

HAMILTON BRANCH OF THE ROYAL INSURANCE COMPANY.

WILLIAM BELLHOUSE, AGENT.

Capital, TWO MILLIONS, in 100,000 Shares of £20 each.

TRUSTEES.—JOHN SHAW LEIGH, Esq. and R. B. H. BLUNDELL, Esq.

DIRECTORS, &c., IN LIVERPOOL.

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SURVEYOR.—SAMUEL HOLME, Esq. SOLICITOR.—SEPTIMUS BOOKER, Esq.

MANAGER & ACTUARY.—PERCY M. DOVE, Esq.

BANKERS.—BANK OF LIVERPOOL.

DIRECTORS, &c., IN LONDON.

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SURVEYOR.—JOHN BELCHER, Esq. ACTUARY.—PERCY M. DOVE, Esq.

Mr. WILLIAM BELLHOUSE, of
Company for HAMILTON, begs to announce that he is prepared to receive Proposals for FIRE and LIFE INSURANCE. having been appointed Agent to the above
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 covenants or calls to make good losses which may happen to themselves or others, nor do they depend upon an *uncertain fund or contribution*, the Capital Stock of this Company being an unquestionable Security to the Assured in case of Loss or Damage by Fire.

The Company have already established, and are now establishing Agents of the highest standing and positions in various parts of the World where Insurances may be effected with considerable advantages which will be communicated on application to the Agent. The Company has every desire to establish as reasonable a Rate of charge as circumstances will admit of, in every case.

LIFE BRANCH.

In addition to the more customary methods of Insurance, the Company likewise Assures Lives on any of the following contingencies;—
For the term of One Year, Seven Years, or any other definite period.
For the whole continuance 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, or,
On Survivorship.—To secure the payment of the sum Assured, if a Life A die before another Life B.
For a sum to be payable at age 60, or at death.
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. The Assured neither having to depend on an uncertain fund, nor being in any way accountable for the payment of Claims.
Moderate Premiums.—The Company, in determining its charges for Assurances, under the various contingencies, dependent on human life, has availed itself of the experience of the oldest and most prosperous London Offices, and of the recent investigations on the subject, made by the most competent Mathematicians and Actuaries. Its Tables of Premiums consequently avoid, on the one hand, an unnecessarily high rate of payment by the insured, and on the other, the danger resulting from inadequate charges.

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 reduction of the future Premiums;—or 3d.—By an equivalent increase of the sum assured.

Small Charge for Management.—The Expenses of the Office being borne in due proportion by the two Branches.
Prompt Settlement of Claims.—All claims will be payable within three months after satisfactory proof of the death of the Life Assured. The Directors reserving to themselves the power to discharge any claim immediately on its being established.

Policies lapsed by non-payment of the premium, may be renewed within three months, by paying the premium with a fine of 10s. per cent. on the production 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.

Assurances may be effected when needed with the utmost secrecy and despatch.

No entrance Money, nor any charge except for the Policy Stamp.

Extra Premiums, suitable to Special Circumstances, will be accepted, to enable a party possessing a Policy on the Life of another to guard against the possibility of its being vitiated by the Life departing beyond limits, or by any other cause.

THIRTY DAYS are allowed for the PAYMENT of PREMIUMS, after the day on which they respectively become due.

Commission to Solicitors bringing Insurances to this Company is allowed.

Fees to medical Referees are likewise granted by this Company.

ADDITIONAL ADVANTAGES OFFERED TO LIVES ASSURED WITH THIS COMPANY AT HAMILTON.

I.—RESIDENCE.—Persons Assured for the whole Term of Life will have permission, without the payment of extra Premium, to reside in any part of Europe; or, in any place in North America to the north of 38 degrees of North Latitude, but not to the westward of the Mississippi River.

II.—VOYAGES.—They will also, if not seafaring by profession be allowed, 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 35 degrees of North Latitude, but not to the westward of the Mississippi River.

PERCY M. DOVE,
MANAGER AND ACTUARY.