

THE EUROPEAN ASSURANCE SOCIETY.

GUARANTEE DEPARTMENT.

IN ADDITION to the Business usually transacted by Life Assurance Associations, this Society is specially constituted to grant Bonds of Indemnity to Bankers, Merchants, Public Companies, Municipal Corporations and others, against losses occasioned by the dishonesty or infidelity of their Employees.

TO EMPLOYERS

The system of this Society offers great advantages, inasmuch as it not only secures to them the prompt payment of any loss so sustained; but affords them the means of avoiding the unpleasantness, and to a great extent uncertainty, attendant upon Private Suretyships; and as the Society, *for its own safety*, takes all steps to ascertain the character of an applicant for employment, Employers are relieved of that necessarily delicate and troublesome task, and are assured by the fact of the Society's consenting to grant a guarantee, that the Candidate for such employ has been found, as far as it is possible to be known, fully worthy of their confidence and trust.

TO EMPLOYEES,

It obviates the unpleasant necessity of resorting to their personal friends, and enables them by payment of a small annual premium, to be their own independent sureties—with the satisfaction of feeling that the security they give is of the most substantial nature, and at the same time, a convincing proof of their well-established trustworthiness.

TO BONDSMEN,

It affords, in approved cases, the means of immediate release from the liability under which they have placed themselves: every facility being given to substitute the Society's Bonds for existing suretyships—no expense beyond the actual premium being incurred.

This system of Guarantee has been thoroughly tested, and its advantages largely made use of by the Mercantile and Commercial Communities in Great Britain, and most of her dependencies—the various departments of Government, in addition, being authorized by special Act of the Imperial Parliament to accept the Bonds of *this Society only*.

The Rates of Premium in all cases are commensurate with the risk incurred.

LIFE DEPARTMENT.

This Society, from its peculiar constitution and the large amount of its income, from both premiums and invested Capital, is in a position to transact Life Assurance business upon terms unusually favorable to Assurers.

The following are the more prominent features in this Department:—

All Life Policies issued upon the faithful representations of Assurers, are indisputable.

Policies, on which five full premiums have been paid, are purchased by the Society.