

# SCOTTISH PROVINCIAL ASSURANCE COMPANY.

(FIRE AND LIFE INSURANCE.)

ESTABLISHED 1825.

CAPITAL, £1,000,000 STERLING.  
Invested in Canada, \$500,000.

CANADA:

HEAD OFFICE, PLACE D'ARMES, MONTREAL.

BOARD OF DIRECTORS.

HONORABLE JOHN YOUNG, CHAIRMAN.

HUGH TAYLOR, Esq., Advocate.

HON. CHARLES WILSON, M.L.C.

R. D. COLLIS, Esq., Merchant.

WILLIAM SACHS, Esq., Banker.

*Legal Adviser.*

*Medical Adviser.*

STRACHAN BETHUNE, Esq., Q.C.

WILLIAM FRASER, Esq., M.D.

*Secretary for Canada.*

A. DAVIDSON PARKER, Esq.

## SCOTTISH PROVINCIAL ASSURANCE COMPANY

Transacted in all its branches. The advantages offered embrace all that seem desirable. Premiums moderate as compared with those adopted by the majority of Offices in Canada. Fixed Rule for Surrender Value of Policies. Half-Premium system adopted.

### Indisputability of Policies.

Policies now in course of being issued by this Company, in which the ages of the Assured are admitted, are guaranteed by the conditions to be held Indisputable, on any ground whatever, after they shall have been five years in force, provided only that the Ordinary Premiums be regularly paid, with such extra premiums as may be considered adequate for Sea Risk, Foreign Residence, or Naval or Military occupation.

By the Company's conditions it is also declared that Policies held *bona fide* on the lives of others shall not be forfeited in consequence of extra risks being incurred, if the facts be communicated to the Office as soon as they are known to the holders of the Policies, and the additional Premiums exigible be paid.

### Surrender of Policies.

It too frequently happens that persons are deterred from assuring from a fear that in the event of unforeseen circumstances rendering them unable to continue their Policies, they will forfeit the Premiums paid. The Directors have resolved that *FORRY PER CENT.* of the ordinary Premiums received upon policies for the term of Life, effected by even rates, and which have been Three Years in existence, *will be returned* for surrender of such Policies.

The Surrender value may either be received in *CASH*, on a *NEW POLICY*, for an equivalent sum, not subject to any further payment of Premium will be issued.

### Loans on Policies.

Loans are granted on security of the Company's Policies, when their surrender value is not less than £20.

A. DAVIDSON PARKER,

*Secretary for Canada.*

*The Canadian Board in Montreal have full power to accept risks and to dispose of all business transactions without reference to Head Office in Scotland. They have also invested in Canada large sums of money, amounting to Five Hundred Thousand Dollars, consisting not only of the amounts received from the business in Canada, but also of the funds sent out for that purpose by the Head Office. They therefore can offer to the Public the advantages of a Canadian as well as a British Company.*