MONTREAL, MAY 4, 1917,

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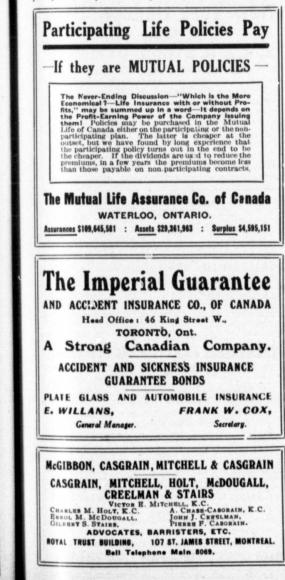
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MEMBERS OF C.F.U.A STAFF MAKE SUPREME SACRIFICE.

Word has been received that Company Sergeant Major W. Phillips, who went overseas with a Grenadier Guards of Canada battalion, was killed in action on the 9th instant.

This is the second member of the Montreal staff of the C.F.U.A. who has made the supreme sacrifice; Private T. O. Bailey, who went with a Highland battalion, having been also killed in action on the 23rd November, 1916. Both were on the Montreal Inspection and Rating Staff.

The New York Life in 1916 paid claims on 179 male lives in the United States and Canada, all standard risks, who died in the first year after insuring. One policy was in force in four days, another only nine, and four less than a month. Sixteen policyholders passed away in less than two months.



ACADIA FIRE INSURANCE COMPANY.

The management of the Acadia Fire Insurance Company have appointed Messrs. Durance Brothers general agents of the Company for Toronto and vicinity. As already announced in THE CHRONICLE, Mr. J. J. Durance, manager for many years of the General Accident of Canada, resigned that position to form a partnership with his brother under the title of Durance Brothers. Both gentlemen are highly respected and the appointment will no doubt prove successful to all concerned.

FIRE POLICIES EXEMPT FROM WAR RISKS.

On the night of September 8th, 1915, a bomb dropped by a Zeppelin started a fire on the premises of R. H. & S. Rogers, Ltd., causing a loss of £40,000. The firm was insured in Lloyds under an ordinary fire policy, containing the usual exemption clause excluding liability for loss or damage arising from riot, etc. They brought action to recover under their policy, and failed, the English Court holding that the clause excluding loss by "insurrection, riot, civil commotion or military or usurped power," was not merely a riot clause from beginning to end, but a riot clause and a war clause combined; and that the fire at the plaintiff's premises was not covered by the policy.

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