

Insurance Companies, Livestock. Livestock, Insurance of by Fire Insurance Companies.

Supplementary to an opinion rendered by this department under date of April 28th, 1914, it is held that, where livestock is included in the "contents" clause of a fire insurance policy, Fire Insurance Companies may insure the contents of a building so as to cover all things therein which may be the subject of insurance, irrespective of the general prohibition against insuring livestock.

July 22, 1914.

Hon. William Keating,
State Auditor,
Helena, Montana.

Dear Sir:

Under date of April 28th, 1914, an opinion was rendered by this office, pursuant to your request therefor, holding that fire insurance companies doing business in this state, may not engage in the business of writing insurance on livestock.

A number of requests have since been addressed to this office for a ruling as to whether livestock in buildings may be insured by fire

insurance companies as a part of the contents. This matter was not touched upon in my previous opinion, for the reason that your inquiry was in general terms.

Deeming it necessary that the rights of fire insurance companies should be more clearly defined, you are advised, that, on a supplement to the opinion heretofore rendered, an exception is made to the general rule therein announced, where livestock is included in the 'contents' clause of a fire insurance policy, covering the contents of a building; for, I am of the opinion that fire insurance companies may insure the contents of a building so as to cover all things therein which may be the subject of insurance, irrespective of the general prohibition against insuring livestock.

Yours very truly,

D. M. KELLY,
Attorney General.