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(Insurance Department)

INSURANCE

AND

Financial Agents

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VANCOUVER, B. C.

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Information will reach you by return. If you wish—rates at your age and sample Policies will be included. These particulars are freely available—whether or not you have any immediate intention of taking insurance.

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The British Colonial Fire Insurance Co.

Head Office, Montreal

AGENTS FOR B. C.

Royal Financial Corporation, Limited

Seymour 4630

Vancouver, B. C.

registered mail within the stipulated time, by any director, may relieve him of liability, and not otherwise.

Hail Insurance Deposit.

The Act now provides that every company shall in 1917, set aside at least 50 per cent. of the year's profit, which practice shall be followed yearly, until the surplus fund shall not be less than 50 per cent. of the net hail premiums received during the preceding calendar year.

Accident and Sickness Insurance.

On and after the 1st January, 1918, all Accident Insurance companies will be required to issue their policies subject to standard policy conditions, as set out by the Act. Companies are required to file with the Minister:-

1. Copy of policy form.
2. Copy of classification schedule.
3. Rate book.

The principal conditions to be incorporated in future contracts are:-

Policy to be entirely contract, insured's statements shall not be warranties; acceptance of premium after default shall fully reinstate policy; change to less hazardous occupation entitles to reduced premium; loss payable thirty days after proofs received; indemnity for total disability payable at intervals not exceeding sixty days; performance of home duties and recreation, shall not be regarded as change of occupation; written note of injury to be given within twenty days; claimant to be furnished with forms within fifteen days; proofs of loss to be furnished within ninety days after termination of the company's liability; Policy can be cancelled by the insured, the company retaining the short rate, or by the company, refunding the unearned premium on pro rata basis; action to be brought within two years; action for recovery can be taken in the Province where the insured resides.

In the case of sickness claims, if after default the premium be accepted, policy covers sickness beginning ten days or more thereafter; written notice to be given in fifteen days after commencement of disability; company to furnish claim forms in fifteen days; proofs of loss to be filled within not less than ninety days, dating from termination of company's liability—the new statutory conditions shall not be read into policies, continued in force by renewal receipts.

It will therefore be necessary for all British and foreign companies, now operating under Provincial licenses, either to secure a license from the Dominion Government, or else retire.

PROMINENT INSURANCE OFFICIAL A VISITOR

Mr. Ernest S. Livingston, assistant general agent for the Pacific Coast, with headquarters in San Francisco, of the Aetna Insurance Company of Hartford, was a visitor to British Columbia during the week in connection with an inspection of the large marine business which his company does in British Columbia. While in the Province he was in the company of Mr. William A. Lawson, managing director of the Vancouver Insurance & Vessel Agency, Ltd., who are the general agents of the marine department of the Aetna Company in this Province. Mr. Livingston reports excellent business all along the Coast, and is particularly pleased with the growing shipping business done at British Columbia ports. He looks to see a steadily increasing business at the chief ports of the Province, particularly Vancouver, in the ensuing years.

LIFE INSURANCE

For information, for advice, for insurance consult

W. P. ARGUE

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