

## NEWFOUNDLAND AGENCY.

## AGENT

William James Ward, Esq., Notary Public.

*Medical Referee*—Hon. Samuel Carson, M.D.

*Solicitor*—F. B. T. Carter, Esq.

*Bankers*—Commercial Bank of Newfoundland.

The Policies of this Association will be paid in the event of Death happening within the Days of Grace, notwithstanding the omission of the payment of the Premium.

The Bank of London and this Association are entirely distinct and separate Companies.

Banking operations are in many cases closely allied to Assurance transactions; few persons extensively acquainted with business, can be unaware of the facilities possessed by a large Banking Establishment for furthering the objects of an Insurance Office, where cordial relations exist, and harmonious co-operation can be secured.

Nevertheless, the two businesses, although capable of mutual assistance, are essentially distinct; and it is indispensable to their satisfactory working, that they should be kept wholly distinct as regards Capital, Liability, and Management.

In order to preserve perfect independence of action, the Bank of London and National Provincial Insurance Association is conducted upon its own risk, with a separate Capital; but to secure and retain the advantages of the Bank connection, six Directors of the Bank occupy seats on the Board of the Association.

The Association, while it enjoys the valuable co-operation of the Bank, is by no means wholly dependent upon that connection for the elements of success; its present Annual Income, from Premiums alone, is about £120,000 per annum; it possesses a large and influential Proprietary of upwards of One Thousand Shareholders, and a staff of more than One Thousand Agents.

In all Assurance transactions, the first consideration to an insurer should be to satisfy himself that the Office in which he effects his insurance possesses unquestionable means for fulfilling the engagement entered into by his Policy.

This Association, in addition to its large Annual Income, affords the protection and security of a Capital of One Million Sterling, thereby offering ample security to all having transactions with it.

## LIFE DEPARTMENT.

The Association undertakes every description of business contingent upon the duration of life.

The Deed of Constitution provides that the Life and Fire Departments shall be kept totally separate and distinct, so that the accumulated funds of one department shall not be liable to make good the losses of the other.

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