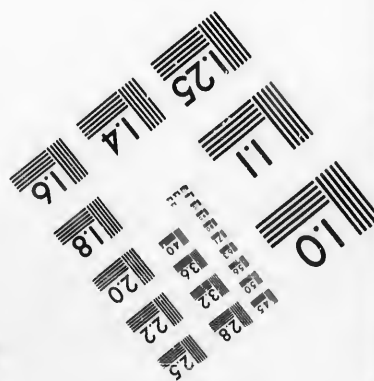
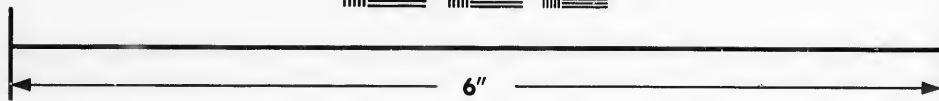
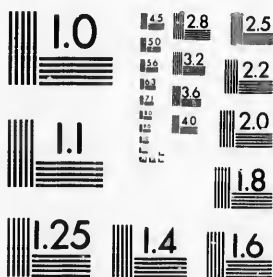


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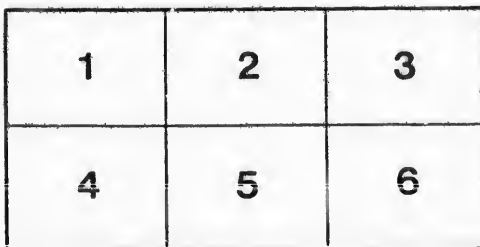
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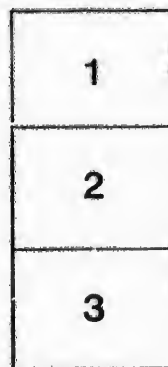
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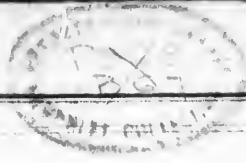
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BRITISH AMERICA
 ASSURANCE COMPANY
 OF TORONTO.

MARINE DEPARTMENT.

TARIFF FOR THE SEASON OF 1856.

TORONTO :
 HENRY ROWSELL, KING-STREET.
 1856.





BRITISH AMERICA
ASSURANCE COMPANY
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TORONTO:
HENRY ROWSELL, KING-STREET.
1856.

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INLAND MARINE ASSURANCE.

British America Assurance Company.

TARIFF FOR 1856.

According to data compiled and published by Mr. Secretary Dobbins, the loss of life and property on vessels and cargo navigating the lakes and inland waters connected with the river St. Lawrence during the season of 1854, amounted to \$2,187,852 and 118 lives; and in 1855, they amounted to \$2,797,839 and 119 lives. Thus, in two seasons, were lost property to the amount of one million two hundred and forty-six thousand four hundred and sixteen pounds, Provincial currency, and two hundred and thirty-seven lives.

These enormous losses are much to be deplored; they have been noticed by the judges in the neighbouring States in their charges to Grand Juries,—who, in their presentments have attributed these disasters to the defective construction of vessels employed in the navigation, and in the employment of persons to command them wholly inexperienced and incompetent to the duties they assume; and that those suggestions were correct is sufficiently proved by the known character of the losses of the preceding years, and the concurrent testimony of those whose experience enables them to form reliable opinions upon the subject.

To counteract these evils,—to reduce the rate of the premium of insurance upon sound vessels, properly constructed and ably commanded; to lessen this sacrifice of human life and the destruction of property, the Lake Underwriters have formed an Association, at the estimated cost of \$37,500, and have engaged a number of intelligent and experienced Shipmasters

and others, and assigned to them regular beats extending along the margin of the Lakes and Rivers to Quebec, whose duties are to render prompt advice and assistance whenever disasters occur,—to carefully survey and register all vessels used in the navigation, and cause them to be duly registered; and also, during the season to visit and inspect, as far as practicable, all vessels mooring within their respective beats. And in order to offer all possible encouragement to deserving and meritorious officers, their names will be duly recorded.

