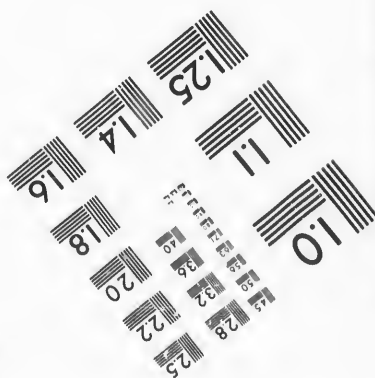
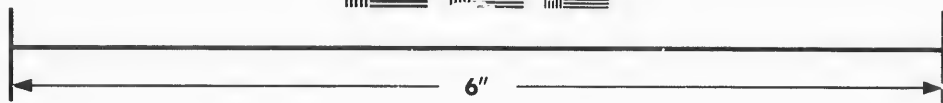
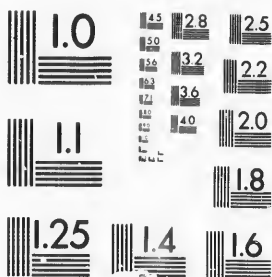


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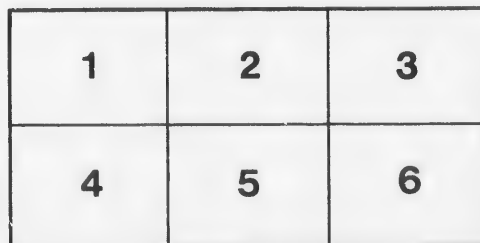
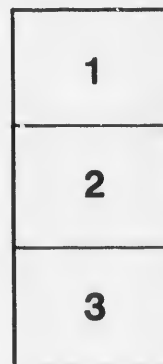
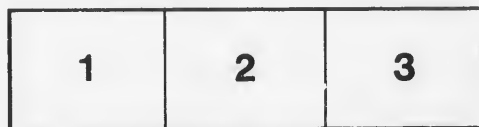
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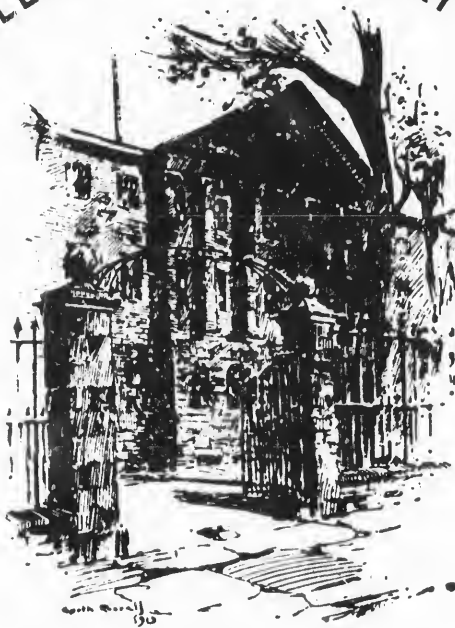
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**Insurance Associations.**

**CAPITAL £2,500,000 STERLING.**

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**CHIEF OFFICES:**

Unity Buildings, No. 8 Cannon Street, London.

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Halifax, N. S.—Merchants' Exchange.

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**HALIFAX, N. S.**

**PRINTED BY JAMES BOWES AND SONS.**

**1855.**



# UNITY

## Insurance Associations.

CAPITAL £2,500,000 STERLING.

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# UNITY

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**BRITISH AMERICA.**  
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THE London Directories of these Associations, having determined to extend to the British Provinces of North America their principles and advantages, a Central Board of Management has been provisionally formed in Halifax, consisting of the undermentioned gentlemen:—

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**Architect and Surveyor.**

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**Secretary.**

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**Office.**

CORNER OF PRINCE STREET AND BEDFORD ROW, OVER THE  
MERCHANTS' EXCHANGE READING ROOM.



The UNITY ASSOCIATIONS consist of—

1. The Unity Fire Insurance Association—Capital: £2,000,000 Sterling, divided into Two Million Shares of £1 each, and

2. The Unity General Assurance Association—Capital: £500,000 Sterling, divided into Two hundred and fifty Thousand Shares of £2 each.

These Associations, though distinct in their origin, Deeds of Settlements, Stock Lists and Direction, are in a great measure combined in the Mother Country, and will be entirely so in the Provinces, where the Central Boards, Managers and Agents, will, in all cases, represent both.

Some brief account of the origin, progress and success, of these Institutions, will be expected by the enterprising and intelligent population of British America, among whom their Branches are about to be established.

The Unity Fire Insurance Association of London was founded, incorporated, and commenced business in 1852. It has, in the short space of three years, met with almost universal approbation and unprecedented success.

