

**NEW-BRUNSWICK BRANCH
OF THE
ROYAL INSURANCE COMPANY**

CAPITAL, £2,000,000 STEERLING.

TRUSTEES.

John Shaw Leigh, and R. E. B. H. Blundell, Esqrs.
Directors, &c., in Liverpool.
Charles Turner, Esq., Chairman.—John Campbell,
Esq., and J. Braintree Moore, Esq., Deputy
Chairmen.

George Astorius, Esq., Edward Johnson, Esq.,
Ralph Brocklebank, Esq.,
Michael Bonfield, Esq.,
David Cannon, Esq.,
William Cawton, Esq.,
Thomas Dover, Esq.,
Richard Harford, Esq.,
John Jones, Esq.,
R. Bradshaw Hill, Esq.,
T. D. Hornby, Esq.,
John T. Hunt, Esq.,
Manager of Accracy—Peter M. Dove, Esq.,
D. L. Jones, Esq., in London.
Samuel Baker, Esq.,
Robert E. Byars, Esq.,
Richard C. Cole, Esq.,
John Westmoreland, Esq.

The Subscribers having been appointed Agent to
the above Company for New-Brunswick, beg
to announce that he is prepared to receive Premiums
for FIRE AND LIFE INSURANCE. 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.

LIFE BRANCH.

In addition to the more customary methods of
insurance, the Company likewise Assures Lives on
any term of years, contingencies —
For the term of One Year, Seven Years, or any
other definite period.

For the whole continuance of Life — The Pre-
miums to cease, after a limited number of Annual
Payments.

For Two Joint Lives — The sum assured to
pay on the death of either.

On the longest of Two or Three Lives — The
assured to pay on the death of the last
survivor.

The Subscribers — To secure the payment of
the sum assured, if a life & die before another

For a sum to be payable at age 60, or at death.

Premiums on Credit — A portion of the Pre-
miums on Credit, Assurances may be effected in
various ways, not enumerated, to meet the con-
venience of the most.

The important advantages afforded by the Com-
pany in the Life Branch will include the following:

The Guarantee of an ample Capital, and Ex-
emption of the Assured from liability of Partner-

ship.

Large Participation of Profits by the Assured,
amounting to Two-thirds of its net amount, which
may be applied at the option of the party effecting the
Assurance — 1st. By the immediate payment of
the sum so apportioned — 2nd. By an equivalent
increase in the sum assured.

Safe Charge for Management — The expenses of
the Office being borne in due proportion by the
two Branches.

Prompt Settlement of Claims.

Policies lapses by non-payment of the Premium
may be renewed within three months, by laying
the premium, with a fine of 10 per cent, on the
premises of the good offices of the Subscribers.

The Company will always be prepared to Pur-
chase 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
up to agreed on.

In cases of special circumstances, to special circumstances, will be accepted to end a Policy by transmitting
a Policy on the life of another to guard against the possibility of being victimized by the life depart-
ing beyond limits, or by any other cause.

Thirty Days are allowed for the Payment of
Premiums after the day on which they respectively
Additional Premiums offered to Lives Assured with
the Company.

For the term of One Year, Two or Three Years, and
so on.

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