When these plans are fully matured, cargoes shipped on board first-class vessels with officers whose names are on the preferred list, will be insured at moderate rates of premium; and the seaworthiness of the vessel, the competency of the officers, and the warranty that ordinary care and skill will be observed in the management of the voyage,—risks hitherto borne by the merchant,—may then be assumed by this Company, and the conditions erased from the policy.

The following Tariff under the new classification has been compiled for the present season, and it is hoped will be found acceptable to the Commercial Community.

WILLIAM STEWARD,

Manager, Marine Department,

British America Assurance Co.

May, 1856.

HULL RATES

For the Navigation of all the Lakes to Montreal.

SAIL VESSELS.

	SEASON.	YEAR.
A 1.—Less than 200 tons	6 per cent.	6½ per cent.
“ Over 200 tons, but under 300 tons	7 “	7½ “
“ Over 300 tons, but under 400 tons	8 “	8½ “
“ Upwards of 400 tons	8½ “	9 “
—————		
A 2.—Less than 200 tons	6½ “	7 “
“ Over 200 tons, but under 300 tons	7½ “	8 “
“ Over 300 tons, but under 400 tons	8½ “	9 “
“ Upwards of 400 tons	9 “	9½ “
—————		
B 1.—Less than 200 tons	7 “	7½ “
“ Over 200 tons, but under 300 tons	8 “	8½ “
“ Over 300 tons, but under 400 tons	9 “	9½ “
“ Upwards of 400 tons	10 “	10½ “
—————		
B 2.—Less than 200 tons	8½ “	9 “
“ Over 200 tons, but under 300 tons	9 “	9½ “
“ Over 300 tons, but under 400 tons	10 “	10½ “
“ Upwards of 400 tons	12 “	12½ “
—————		
C 1.—Less than 200 tons	10 “	
“ Over 200 tons, but under 300 tons	11 “	
“ Over 300 tons, but under 400 tons	12 “	
“ Upwards of 400 tons	15 “	
—————		
C 2.—Less than 200 tons	11 “	11½ “
“ Over 200 tons, but under 300 tons	12 “	12½ “
“ Over 300 tons, but under 400 tons	15 “	15½ “
“ Upwards of 400 tons	20 “	20½ “

Vessels in the lumber trade on the east shore and ports of Lake Michigan (Grand Traverse Bay excepted), and east shore of Lake Huron, to pay 2 per cent. additional.

Lumber vessels loading off the west shore of Lake Michigan (Green Bay excepted), and west shore of Lake Huron, to pay 1 per cent. additional.

STEAM VESSELS.

A.—Less than 400 tons	8 per cent.	9 per cent.
“ Over 400 tons, but under 600 tons	9 “	10 “
“ Over 600 tons	10 “	11 “
—————		
B.—Less than 400 tons	9 “	10 “
“ Over 400 tons, but under 600 tons	10 “	11 “
“ Over 600 tons	11 “	12 “
—————		
C.—Less than 400 tons	15 “	16 “
“ Over 400 tons, but under 600 tons	17 “	18 “
“ Over 600 tons	20 “	21 “

For passenger and Mail Steamers and first class Propellers, navigating Lake Ontario only, to Ogdensburg, deduct 10 per cent. from above rates.

*Rates of particular average on Vessels classed A 1 and 2—
Not less than 5 per cent.*

*Rates of particular average on Vessels classed B 1 and 2—
Not less than 7 per cent.*

*Rates of particular average on Vessels classed C 1 and 2—
Not less than 10 per cent.*

Short Rates to November 30th.

APRIL having expired, deduct from above rates.....	10 per cent.
MAY " " " " " "	20 "
JUNE " " " " " "	25 "
JULY " " " " " "	30 "
AUGUST " " " " " "	35 "
SEPT'S " " " " " "	45 "
OCTOBER " " " " " "	55 "

If the month in which application is made be partially expired, no deduction shall be made therefor.

Season from April 1st, noon, to Nov. 30th noon, to Lakes Michigan, Huron, St. Clair, Erie, Ontario and River St. Lawrence to Montreal.

Hull risks on Lake Superior to terminate November 20th, but may be extended to November 25th, for 2 per cent. additional.

The maximum proportion of Insurance on Hulls shall be *two-thirds* of the valuation on vessels valued at \$5,000 and under, *three-fourths* on vessels valued over \$5,000 and less than \$12,000; and *four-fifths* on vessels valued at \$12,000 and over.

