

**CIHM
Microfiche
Series
(Monographs)**

**ICMH
Collection de
microfiches
(monographies)**



Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques

© 1994

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

Coloured covers/
Couverture de couleur

Covers damaged/
Couverture endommagée

Covers restored and/or laminated/
Couverture restaurée et/ou pelliculée

Cover title missing/
Le titre de couverture manque

Coloured maps/
Cartes géographiques en couleur

Coloured ink (i.e. other than blue or black)/
Encre de couleur (i.e. autre que bleue ou noire)

Coloured plates and/or illustrations/
Planches et/ou illustrations en couleur

Bound with other material/
Relié avec d'autres documents

Tight binding may cause shadows or distortion
along interior margin/
La reliure serrée peut causer de l'ombre ou de la
distorsion le long de la marge intérieure

Blank leaves added during restoration may appear
within the text. Whenever possible, these have
been omitted from filming/
Il se peut que certaines pages blanches ajoutées
lors d'une restauration apparaissent dans le texte,
mais, lorsque cela était possible, ces pages n'ont
pas été filmées.

Additional comments: /
Commentaires supplémentaires:

Coloured pages/
Pages de couleur

Pages damaged/
Pages endommagées

Pages restored and/or laminated/
Pages restaurées et/ou pelliculées

Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées

Pages detached/
Pages détachées

Showthrough/
Transparence

Quality of print varies/
Qualité inégale de l'impression

Continuous pagination/
Pagination continue

Includes index(es)/
Comprend un (des) index

Title on header taken from: /
Le titre de l'en-tête provient:

Title page of issue/
Page de titre de la livraison

Caption of issue/
Titre de départ de la livraison

Masthead/
Générique (périodiques) de la livraison

This item is filmed at the reduction ratio checked below/
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	12X	14X	16X	18X	20X	22X	24X	26X	28X	30X	32X
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The copy filmed here has been reproduced thanks to the generosity of:

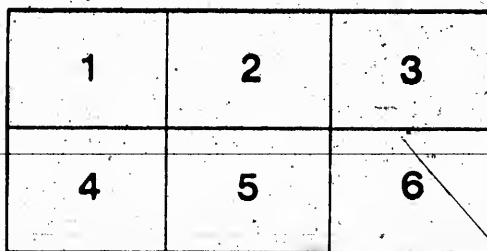
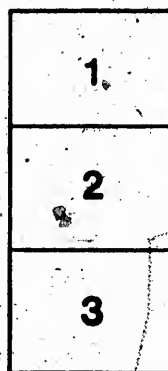
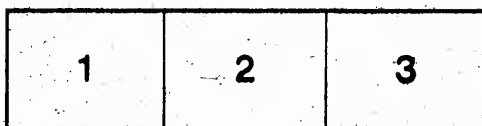
Metropolitan Toronto Reference Library
Baldwin Room

The images appearing here are the best quality possible considering the condition and legibility of the original copy and, in keeping with the filming contract specifications.

Original copies in printed paper covers are filmed beginning with the front cover and ending on the last page with a printed or illustrated impression, or the back cover when appropriate. All other original copies are filmed beginning on the first page with a printed or illustrated impression, and ending on the last page with a printed or illustrated impression.

The last recorded frame on each microfiche shall contain the symbol \rightarrow (meaning "CONTINUED"), or the symbol ∇ (meaning "END"), whichever applies.

Maps, plates, charts, etc., may be filmed at different reduction ratios. Those too large to be entirely included in one exposure are filmed beginning in the upper left hand corner, left to right and top to bottom, as many frames as required. The following diagrams illustrate the method:



L'exemplaire filmé fut reproduit grâce à la générosité de:

Metropolitan Toronto Reference Library
Baldwin Room

Les images suivantes ont été reproduites avec le plus grand soin, compte tenu de la condition et de la netteté de l'exemplaire filmé, et en conformité avec les conditions du contrat de filmage.

