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OF THE
ROYAL INSURANCE COMPANY
Capital, \$2,000,000 Sterling.

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The Subscriber having been appointed Agent to the above Company for New Brunswick, begs to announce that he is prepared to receive Proposals for FIRE AND LIFE ASSURANCE. The large Capital of the Company, and the number and influence of its Proprietors, enable it to rank with the most eligible Offices, either in America or Europe, with respect to the advantages offered to the Public.

FIRE BRANCH.
Persons assured by this Company are not subject to any overcharge or to any loss which may happen to themselves or others, nor do they depend upon a mercenary fund of contribution, the Capital Stock of this Company being an irrevocable security to the Assured in case of Loss or Damage by Fire.

LIFE BRANCH.
In addition to the more customary methods of insurance, the Company have secured Live on any of the following conditions—
For the term of One Year, Seven Years, or any other definite period.
For the whole or part of the term of Life, the Premiums to cease after a limited number of Annual Payments.
For Two Joint Lives.—The sum assured to be paid on the death of either.
On the longest of Two or Three Lives.—The sum assured to be payable at the death of the last survivor only.
The Survivors.—To secure the payment of the sum assured, if a life A before another life B, the sum assured to be paid on the death of A, and on the death of B, the sum assured to be paid on the death of B.
Premiums on Credit.—A portion of the Premiums may remain on Credit. Assurances may be effected in various ways, not enumerated, to meet the convenience of parties.
The important advantages afforded by the Company in the Life Branch will include the following, viz.—
The Guarantee of an ample Capital, and Exemption of the Assured from Liability of Partnership.
Moderate Premiums, and the most liberal Terms.
Large Participation of Profits by the Assured, amounting to Two-thirds of its net amount, which will be paid at the option of the party effecting the Assurance—1st. By the immediate payment of the sum so appropriated—2nd. By an equivalent addition of the future Premiums—Or, 3rd. By a Small Charge for Management.—The expenses of the Office being borne in due proportion by the two branches.
Through Settlement of Claims.
Policies issued by non-payment of the Premium may be renewed within three months, by paying the Premium, with a fine of 100 per cent, on the retention of evidence to the satisfaction of the Directors of the good state of health of the life assured.
The Company will always be prepared to Purchase the Policies of this Office at their equitable value, or will grant a New Policy in lieu thereof, without any further payment of Premium, for a sum to be agreed on.
Extra Premiums, suitable to special circumstances, will be accepted, to enable a party possessing a Policy on the life of another to purchase a new Policy on the life of himself, or to transfer the Policy to another, or to any other cause.
This Day is allowed for the payment of Premiums after the day on which they respectively become due.
Additional Advantages offered to Lives Assured with this Company at St. John, N. B.

RESOLUTIONS.—Persons assured for the whole term of life with this Company, without the payment of extra Premiums, to reside in any part of Europe, or in any place in North America to the north of 43 degrees North Latitude, but not to the westward of the Mississippi River.
II.—To YAGS.—They shall not be re-issued, without any extra charge.
To cross and re-cross the Atlantic Ocean, in steamers or first-class sailing-vessels;
To pass from any part of Europe to any other, or from any part of North America to another, within the limits above specified; also,
To pass to and from, but not to reside in any place which shall not be further south than 23 degrees North Latitude, but not to the westward of the Mississippi River.

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