EXTENSIONS.

Sail and Steam Vessels loaded and ready to sail from ports on one Lake to ports on another Lake, on or before 20th November, at 6 o'clock P.M., may have five days' extension :

and if from one port to another port on the same Lake, if loaded and ready to sail before November 25th, at 6 o'clock P.M., may have an extension of five days.

Two per cent. shall be paid for such extension.

Fire Insurance for the winter on yearly Hull Policies covers the equipments on board the vessel only—if removed, an additional premium to be charged thereon.

No vessel shall load with Railroad Iron, Pig Metal, Stone, Ores or Marble, wholly, beyond her registered or American Custom House tonnage measurement; but if half, or less than half of her tonnage be laden with above articles, her lading shall not exceed her tonnage, more than fifty per cent., Canadian measurement.

No vessel insured under a general Hull Policy shall engage in the Lumber business on the shores of Lakes Huron and Michigan, without special permission from the Company.

CARGO RATES.

Shipped on A 1 Vessels.....	deduct 5 per cent. from standard rates.
Shipped on A 2 Vessels.....	charge standard rate.
Shipped on B 1 Vessels.....	charge same rate.
Shipped on B 2 Vessels.....	add 5 per cent. to standard rate.
Shipped on C 1 Vessels.....	add 10 per cent. to standard rate.

ON MERCHANDIZE GOING WEST, VIA THE RIVER ST. LAWRENCE.

FROM	PORT OF DESTINATION :	1st May to 31st August.				
		1st Class.		2nd Class.		
		Steam.	Sail.	Steam.	Sail.	
QUEBEC: MONTREAL: " " " " " " " " " " " " " " " "	Montreal	5 0	7 6	7 6	10 0	
	Cornwall or intermediate places	5 0	7 6	10 9	12 6	
	Kingston and places West of Cornwall.....	7 6	10 0	12 9	15 0	
	Ottawa and places on the Rideau Canal.....	7 6	10 0	12 6	15 0	
	Bay of Quinte and Ports on Lake Ontario West of Long Point	10 0	12 6	15 0	17 6	
	Lake Ontario to Welland Canal.....	12 6	15 0	17 6	20 0	
	Grand River and Lake Erie not West of Long Point.....	15 0	17 6	20 0	22 6	
	Lake Erie West of Long Point	20 0	22 6	25 0	30 0	
	" St. Clair, and Rivers Thames, Detroit, and St. Clair	22 6	25 0	27 6	32 6	
	" Huron, not beyond Cape Hurd	27 6	30 0	32 6	37 6	
	" Huron, Georgian Bay, Green Bay, and Sault St. Marie.....	32 6	35 0	37 6	42 6	
	" Michigan, West side, and St. Joseph's and Grand Haven, E. side.....	35 0	37 6	40 0	50 0	
	" Michigan, East side, excepting Grand Haven and St. Joseph S.....	37 6	40 0	42 6	52 6	
	" Superior, not beyond Ontonagon River	42 6	45 0	47 6	57 6	
	" Superior, beyond Ontonagon River.....	47 6	50 0	52 6	62 6	
	LAKE ONTARIO.	Port to Port adjacent, and not including the whole risk of the Lake.....	5 0	5 6	10 0	10 0
		Port to Port not so situate, but including the whole risk of the Lake.....	7 6	7 6	12 6	12 6
LAKE ERIE.	Port to port adjacent, not including the risk of the whole Lake.....	7 6	7 6	10 0	10 0	
	Port to port not so situate, but incurring the whole risk of the Lake.....	10 0	10 0	12 6	12 6	

First Class, means—Liquors, Butter, Tallow, Lard, Earthen and Glassware, Dry Goods, Hardware, Machinery, and other similar Goods; also, Flour, Beef, Pork, and Fish, in barrels.
Second Class, means—Cigars, Saleratus, Rice, Seeds, Live Stock, Hemp, Cement, Stationery, Ashes, Grain, Leaf Tobacco, and other similar Goods from their nature peculiarly susceptible of damage.

