WEST VIRGINIA LEGISLATURE
REGULAR SESSION, 1949

ENROLLED

HOUSE BILL No. 218
(By Mr. Trent)

PASSED February 24, 1949
In Effect Ninety days from Passage
ENROLLED

House Bill No. 218

(By MR. TRENT)

[Passed February 24, 1949; in effect ninety days from passage.]

AN ACT to amend and reenact section one, article four, chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one, as amended, relating to the scope of fire insurance.

Be it enacted by the Legislature of West Virginia:

That section one, article four, chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one, as amended, be amended, and reenacted to read as follows:

Section 1. Scope of Fire Insurance.—Insurance companies authorized under the laws of this state having power to insure against loss by fire may make insurance (a) against loss or damage to dwelling houses, stores and all kinds of buildings and household furniture, goods, merchandise and chattels of every description, and all other property by fire, lightning, windstorm, tornado, cyclone, earthquake, hail, frost or snow, weather or climatic con-
ditions, including excess or deficiency of moisture, flood, rain or drought, rising of the waters of the ocean or its tributaries and rivers, bombardment, invasion, insurrection, riot, strike, civil war or commotion, military or usurped power, and by explosion whether fire ensues or not;

(b) Against loss or damage by insects or disease to farm crops or products and loss of rental value of land used in producing such crops or products;

(c) Against loss or damage by water or other fluid to any goods or premises arising from the breakage or leakage of sprinklers, pumps or other apparatus erected for extinguishing fires, or of other conduits or containers, or by water entering through leaks or openings in buildings and of water pipes, and against accidental injury to such sprinklers, pumps, apparatus, conduits, containers or water pipes;

(d) Against loss or damage upon vessels, boats, cargoes, goods, merchandise, freight and other property by all or any of the risks of lake, river, canal and inland navigation and transportation;
(e) Against loss or damage upon automobiles and all types of motor vehicles (including any other vehicles such as trailers used in connection with motor vehicles), and airplanes, seaplanes, dirigibles, or other aircraft, whether stationary or being operated under their own power, which shall include all or any of the hazards of fire, explosion, transportation, collision, loss by legal liability for damage to property or to person, loss of use, as well as include comprehensive coverage of risks of all types, resulting from the ownership, maintenance, or use of automobiles and all types of motor vehicles (including any other vehicles such as trailers used in connection with motor vehicles), airplanes, seaplanes, dirigibles, or other aircraft;

(f) Against loss by burglary or theft, vandalism or malicious mischief, or the wrongful conversion, disposal or concealment of automobiles and all types of motor vehicles (including any other vehicles such as trailers used in connection with motor vehicles), whether held under conditional sale contract or subject to chattel mortgages.

Such companies may insure against any one or more of such hazards, and shall have the right to effect reinsur-
ance of any risks taken by them in companies authorized
and admitted to do business in this state or approved by
the insurance commissioner, but the subject of the insur-
ance and the risks, hazard or peril insured against shall
be expressly set forth in the policy of insurance. This
section shall not apply to insurance against loss caused by
breach of trust. The insurance commissioner may, for
good cause shown or on application of the company, limit
the license of a company to make insurance to any one or
more of the perils or coverages, including reinsurance,
authorized herein.
The Joint Committee on Enrolled Bills hereby certifies that the foregoing bill is correctly enrolled.

Chairman Senate Committee

Chairman House Committee

Originated in the House of Delegates

Takes effect Ninety days from passage.

Clerk of the Senate

Clerk of the House of Delegates

President of the Senate

Speaker House of Delegates

The within approved this the 4th day of March, 1949.

Governor

Filed in the Office of the Secretary of State of West Virginia MAR 7 1949

D. Pitt O'Brien, Secretary of State