

# London Guarantee and Accident Coy. Limited

WRITE

## FIRE INSURANCE

FIDELITY GUARANTEE  
ACCIDENT and SICKNESS  
PUBLIC LIABILITY  
AUTOMOBILE  
TEAMS  
ELEVATOR  
COURT and CONTRACT BONDS

### BRANCH OFFICES IN ALL PROVINCES

Head Office for Canada : TORONTO  
General Manager for Canada : GEO. WEIR

BRITISH COLUMBIA LOSSES SETTLED IN VANCOUVER

B.C. Rep.—J. H. WATSON, Ins. Agencies, Vancouver

402 PENDER STREET WEST, VANCOUVER, B. C.

## MARINE INSURANCE

AETNA INSURANCE COMPANY of Hartford, Connecticut

Cash Capital.....\$ 5,000,000  
Assets ..... 26,706,547  
Surplus to Policyholders.... 13,503,325

### VANCOUVER INSURANCE AND VESSEL AGENCY, LIMITED

W. A. LAWSON, Managing Director

British Columbia Agents:

Telephone Seymour 7540 Vancouver Block  
Vancouver, B. C.

## London & Provincial Marine & General Insurance Company, Limited

### MARINE DEPARTMENT

Insurance effected on Hulls, Cargoes, Etc., at  
current rates.

### R. V. WINCH & CO., LIMITED

General Agents for B. C.

VANCOUVER, B. C.

VICTORIA, B. C.

## TREATMENT OF B. C. LIFE POLICYHOLDERS

A decision of importance to former policyholders of the British Columbia Life, recently reassured by the Sun Life, has been made regarding the extra premium chargeable under their policies where the assured engages in military or naval service.

The Sun Life management has voluntarily waived all restrictions regarding military and naval service in the case of British Columbia Life policies issued prior to 1st August, 1914, and in force on the date of the completion of the agreement, and have further agreed that the present clause of the Sun Life be made to apply to all policies issued since 1st August, 1914. Even in cases where British Columbia Life policyholders have signed an agreement limiting the Company's liability to 25% of the sum assured, the Sun Life has undertaken to protect them against the war risk for the full amount.

Though according to the terms of the reassurance, the Sun Life assumes only the liabilities covered by the British Columbia Life, it has decided to treat these new policyholders on exactly the same basis as if they had originally held Sun Life policies; accordingly, any restrictions regarding military or naval service on policies issued before the outbreak of war, have been waived, and the holders of such policies who are now, or will be engaged in military or naval duties, will secure the full benefits without extra premium or other restrictions.

## INSURANCE MAN TAKES UP WAR CAMP WORK

J. A. Birmingham of the Mutual Life of Canada and member of the executive of the Vancouver Life Underwriters Association has taken up temporarily war camp work at the large American encampment at San Diego, California in the interests of the Saint Andrews brotherhood.

## Phoenix Assurance Company Limited FIRE AND LIFE

General Agents:

CEPERLEY, ROUNSEFELL & CO., LTD.

Winch Building, Vancouver, B. C.

Losses Adjusted and Paid in Vancouver

Montreal Halifax Toronto Winnipeg Vancouver

## DALE & CO. LIMITED

Marine and Fire Underwriters

107-110 Pacific Building, 744 Hastings St. W.

Telephone Seymour 3252

VANCOUVER, B. C.

## UNION INSURANCE SOCIETY OF CANTON, LIMITED

Established 1835

## FIRE

## MARINE AUTOMOBILE

WESTERN CANADA BRANCH OFFICE,

309-313 Yorkshire Building, Vancouver, B. C.

Telephone Seymour 616. C. R. Elderton, Branch Manager