

CITIZENS

(FIRE LIFE AND ACCIDENT)

Insurance Company of Canada

ESTABLISHED 1864.

CAPITAL (fully Subscribed) - - \$1,009,800

THE HEAD OFFICE—COMPANY'S BUILDING,
179 & 181 ST. JAMES STREET, MONTREAL.

DIRECTORS:

HENRY LYMAN, *President.* ANDREW ALLAN, *Vice-President.*
ROBERT ANDERSON, ARTHUR PREVOST, H. MONTAGUE ALLAN.
J. B. ROLLAND, C. D. PROCTOR.
GERALD E. HART, *General Manager.* ARCH'D MCGOUN, *Secretary-Treasurer.*

ACCIDENT BRANCH,

NEW FEATURES. (COPYRIGHT APPLIED FOR.)

THE "CITIZENS" IS THE ONLY COMPANY IN AMERICA GRANTING:

- 1st. Indemnity for disfigurement of the body, the result of injury, without extra charge.
- 2nd. Indemnity for **Partial** disablement.
- 3rd. Thirty per cent. permanently off of annual premium after the fifth renewal, or the sixth year's policy free, no claim having been made.
- 4th. Railway Accident Tickets—15 cents single journey, 25 cents return journey, insuring \$3,000 death; \$15 per week during total disablement; and \$5 per week during partial disablement; good for one week from date.
- 5th. Prepaid Lifetime Policies against railway accidents.
- 6th. Combined Accident and Life Policy (paying weekly Indemnity and a **double amount** in event of death by Accident.)
- 7th. Workmen's Risks—Premiums payable by the week or month. (Special terms made with large Factories.)
- 8th. Employers Insurance against liability to workmen, under new Factory Act.

FOREIGN TRAVEL.

Permits to and from Europe in Steamships under Annual Policies are granted by this Company. **Free of Charge.**

Claims are paid promptly on satisfactory proof of Injury or Death.

NO MEDICAL EXAMINATION REQUIRED.

The Citizens now issues unquestionably the only true Accident Policies on this Continent.

LIFE BRANCH.

The Life Branch and its funds are entirely distinct from the other departments. The most rigid economy is practiced to give the assured the greatest possible amount of profits. Send for **Table of Rates**. The Life, Annuity and Endowment Bond with tontine features is the most attractive Life Insurance extant. **See it before Insuring.**

FIRE BRANCH.

Fire Risks taken on every class of property.

AGENCIES THROUGHOUT THE DOMINION.

MALCOLM GIBBS, Chief Agent FIRE branch. DANIEL MCINTOSH, Chief
Agent, ACCIDENT and LIFE branches. Offices, 12 Adelaide Street. East.