First Class, means—Liquors, Butter, Tallow, Lard, Earthen and Glassware, Dry Goods, Hardware, Machinery, and other similar Goods; also, Flour, Beef, Pork, and Fish, in barrels.

Second Class, means—Cigars, Saleratus, Rice, Seeds, Live Stock, Hemp, Cement, Stationery, Ashes, Grain, Leaf Tobacco, and other similar Goods from their nature peculiarly susceptible of damage.

CARGO RATES, Commencing and Terminating at Ports and Places on Lake Ontario.

	April.		1st day to 31st August.		September, 1st to 14th.		15th September to 31st October.		November, 1st to 14th. 15th to 30th.																	
									1st Class.		2nd Class.		1st Class.		2nd Class.											
	1st Class.	2nd Class.	1st Class.	2nd Class.	1st Class.	2nd Class.	1st Class.	2nd Class.	1st Class.	2nd Class.	1st Class.	2nd Class.	1st Class.	2nd Class.	1st Class.	2nd Class.										
From port to port adjacent or not including the whole risk of the Lake.....	7	6	10	0	5	0	7	6	7	6	12	6	15	0	17	6	17	6	20	0	23	0	25	0		
From port to port not so situate, but including the whole risk of the Lake.....	10	0	17	6	7	6	12	6	12	6	17	6	17	6	23	0	20	0	26	0	30	0	25	0	35	0

First Class, means—Liquors, Butter, Tallow, Lard, Earthen and Glassware, Dry Goods, Hardware, Machinery, and other similar Goods; also, Flour, Beef, Pork, and Fish, in barrels.

Second Class, means—Cigars, Saleratus, Rice, Seeds, Live Stock, Hemp, Cement, Stationery, Ashes, Grain, Leaf Tobacco, and other similar Goods from their nature peculiarly susceptible of damage.

Cargoes to Ogdensburg from the above Ports are to be charged one-eight additional.

Sugar to be charged one-half per cent. above rate on Grain, if subject to an average of 5 per cent. on each package.

Salt to be charged one-half per cent. above rate on Grain, if subject to an average of 20 per cent. on first 500 bbls., and 10 per cent. all over that number.

MERCHANDIZE GOING WEST.

Via Lakes Huron, Michigan, and Superior.

<i>STEAM BOATS, PROPELLERS, AND SAILING VESSELS.</i>	ON RISKS LEAVING THE SHIP- PING PLACES ON THE LAKES IN THE MONTHS OF											
	April.	May, June & July	August & Sept.	October.	Nov. 1 to Nov. 15.	Nov. 15 to Nov. 30.	s.	d.	s.	d.		
LAKE ERIE.												
From Buffalo or Dunkirk to places on the South side of Lake Erie, not west of Cleveland, and on the Canada side, not west of Port Stanley.....	10	0	7	6	12	6	20	0	20	0	30	0
From Buffalo or Dunkirk to places on the South side of Lake Erie, west of Cleveland, and not west of Detroit, and to places on the Canada side not west of Windsor.....	12	6	10	0	15	0	20	0	20	0	30	0
LAKE HURON.												
From Buffalo or Dunkirk to places beyond Detroit, and to places not beyond the Island of Mackinaw on the United States' side, and on the Canada side North of Windsor, and not beyond Cape Hurd.....	20	0	15	0	20	0	30	0	35	0	45	0
From Buffalo or Dunkirk to places on the Canada side of Lake Huron North of Cape Hurd, and to places between Mackinaw and Sault St. Marie, including Sault St. Marie.....	25	0	20	0	25	0	40	0	40	0	50	0
LAKE MICHIGAN.												
From Buffalo or Dunkirk to places beyond the Island of Mackinaw, and to places not beyond the Southern end of Green Bay.....	25	0	20	0	25	0	40	0	40	0	50	0
From Buffalo or Dunkirk to Milwaukee, Chicago and other places on the West side of Lake Michigan, including Grand Haven and St. Josephs, on the East side	30	0	25	0	30	0	40	0	60	0	70	0
From Buffalo or Dunkirk to Michigan City and other places on the East side of Lake Michigan, excepting Grand Haven and St. Josephs.....	35	0	30	0	35	0	50	0	70	0	80	0
LAKE SUPERIOR.												
From Buffalo or Dunkirk to places beyond Sault St. Marie, and to places on the South side of Lake Superior not beyond Ontonagon River.....	45	0	35	0	45	0	60	0	70	0	80	0
From Buffalo or Dunkirk to places on the North side of Lake Superior and beyond Ontonagon River, on the South side.....	50	0	40	0	50	0	60	0	75	0	85	0

CARGO TARIFF—Continued.

