

## THE EUROPEAN ASSURANCE SOCIETY.

IN ADDITION to the Business transacted by Life Assurance Associations, this Society is specially constituted to guarantee the fidelity of persons employed in situations of trust, and is the **only Office authorized by the Imperial Parliament to Guarantee Government Officials.**

The Guarantee Policies of the Society are accepted by all the Departments of State, and by the principal Banks, Railways, Public Companies, Municipal Corporations, &c., in Great Britain, India, and the Colonies.

In Mercantile and other Firms, the facilities and advantages which a responsible Public Company affords to persons either requiring or giving security for honesty, are becoming extensively known and appreciated; and, hence, the Guarantee of this Society is now generally adopted. The insecurity attaching to *private* Suretyship; the obligations which it involves; and the delicate position in which all parties concerned are placed, are, by this mode, entirely removed; and a Business transaction is substituted for a Private arrangement, by which the exact position of employer and employed, in the matter of security, is defined and rendered certain.

Every facility is given for substituting the Bonds of the Society for existing Securities, and no charge is incurred beyond the actual premium.

Policies of Guarantee for Managers, Agents, Accountants, and other Officers of Banks, are issued at rates of premium adjusted according to length of service, position, and responsibility.

Policies of Guarantee are also issued on behalf of Officers of Railway Companies under a moderate scale of premiums.

Security is provided by the Society, in approved cases, for Secretaries and Assistants of Public Companies and Institutions; Cashiers, Book-keepers, and Clerks in Commercial and Professional Establishments, and for others holding Situations of Trust; at rates commensurate with the risk and responsibility.

**The Combination of Life Assurance with Guarantee**, which is a feature *introduced by this Society*, affords the following important advantages to the Assured:—

When the Life and Guarantee Policies are for an equal amount, (the rate of Premium of the Guarantee not exceeding one per cent.) **an abatement equal to half of the Guarantee Premium** is made in the Life Premium.