Les exemplaires originaux dont la couverture en papier est imprimée sont filmés en commençant par le premier plat et en terminant soit par la dernière page qui comporte une empreinte d'impression ou d'illustration, soit par le second plat, selon le cas. Tous les autres exemplaires originaux sont filmés en commençant par la première page qui comporte une empreinte d'impression ou d'illustration et en terminant par la dernière page qui comporte une telle empreinte.

Un des symboles suivants apparaîtra sur la dernière image de chaque microfiche, selon le cas: le symbole \rightarrow signifie "A SUIVRE", le symbole ∇ signifie "FIN".

Les cartes, planches, tableaux, etc., peuvent être filmés à des taux de réduction différents. Lorsque le document est trop grand pour être reproduit en un seul cliché, il est filmé à partir de l'angle supérieur gauche, de gauche à droite, et de haut en bas, en prenant le nombre d'images nécessaire. Les diagrammes suivants illustrent la méthode.

MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE, Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0390 - Phone
(716) 288 - 5989 - Fax

PROVINCIAL
INSURANCE COMPANY

OF TORONTO,

MARINE DEPARTMENT.

INSTRUCTIONS FOR AGENTS,

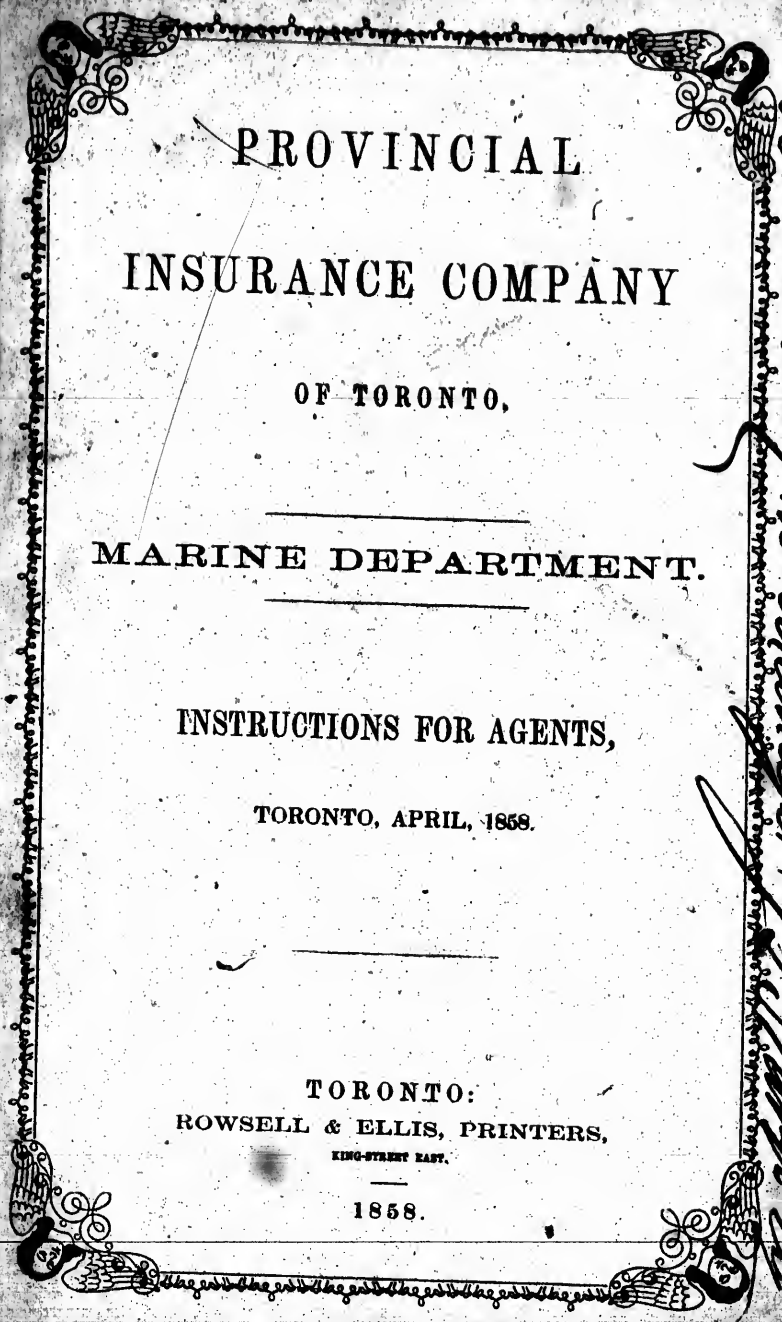
TORONTO, APRIL, 1858.