	April.	May, June & July.	August & Sept.	October.	Nov. 1 to Nov. 15.	Nov. 16 to Nov. 30.
From Cleveland to places on the South side of Lake Superior, not beyond the Ontonagon River.	35 0	25 0	25 0	10 0	45 0	45 0
From places West of Cleveland, and not West of Detroit, to places on the South side of Lake Superior not beyond the Ontonagon River.	30 0	25 0	30 0	10 0	45 0	45 0
From Sault St. Marie to places on the South side of Lake Superior, not beyond the Ontonagon River.	30 0	20 0	30 0	35 0	40 0	40 0
From places on Lake Michigan beyond the Southern end of Green Bay, to places on the South side of Lake Superior not beyond the Ontonagon River.	45 0	30 0	45 0	15 0	60 0	60 0
From New York or Boston to Montreal and vice versa (via Lake Champlain and Railroad and Canals).	7 0	10 0	10 0	15 0	15 0	25 0
Do. Quebec, do.	15 0	15 0	15 0	20 0	20 0	30 0
Do. Ogdensburg, do.	7 0	7 0	7 0	10 0	10 0	20 0

The preceding dates to be calculated from the day of leaving the Shipping Ports on the Lakes. On Goods from New York, fourteen days allowed to reach the Shipping place on the Lakes, excepting by Railroad to Dunkirk or Buffalo, when three days only are to be allowed.

Risks back from the Lakes and Rivers, going by Railroads, Wagons, Canals, or re-shipped by Boats on the Rivers; to be charged not less than $\frac{1}{2}$ per cent. additional to the Rate for the usual Lake or River Landing-place.

From New York to Buffalo, Oswego, Cape Vincent, and vice versa, connected with the Lake Risks, $\frac{1}{2}$ per cent. additional premium to the preceding Table of Rates.

If not connected with Lake Risks, $\frac{1}{2}$ per cent.

From New York to Dunkirk, or vice versa, if not connected with a Lake Risk, $\frac{1}{2}$ per cent. via the Erie Railroad; but when connected with a Lake Risk, $\frac{1}{2}$ per cent. each, in addition to the preceding Table of Rates.

ON PRODUCE, DOWNWARDS.

BY STEAMERS, PROPELLERS. AND SAIL VESSELS.

Via Lakes Michigan, Erie, &c.

	April.	May 1 to Aug. 31.	September,		October,		November,	
			1 to 14	15 to 30	1 to 14	15 to 31	1 to 14	15 to 30
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
<i>From Ports on Lake Michigan to Lake Erie, and vice versa :</i>								
Grain, Coal, &c.	10 6	25 0	30 0	35 0	40 0	45 0	55 0	70 0
Rolling Freight & Lumber	30 0	17 0	22 0	25 0	30 0	35 0	45 0	55 0
Add $\frac{1}{2}$ per cent. from East side.								
<i>From Ports West of Cleveland on Lake Erie, to Buffalo or Tonawanda, and vice versa :</i>								
Grain, Coal, &c.	17 6	12 0	17 0	20 0	25 0	30 0	35 0	40 0
Rolling Freight & Lumber	12 6	10 0	12 0	15 0	17 0	20 0	25 0	30 0
<i>From Cleveland to Buffalo or Tonawanda, and vice versa:</i>								
Grain, Coal, &c.	15 0	10 0	15 0	17 0	20 0	25 0	27 0	32 0
Rolling Freight & Lumber	10 0	7 0	10 0	12 0	15 0	17 0	20 0	22 0

PRODUCE DOWNWARDS.
VIA THE RIVER ST. LAWRENCE.