The Unity Fire is the youngest office but four whose operations are recorded in Hyde Clarke's "Statistics of Fire Insurance for 1854." In that year it had already outstripped 22 of the other offices (some of them established as early as 1696) in the amount of its business, insuring property to the extent of £10,232,000. Fourteen other offices, some of them established as early as 1710, stood in 1854 above the Unity in the aggregate amount of the property insured; but the popularity of the Unity, and the character of the competition to which the older offices are henceforth to be subjected, will be best understood by looking at the comparative returns of new business done in 1854. In that year the new business of the Unity Fire

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Associations exceeded that of the "Sun," the oldest office in England, by £1,516,000, and of all the other offices by £4,716,000.

Up to the latest period in 1855, to which accounts have been closed, 26,753 Policies have been issued by this Association, insuring property against Fire to the extent of £18,450,778.

The Unity Life Association has become quite as popular, and compared with any other Life Office has been eminently successful. It was established upon broad principles in close connection with the Fire Association; and the Trafalgar Office, with a premium income of £20,000, and its organized Agencies throughout England, merged into it. So active is the system and so acceptable are the principles of this Association, that 1151 Policies, insuring Lives to the extent of £360,161 Sterling, have been completed within the past eleven months.

The questions will naturally arise, how is it, that in fields so trodden, and apparently exhausted, harvests so abundant can have been secured by those who have so lately entered into competition? The business of Insurance has become so intimately interwoven with the arrangements of civilization, that it forms a great interest, employs much capital, and deeply concerns a multitude of people. Out of the daily transaction of this business, in the lapse of centuries, facts were accumulated, from which general principles were deduced almost as unerring as the laws of nature. The aim of all the offices was to make money. The strong desire of the world at large was, to secure a certain assurance, at the least possible sacrifice of their pecuniary resources. To combine these aims and objects was the great desideratum sought by ingenious and laborious men. The projectors of the Unity Associations saw, by union and combination—by making it easy for every body to own moderate portions of stock—every body would become interested in the business of insurance,

and in the protection of property. They demonstrated, that an Insurance Office, of which five men owned the Stock, could not be so popular, so secure, so profitable, as if the stock were owned by five thousand. The Stock of the Unity was disposed of with a careful regard to this vital principle. In thirteen months One Million of Pounds Sterling in the Fire Office was subscribed for by 5000 Shareholders, and a local management formed in most of the principal cities in England. The Stock, eagerly sought after, soon rose to high premium, and yet the ground intended to be occupied was only partially covered, and the Colonial field was not entered upon at all. With the consent of the original Stockholders, and upon terms which were regarded as fair to them, another Million of Stock was created. The Capital of the Association is now Two Millions of Pounds Sterling, and a portion of the Stock may be purchased at the Colonial Offices.

#### Advantages to Assurers in the Unity Fire.

A PARTICIPATION IN TWO-THIRDS OF THE PROFITS.

#### Advantages to Assurers in the Unity Life.

- 1.—**No Entrance Money, Admission Fee, or Policy Stamp**, required from the Assurer.
- 2.—**Moderate Rates of Premium** offering peculiar advantages to young lives.
- 3.—The **Benefits of Mutual Assurance** without its liability.
- 4.—**Participation in Profits**, and the additional advantages of an **Annuity and Educational Funds**.
- 5.—**Policies absolutely Indisputable**, by which all doubt and litigation are avoided.
- 6.—**Policies need never be forfeited**, after payment of **five years' premiums**.

- 7.—**Premiums may be paid** *annually, half-yearly, or quarterly.*
- 8.—**Thirty Days' Grace** allowed for the Payment of Renewal Premiums on Annual Policies and **Fifteen Days** on those paid half-yearly or quarterly.
- 9.—**Lapsed Policies** may be redeemed within three months, upon satisfactory evidence of unimpaired health, by payment of a fine of ten shillings per cent. and the premium in arrear together with the interest thereon.
- 10.—**All claims** on policies paid within three months after satisfactory proof of death.
- 11.—In all cases of **Suicide, Duelling, or Deaths by the hands of Justice**, the Association will pay claims under policies *bona fide* and legally assigned; but where the policy is held by the assurer, at the time of his death, the premiums paid will be returned to his representatives.
- 12.—**Officers in the Army or Navy** assured at ordinary rates, when not engaged in actual service.
- 13.—**Transfer of Policies** by Special Endorsement without charge.
- 14.—**No Extra Premiums** required in time of peace, from persons travelling to or residing in Europe, Australasia, Bermuda, Madeira, Cape of Good Hope and Prince Edward Island.
- 15.—**Tables of Premiums** to cover every risk and contingency, whether for Families, Joint Lives or Individuals.

Agencies will be at once established in all the principal cities and towns of Nova Scotia, New Brunswick, Newfoundland and Prince Edward Island, and Local Directories wherever they may seem to be required.

Applications for Insurance—Life or Fire—Shares and Agencies—to be made to the Secretary, Merchants' Exchange Building, Halifax.

