

the standing which it takes among the large Insurance establishments of the British Empire, enable it to rank with the most eligible Offices now in existence either in Europe or America with respect to the advantages offered to the Public.

FIRE DEPARTMENT.

FIRE INSURANCES will be effected at moderate rates of Premium.

The Company, from its large experience of Fire Insurance business, is able to form a just estimate of the risks which may be offered for its acceptance, and the Directors will always be amongst the first to give up Premiums which shall be found to be excessive.

They will likewise be ready to give such persons as may have introduced valuable and cautionary regulations for the safety of their premises, the full advantage of those improvements.

The Company will ever distinguish itself by its *promptness in the settlement of claims.*

The liberal settlement of losses incurred by the great fire at Montreal in 1852, irrespective of the claims paid here, has practically shown to the inhabitants of British America the character which this Company has ever maintained throughout the whole world under this head. It will only be necessary to add here that the Agents at **St. John's, NEWFOUNDLAND**, can, with confidence, announce to their fellow-citizens that they may feel assured that every legitimate claim will be immediately settled.

LIFE DEPARTMENT.

The important advantages afforded by the Company in this Branch will include the following, viz :—

Guarantee of an Ample Capital, Moderate Premiums, Large Participation of Profits by the Assured, amounting to **TWO THIRDS** of its NET AMOUNT, SMALL CHARGE FOR MANAGEMENT, the expenses of the Office being borne in due proportions by the two Branches, and *Exemption of the Assured from the Liability of Partnership.*

These are more elaborately referred to in the Almanac of the Company, which may be had on application.

A portion of the **LIFE PREMIUMS** may remain on Credit.

Medical Examiner—Edward Kielley, Esq., Surgeon.

BROCKLEBANK & ANTHONY,
Agents for Newfoundland.