any such premium; or
- (c) such part of the premiums received by or due to the company as is paid or due to be paid by way of reinsurance by the company to any other insurance company in New South Wales,

but

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but does not include—

- (i) stamp duty payable in respect of any policy of insurance the subject of any such premium;
- (ii) any such bonuses or return premiums or such part of the premiums received by or due to the company as is paid or due to be paid by way of reinsurance as aforesaid.

Audit of
accounts of
insurance
companies.

34A. (1) The Auditor-General shall at the request of the Minister for Local Government examine and audit, or cause any officer of the Public Service appointed by him in that behalf, to examine and audit the accounts of any insurance company liable to pay contributions under this Act, and for the purposes of such audit examine any books and documents relating to such accounts.

Any examination and audit pursuant to this section shall be in respect of matters relating to or arising out of the provisions of this Part of this Act.

(2) The Auditor-General shall, as soon as practicable after such examination and audit, make and sign and forward to the Minister for Local Government a report of the result thereof.

(3) If any person obstructs the Auditor-General, or any officer appointed by him, in the exercise of his powers or the performance of his duties under this section, or without lawful excuse refuses, when required to do so by the Auditor-General or such officer, to produce any book, account, document, writing, paper, or instrument in his possession or under his control, or to answer any question asked by the Auditor-General or such officer, for the purpose of the exercise of such powers or performance of such duties, he shall be liable to a penalty not exceeding one hundred pounds.

(f)

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- (f) by inserting next after section thirty-six the following new section:—

No. 4, 1958.
New sec.
36A.

36A. (1) Where in any year ending the thirty-first day of December eighty per centum or more of the total amount of all premiums subject to contribution under section thirty-four of this Act and received by or due to an insurance company were received by or due to such company in respect of insurances against loss of or damage to any property within fire districts constituted by or in pursuance of the Fire Brigades Act, 1909-1958, such company may appeal against the amount of the contribution payable by it in respect of those premiums under this Act in the manner hereinafter provided.

Appeals by
insurance
companies
against
assessment
of contri-
butions.

(2) Every such appeal shall be heard and determined by the Appeal Committee (hereinafter referred to as the Committee) constituted under the provisions of section 40A of the Fire Brigades Act, 1909-1958, and the provisions of subsections four and five of that section and of any regulations made under that section shall apply mutatis mutandis to appeals under this section.

(3) Where upon any appeal under this section the Committee is satisfied that the contribution, the subject of appeal, is in excess of the prescribed amount, the Committee shall reduce such contribution to such amount not being in excess of the prescribed amount as the Committee in the circumstances deems reasonable.

The prescribed amount shall be the amount ascertained in accordance with the following formula:—

$$A = C \times \frac{P1}{P2} \times \frac{R1}{R2} \times \frac{5}{4}$$

where—

A is the prescribed amount.

C

No. 4, 1958.

C is the contribution to the Fund paid under this Act by the appellant company in the year one thousand nine hundred and fifty-eight.

P1 is the amount of the premiums received by or due to the appellant company in respect of insurances against loss of or damage to any property within the Eastern and Central Divisions outside fire districts constituted under the Fire Brigades Act, 1909-1958, and subject to contribution under section thirty-four of this Act in the year in respect of which the appeal has been lodged.

P2 is the amount of the premiums received by or due to the appellant company in respect of insurances against loss of or damage to any property within the Eastern and Central Divisions outside fire districts constituted under the Fire Brigades Act, 1909-1958, and subject to contribution under section thirty-four of this Act in the year one thousand nine hundred and fifty-eight.

R1 is the total contributions paid by or due to be paid under this Act by all insurance companies in the year in respect of which the appeal has been lodged.

R2 is the total contributions paid by or due to be paid under this Act by all insurance companies in the year one thousand nine hundred and fifty-eight.

For the purposes of the application of the foregoing formula, fractions of pounds shall be disregarded.

Any

Any adjustment in respect of the contribution paid or due to be paid by the appellant company shall be effected by the Minister for Local Government as soon as practicable after the decision of the Committee has been given. No. 4, 1958.

(4) Within thirty days after the determination of the last of the appeals lodged in respect of any year, the Minister for Local Government shall, where such appeals or any of them have been successful, increase the amount of the contribution (hereinafter called the original contribution) payable in the year in respect of which the appeals have been lodged by each insurance company, not being a successful appellant company, by an amount which bears to the total amount of reductions in contributions made by the Committee pursuant to such appeals, the same proportion as the original contribution of that insurance company bears to the total amount of the original contributions of all insurance companies other than the successful appellant companies. Within thirty days after being notified of any such increase, each insurance company so notified shall pay to the Fund the amount of such increase. Any insurance company which fails to comply with the foregoing provisions of this subsection shall be liable to a penalty not exceeding fifty pounds.

Any such increase shall be recoverable by the Minister for Local Government in like manner as contributions payable under this Part of this Act are recoverable.

- (g) by inserting at the end of subsection two of section fifty-seven the following new paragraphs:— Sec. 57.
(Regulations.)
- (u) the form of return to be made by insurance companies under section thirty-four of this Act;
 - (v) the form of auditor's certificate to be furnished with returns by insurance companies made under section thirty-four of this Act;

(h)

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Schedule.

(h) (i) by omitting the heading to the Schedule and by inserting in lieu thereof the following:—

SCHEDULES.

SCHEDULE ONE.

(ii) by inserting at the end of the Schedule the following new Schedule:—

Sec. 34.

SCHEDULE TWO.

| COLUMN 1. Classes of Policies of Insurance. | COLUMN 2. Amount of Premiums Subject to Contribution. |
|---|--|
| Any insurance covering risks against fire (whether expressly or otherwise and whether or not extended to include other risks) and including Consequential Loss insurance, but not including any insurance of a class hereinafter specified. | Eighty per cent. |
| Traders or Industrial Combined insurance however designated. | Eighty per cent. |
| Houseowner's and Householder's (Building and/or Contents). | Fifty per cent. |
| All risks on personal jewellery and clothing, personal effects and works of art. | Ten per cent. |
| Motor Vehicle (Comprehensive) including Motor Cycle. | Two and one-half per cent. |
| Combined Fire and Hail on Growing Crops. | One per cent. |
| Marine and Baggage | One per cent. |

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