

ROYAL INSURANCE COMPANY OF ENGLAND.

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**CAPITAL TWO MILLIONS STERLING,
 AND LARGE RESERVE FUNDS.**
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**Royal Insurance Buildings, corner Commissioners and Common Streets,
 MONTREAL.**

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FIRE DEPARTMENT.

This Company continues to INSURE Buildings and all other descriptions of Property against loss or damage by Fire, on the most favorable terms, and at the lowest rates charged by any good English Company.

All just losses promptly settled without deduction or discount, and without reference to England.

The large capital and judicious management of this Company insures the most perfect safety to the assured.

No charge for Policies or transfers.

LIFE DEPARTMENT.

The following ADVANTAGES, amongst numerous others, are offered by this Company to parties intending to insure their lives:

Perfect security for the fulfilment of its engagements to Policy-holders;

Favorable rates of Premium;

A high reputation for Prudence and Judgment, and the most liberal consideration of all questions connected with the interests of the assured;

Thirty Days' Grace allowed for payment of renewal premiums, and no forfeiture of Policy from unintentional mistake;

Policies lapsed by non-payment of premiums may be renewed within three months, by paying the premium, with a fine of ten shillings per cent., on the production of satisfactory evidence of the good state of health of the life assured;

Participation of Profits by the assured, amounting to two-thirds of its net amount;

Large Bonus declared, 1855, amounting to £2 per cent. per annum on the sum assured, being on ages from twenty to forty 80 per cent. on the premium. Next division of profits in 1870.

Stamps and Policies not charged for.

All Medical Fees paid by the Company.

Medical Referee,—W. E. SCOTT, M.D.

H. L. ROUTH, *Agent.*