

**991**—The policy of insurance on carriage must contain in addition to the particulars specified in Section 991:

- 1) The specification of the route and manner of the carriage;
- 2) The name or trade name of the carrier;
- 3) The place where the goods are to be received and delivered;
- 4) The period fixed for the carriage, if any.

### PART III.—GUARANTEE INSURANCE.

**992**—Guarantee insurance is a contract of insurance where the insurer agrees to make compensation, on behalf of the assured, for a loss caused to another person and for which the assured is responsible.

The injured person is entitled to receive the compensation actually due to him from the insurer directly, but such compensation cannot exceed the sum due by the insurer under the contract. In an action between the injured person and the insurer, the injured person shall summon the assured to appear in the action.

The insurer is not discharged from his liability to the injured person by delivering the compensation to the assured, unless he proves that the compensation has been paid by the assured to the injured person.