TORONTO:
ROWSSELL & ELLIS, PRINTERS,

KING-STREET EAST.

1858.

For the use of the Manager, J. G. Taylor & Co.



663

PROVINCIAL
INSURANCE COMPANY

OF TORONTO.

MARINE DEPARTMENT.

INSTRUCTIONS FOR AGENTS,

TORONTO, APRIL, 1858.

TORONTO:
ROWSELL & ELLIS, PRINTERS,
KING-STREET EAST.

1858.

Q
H
A
W
J
E

**PROVINCIAL INSURANCE COMPANY,
OF TORONTO.**

**SUBSCRIBED CAPITAL, \$1,987,680; PAID UP CAPITAL,
\$420,256.**

**PRESIDENT—J. S. HOWARD, Esq.
VICE-PRESIDENT—HON. J. H. CAMERON.**

DIRECTORS.

GEORGE CRAWFORD, Esq.	GEORGE DUGGAN, Jr., Esq.
HON. J. H. CAMERON.	CAPTAIN P. WALLACE.
A. M. CLARK, Esq., M.D.	HON. W. B. ROBINSON.
W. L. PERRIN, Esq.	JOHN CAMERON, Esq., M.P.P.
J. S. HOWARD, Esq.	DUNCAN MACDONELL, Esq.
E. F. WHITTEMORE, Esq.	

MANAGER—HON. J. LEANDER STARR.
ASSISTANT SECRETARY—J. JOSEPH WOODHOUSE, Esq.
BANKERS—CITY BANK OF MONTREAL.
SOLICITORS—MESSRS. DUGGAN & BURNS.
INSPECTOR OF AGENCIES—T. W. MEDLEY, Esq.

