

Applicants for insurance of cargo under the Government scheme, if in doubt as to the admissibility of their marine-insurance policies under the foregoing rules, should, when submitting their proposals for insurance, produce the marine policies for consideration, and, in case of need, endorsement if approved.

11. Where the insurance is described on the slip as "provisional," this refers to the amount insured only, and not to the insurance as a whole.

The premium on the whole amount must in all cases be paid in the first instance, subject to any such refund as may be subsequently substantiated.

12. The Committee are prepared, in certain circumstances, to consider applications for the issue of open policies.

13. No interior or land risks are taken by the War Risks Insurance Office.

14. The brokerage to be deducted should be calculated at the rate of one shilling per guinea of premium. No discount is allowed.

15. It rests on applicants to see that the information and calculations appearing on the application-slip shall be in all respects correct.

16. The reference to "stamp" printed on the slip may be disregarded; the policy will be stamped by the Inland Revenue authorities without further charge.

17. Cheques must be made payable to the "War Risks Office," and crossed "Bank of England."

18. Applicants desiring to retain at their own risk a portion of the war risk, insuring the remainder under the Government scheme, may so retain up to, but not exceeding, 50 per cent. of the declared value, but with the reservation that whatever be the proportion so retained at the inception of the risk it shall be retained at the risk of the assured until its termination. In such cases the total value of the interest at risk must be declared on the application-slip for insertion in the policy.

The foregoing does not preclude the assured from insuring with approved underwriters or insurance companies any portion of the war risk not placed with the War Risks Insurance Office, provided that such insurance be effected not later than the insurance with the War Risks Insurance Office.

19. The value for the purpose of insurance against war risks must not exceed the value for insurance against sea risks.

20. The premium in force at the time the insurance was effected cannot, unless in the case provided for in clause 1 of the policy, be afterwards reduced or increased.

21. Payment of admitted claims will be made promptly by cheque on the Bank of England.

22. Application-slips for insurance must be filled up in duplicate, one copy to be marked "Duplicate," for retention by the War Risks Insurance Office.

The premium must be paid at the time the application is handed in.

23. Copies of this memorandum, application-slips for insurance, and specimen policies are obtainable at the War Risks Insurance Office, where all applications for the insurance of cargo under the Government war-risks insurance scheme must be made personally by the applicant or his representative. Postal or telegraphic applications cannot be accepted.

Application-slips can also be obtained at Lloyd's, or at the Institute of London Underwriters, 1 St. Michael's House, Cornhill, E.C.

24. The War Risks Insurance Office is open for public business from 11 to 4 o'clock; on Saturdays from 11 to 1 o'clock.

By order of the Committee.

DOUGLAS OWEN, Chairman.

Cannon Street Hotel, London E.C., 25th August, 1914.

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## No. 58.

New Zealand, No. 383.

MY LORD,—

Downing Street, 4th September, 1914.

I have the honour to transmit to Your Excellency, for the information of your Ministers, copies of two Acts which have been passed by the Imperial Parliament, shortly entitled the Defence of the Realm (No. 2) Act, 1914, and the Customs (Exportation Prohibition) Act, 1914.

I have, &c.,

L. HARCOURT.

Governor His Excellency the Right Hon. the Earl of Liverpool,  
G.C.M.G., M.V.O., &c.

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## Enclosures.

DEFENCE OF THE REALM (NO. 2) ACT, 1914.

Chapter 63.

AN ACT to amend the Defence of the Realm Act, 1914. [28th August, 1914.]

BE IT ENACTED by the King's Most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—