VESSELS.	PORTS OF LADING.	PORT OF DESTINATION.	1st May to 31st August, 1856.			
			1ST. CLASS.		2ND. CLASS.	
			Steam.	Sail.	Steam.	Sail.
	<i>Lake Michigan west side, or Lake Huron east side.</i>	Ports on L. Erie, and <i>vice versa</i> .	17 6	17 6	25 0	25 0
		Port on L. Ontario, not below Kingston	22 6	22 6	35 0	35 0
		Brockville, Prescott, or Ogdensburg	25 0	25 0	37 6	37 6
		Montreal, <i>via</i> Canals.....	27 6	27 6	45 0	45 0
		If from East side of Lake Michigan, add $\frac{1}{4}$ per cent. If from Goderich, deduct $\frac{1}{8}$ per cent.				
	<i>Ports W. of Long Point north, or Cleveland south Shore.</i>	Welland Canal, Buffalo, or Tonawanda,.....	10 0	10 0	12 6	12 6
		L. Ontario, Ports not below Kingston,	15 0	15 0	22 6	22 6
		Brockville, Prescott, or Ogdensburg,	17 6	17 6	25 0	25 0
		Montreal, <i>via</i> Canals.....	20 0	20 0	32 0	32 0
	<i>Ports E. of Long Point north, or Cleveland south Shore or Grand River.</i>	Welland Canal, Buffalo, or Tonawanda,.....	7 6	7 6	10 0	10 0
		L. Ontario, not below Kingston, Brockville, Prescott, or Ogdensburg,	12 6	12 6	20 0	20 0
		Montreal, <i>via</i> Canals... ..	15 0	15 0	22 6	22 6
		If from Grand River, deduct $\frac{1}{8}$ per cent. from this rate. }	17 6	17 6	30 0	30 0
	<i>Ports on Lake Ontario.</i>	To Ports adjacent,	5 0	5 0	10 0	10 0
		To Ports incurring the risk of the whole Lake,	7 6	7 6	12 6	12 6
		To Brockville, Prescott, or Ogdensburg,	10 0	10 0	15 0	15 0
		To Montreal <i>via</i> Canals	12 6	15 0	17 6	20 0
	<i>Stay of Quinte, or Ports E. of L'Point</i>	To Montreal,	10	12 6	15 0	17 6
		<i>Kingston or places on the Ottawa or Rideau Canal.</i>	To Montreal.	7 6	10 6	12 6
	<i>Cornwall or places intermediate.</i>	To Montreal	5 0	7 6	10 0	12 6
		<i>Montreal.</i>	To Quebec	5 0	7 6	7 6

VESSELS.

November,

to 14 15 to 30

d. e. d.

0 70 0
0 55 0

0 40 0
0 30 0

0 6 32 6
0 0 22 6

LAKE SUPERIOR CARGO RATES.

Same as the Rates from Lake Michigan to Lake Erie, if not beyond La Pointe.

Add $\frac{1}{2}$ per cent. from La Pointe to Superior.

Add 1 per cent. if to the North of Isle Royal.

If to or from Detroit only, deduct $\frac{1}{2}$ per cent.

Iron and Copper Ores to rank in Bulk or Barrels at the same Rates as Grain.

FROM LAKE PORTS TO NEW YORK.

Add for Grain, &c., $\frac{1}{2}$ per cent.

Add for Rolling Freight $\frac{1}{2}$ per cent.

FROM LAKE MICHIGAN, *via* COLLINGWOOD ROUTE.

To Kingston and *vice versa*, same rates as between Lake Michigan and Buffalo under above Tariff, and with the same *additions* for Ogdensburgh, Montreal, or Quebec.

If to Toronto only (*via* Collingwood), deduct $\frac{1}{2}$ per cent.

CARGO AVERAGES.

Particular averages on Grain, 10 per cent. Salt and Sugar, 20 per cent.

The rates of premium on cargo shipped upon decks of Sailing Vessels, shall be, for the months of April, September, October and November, three times the under deck rates; and for the months of May, June, July and August, double the under deck rates. The cargo not to be considered covered by the policy unless such increased rates are paid.

Deck cargoes on Sailing Vessels, to be insured against total loss of packages only. All risks on deck loads to be free from damage by wet, breakage, leakage, or exposure.

No classification of any vessel, save that in the printed sheets forwarded to the agent, shall be acted on by them without reference to the head office.

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