

[**REPUBLIC ACT NO. 1481, June 16, 1956**]

AN ACT TO AMEND ACT NUMBERED TWO THOUSAND FOUR HUNDRED AND TWENTY-SEVEN, OTHERWISE KNOWN AS THE INSURANCE ACT, AS AMENDED, BY ADDING AFTER SECTION ONE HUNDRED SIXTY-FOUR THEREOF, SECTION ONE HUNDRED SIXTY-FOUR—A, MAKING OBLIGATORY THE INSERTION IN THE POLICY OF FIRE INSURANCE A CLAUSE ON PRIMA FACIE EVIDENCE OF ARSON, AND FOR OTHER PURPOSES.

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1. Act Numbered Two thousand four hundred and twenty-seven, otherwise known as "The Insurance Act" as amended, is hereby amended by adding after section one hundred and sixty-four thereof the following new section:

"SEC. 164-A. It shall be obligatory on the part of the insurer to insert in the policy, except in cases of insurance of residential buildings, or buildings used for purely residential purposes, the following clause:

"Prima facie evidence of arson.—The concurrence of at least one circumstance specified in paragraph one with any of the circumstances mentioned in paragraph two, *infra*, shall constitute *prima facie* evidence of arson:

"1. (a) That the fire insured against started under suspicious circumstances in the building, store or establishment owned, leased or occupied by the insured, such as that within or in the ruins of said building, store or establishment have been found within twelve hours after the said fire occurred and in the presence of a police officer or fire fighting officer investigating the fire, rags or jute sacks soaked in gasoline, kerosene, petroleum or other inflammable materials, or any mechanical or electrical contrivance calculated or designed to start a fire; or (b) That the said fire broke out in different parts of the same premises at about the same time; or (c) That during the life of the policy, more than two fires have occurred in the premises within a period of three months, with the above mentioned circumstances indicating incendiary origin; or (d) That there was stored therein gasoline, petroleum or easily inflammable material, in violation of the conditions of the policy or of an insurance policy for said building, store or establishment:

"2. (a) If the total amount of insurance carried on said building, merchandise, furniture or other goods insured by one or several insurance companies, exceeds seventy per cent of the value of the