

## CHAPTER 427.

## THE WOMEN'S REFORMATORY.

S. F. 157.

AN ACT changing the name of The Iowa Industrial Reformatory for Females, to The Women's Reformatory.

*Be it enacted by the General Assembly of the State of Iowa:*

1 SECTION 1. Change in name. That the institution in Iowa known  
2 as The Iowa Industrial Reformatory for Females, shall hereafter  
3 be officially known and designated as "The Women's Reformatory".

Approved April 25, A. D. 1917.

## CHAPTER 428.

## INSURANCE OTHER THAN LIFE.

S. F. 357.

AN ACT to amend the law as it appears in sub-divisions one (1) and seven (7) and to repeal sub-divisions five (5) and nine (9), enacting substitutes therefor, of section seventeen hundred and nine (1709), supplement to the code, nineteen hundred thirteen (1913). Also to repeal section seventeen hundred and ten (1710), supplement to the code, nineteen hundred thirteen (1913), and enact a substitute therefor. All relating to the several kinds of insurance other than life, which may be lawfully operated in this state.

*Be it enacted by the General Assembly of the State of Iowa:*

1 SECTION 1. Kinds of insurance. That the law as it appears in  
2 sub-division one (1), of section seventeen hundred and nine (1709),  
3 supplement to the code, nineteen hundred thirteen (1913), be, and  
4 the same is hereby amended by striking out the comma immediately  
5 following the word "casualty" in line four thereof, and insert-  
6 ing between the word "casualty" and the word "and", the following:  
7 incident to or connected with fire, cyclone, tornado or windstorm  
8 hazards and to insure growing crops against destruction by hail.

1 SEC. 2. Kinds of insurance. That sub-division five (5), of sec-  
2 tion seventeen hundred and nine (1709), supplement to the code,  
3 nineteen hundred thirteen (1913), be repealed and the following  
4 enacted in lieu thereof:

5 (a) Insure the health of persons and against personal injuries,  
6 disablement or death resulting from traveling or general accidents  
7 by land or water.

8 (b) Insure against loss or damage to property caused by the ac-  
9 cidental discharge or leakage of water from automatic sprinkler  
10 system.

11 (c) Insure employers against loss in consequence of accidents  
 12 or casualties of any kind to employes, including workmens com-  
 13 pensation, or other persons, or to property resulting from any act  
 14 of an employe, or any accident or casualty to persons or property, or  
 15 both, occurring in or connected with the transaction of their business,  
 16 or from the operation of any machinery connected therewith.

17 (d) Insure against liability for loss or expense arising or re-  
 18 sulting from accidents occurring by reason of the ownership, main-  
 19 tenance or use of automobiles or other conveyances, resulting in per-  
 20 sonal injuries or death, or damage to property belonging to others,  
 21 or both, and for damages to assured's own automobile when sustained  
 22 through collision with another object.

23 Provided that should an execution on a judgment against the in-  
 24 sured be returned unsatisfied in an action by a person who is injured  
 25 or whose property is damaged, when such owner or operator has in-  
 26 sured his liability for such personal injury or damage, the judgment  
 27 creditor shall have a right of action against the insurer to the same  
 28 extent that such owner or operator could have enforced his claim  
 29 against such insurer had such owner or operator paid such judgment.

1 SEC. 3. Kinds of insurance. That the law as it appears in sub-  
 2 division seven (7), of section seventeen hundred and nine (1709),  
 3 supplement to the code, nineteen hundred thirteen (1913), be and  
 4 the same is hereby amended by striking from line six thereof, the  
 5 word "Provided" and all words following to the end of the sub-  
 6 division.

1 SEC. 4. Kinds of insurance. That the law as it appears in sub-  
 2 division nine (9), of section seventeen hundred and nine (1709),  
 3 supplement to the code, nineteen hundred thirteen (1913), be and  
 4 the same is hereby repealed and the following enacted in lieu thereof:

5 9. Insure vessels, freights, goods, merchandise, specie, bullion,  
 6 jewels, profits, commission, bank notes, bills of exchange and other  
 7 evidence of debt, bottomry and respondentia interests and every in-  
 8 surance appertaining to or connected with marine risks of trans-  
 9 portation and navigation, and insurance upon automobiles, whether  
 10 stationary or being operated under their own power, which shall in-  
 11 clude all or any of the hazards of fire, explosion, transportation, col-  
 12 lision, loss by legal liability for damage to property resulting from  
 13 the maintenance and use of automobiles, and loss by burglary or theft  
 14 or both, but shall not include insurance against loss by reason of  
 15 bodily injury to the person.

1 SEC. 5. Kinds of risks—limitation. That the law as it appears  
 2 in section seventeen hundred and ten (1710), supplement to the code,  
 3 nineteen hundred thirteen (1913), be and the same is hereby re-  
 4 pealed and the following enacted in lieu thereof:

5 Section 1710. No company authorized to transact business in this  
 6 state as provided in this chapter, shall issue policies of insurance for  
 7 more than one of the nine purposes or sub-divisions enumerated in  
 8 the preceding section, except as herein provided, as follows:

9 (a) Any domestic or foreign stock insurance company authorized  
 10 in this state to do the business specified in sub-division one of the  
 11 preceding section, may in addition to the business specified in sub-

12 division one, insure against the casualties specified in sub-division  
13 nine of the preceding section.

14 (b) Any domestic or foreign stock insurance company authorized  
15 in this state to do the business contemplated by either sub-divisions  
16 two or five, may in addition to such business insure against the  
17 casualties specified in sub-division six of the preceding section, and  
18 also to insure against theft, larceny, burglary and robbery, or at-  
19 tempt thereat.

20 (c) Any domestic or foreign company authorized in this state to  
21 transact the business specified in sub-division five of the foregoing  
22 section, if it is possessed of a paid up capital of five hundred thousand  
23 dollars, may, in addition to insuring against the casualties specified  
24 in sub-division five, transact the business specified in sub-division  
25 two and six of the preceding section and insure glass against break-  
26 age.

27 (d) Any domestic insurance company authorized in this state to  
28 transact the business specified in sub-division five of the preceding sec-  
29 tion, and possessed of one hundred and fifty thousand dollars paid  
30 up capital stock, may in addition to insuring against the casualties  
31 specified in sub-division five, insure against injury or loss to persons  
32 or property, or both, contemplated by sub-division six, and may also  
33 insure glass against breakage.

34 (e) Any foreign insurance company authorized in this state to  
35 transact the business specified in sub-division five of the preceding  
36 section, if possessed of a paid up capital of three hundred thousand  
37 dollars, may, in addition to insuring against the casualties specified  
38 in said sub-division five, insure against the casualties specified in sub-  
39 division six of the preceding section and also insure glass against  
40 breakage.

41 Providing always, that the charter or articles of incorporation of  
42 any such company authorizes the writing of such additional in-  
43 surance.

44 No company shall expose itself to loss on any one risk or hazard,  
45 to an amount exceeding ten percent of its paid up capital unless the  
46 excess shall be reinsured in some other good and reliable company  
47 licensed to do an insurance business in this state. But in no case  
48 shall such excess reinsurance exceed ten percent of the capital of the  
49 reinsuring company, and that a certificate of such reinsurance shall  
50 be furnished to the insured.

51 But the restrictions as to the amount of risk a company may as-  
52 sume shall not be applicable to a company that receives on deposit  
53 and guarantees the safe keeping of books, papers and moneys and  
54 other personal property.

Approved May 10, A. D. 1917.