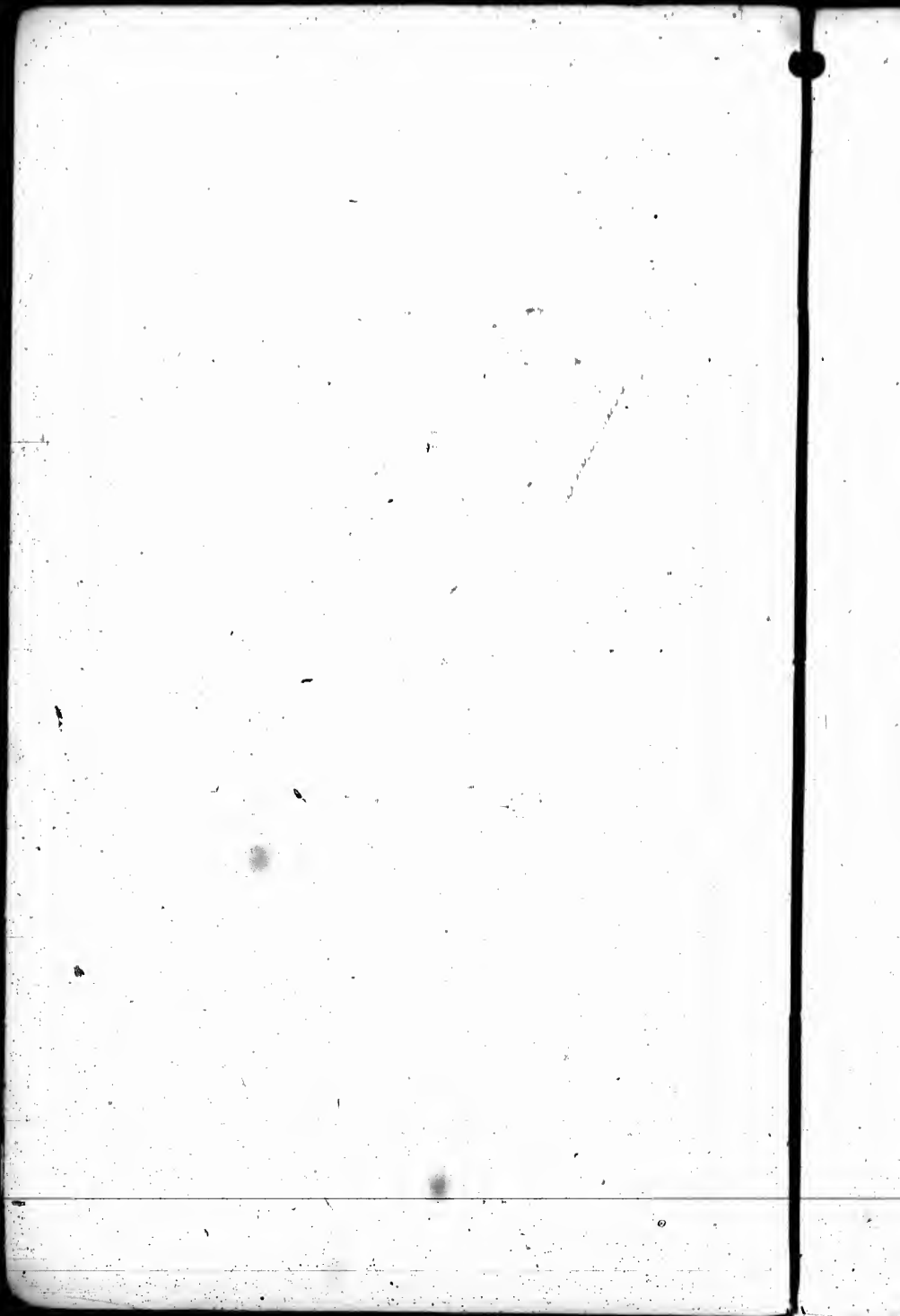
HEAD OFFICE—Toronto-street, Toronto.

MONTREAL LOCAL BOARD.

ALEXANDER MORRIS, Esq.
W. B. LAMBE, Esq.
HON. L. RENAUD.
E. HUDON, Esq.
AGENT—J. LEANDER BRAULT, Esq.

NEW YORK LOCAL BOARD.

HON. M. S. BIDWELL,
EDWARD M. ARCHIBALD, Esq. (British Consul).
JOSEPH FOULKE, Esq.
THOMAS RIGNEY, Esq.
JOHN S. BARTLETT, M.D.
BANKERS—THE BANK OF THE REPUBLIC, N.Y.
PROTECTIVE AGENT—A. W. THOMPSON, Esq.



INLAND MARINE INSURANCE.

Provincial Insurance Company, of Toronto.

INSTRUCTIONS FOR AGENTS

IN RELATION TO THE EFFECTING OF INSURANCE.

On application being made to any Agent of this Company for the effecting of Marine Insurance, the first duty of such Agent will be to fill up an application for Insurance, setting forth the nature of the risk and the amount to be insured, which he will cause to be signed by the Applicant; and if there be nothing in the proposed risk inconsistent with his instructions, the risk, if on Cargo or Freight, may be accepted at once, and on payment of the premium a receipt may be issued, which will protect the Applicant until the delivery of the policy, which will be issued from the head office. Hull risks shall only be accepted by the Agent conditionally, and an interim receipt issued.* The application should be at once† forwarded to the head office; and should the application be approved, the policy will be forwarded in return; but if rejected, the Agent will be immediately notified, and he will at once return the premium and call in the interim receipt.

When the requisition has been properly filled, if you have a sufficient knowledge of the character and circumstances of the applicant, the value of the property to be insured, and the nature of the voyage to be engaged in, you may at once proceed to consider the rate of premium. If, on the contrary, the applicant should be of doubtful character, you will promptly reject the application, as knaves in every instance should be their own underwriters. The character of the master for skill, sobriety, and experience in the particular

* The form of these receipts are at page 21.

† NOTE.—The importance of this promptitude on the part of Agents, in seeing that the applications are received at the head office at the EARLIEST POSSIBLE MOMENT, cannot be too strongly urged upon their attention.

branch of the navigation he may be employed in, the seaworthiness of the vessel, the nature of the voyage and the season, are matters of the greatest importance, and require your attentive consideration. No risk to be taken on vessels not contained in the Registry of Lake Underwriters, unless upon special application to, and permission from, the head office in Toronto.

Risks declined by experienced underwriters are usually offered to new Agents, who are too apt to be induced to take them at high rates of premium: experience has shown that no rate of premium that can be obtained is equivalent to such risks.

When the character of the applicant, the skill and competency of the master, the efficiency of the crew, the seaworthiness of the vessel, and the nature of the voyage have been duly considered, and it has been deemed advisable to accept the adventure, the next consideration will be to determine the rate of premium, and as this is of the most vital importance, and upon which the prosperity of the Company and the stability of the institution depend, you will not decide the question of premium without that due consideration which its importance demands: in Fire or Life Assurance, Tables and Tariffs of Rates have been established, which, with a little skill and practice, will enable the Agent to apply with success under every variation of circumstance; but in Marine Assurance the adventures are so various, and the circumstances attending each risk differing from each other frequently in essential particulars, that much must be left to the skill, intelligence, and practical experience of the Agent. At the end of this work will be found Tariffs predicated upon the most reliable data, and compiled by gentlemen of the most extensive experience; you will, therefore, in determining the rate, consult those Tariffs, and such other Tables of Rates as may from time to time be transmitted to you from this office; and although it is understood they may not *invariably* be enforced, yet it is not expected that they will lightly be departed from, but that you will conform to them on every occasion where you are not prepared to offer a satisfactory reason for departing from them.

The requisition, when properly numbered, signed, and filled in as above described, is to be forwarded to this office by the first mail after the risk has been taken, that it may be duly recorded; and in corresponding with this office upon the subject of any application, you will please always state the number of it and the name of the assured.

The Agent is not to make any average, either general or particular, as representative of the Company; but he will forward all the papers, when duly checked and certified, with the dates of their presentation, to the head office without delay. The necessity of these documents will appear evident upon considering the modes by which such losses are to be adjusted: they have been thus defined by the best authorities:—

“As clearness and precision are necessary upon all subjects, and more especially upon this, it will be proper to observe that when we speak of the underwriter being liable to pay, whether for total or partial losses, it must be always understood that they are liable only in proportion to the sums which they have underwritten. Thus, if a man underwrites one hundred pounds, upon property valued five hundred pounds, and total loss happen, he shall be answerable for one hundred pounds and no more, that being the amount of his subscription: if only a partial loss, amounting to sixty or seventy pounds *per cent.* upon the whole value, he shall pay sixty or seventy pounds, being his proportion of the loss.”—*Parke's System of Law of Marine Insurances.*

“The value upon which the premium is paid is, as between the assured and underwriter, the sole value to be regarded in estimating the amount of the underwriter's liability: he pays no loss upon that for which he receives no premium. If goods which have been insured for £500 would have realized in the market to which they were being sent £1,500, but for the occurrence of a particular average loss, which prevents them from selling for more than £1,200, it is plain that these goods have been deteriorated to the extent of £300, or one-fifth of the value they would otherwise have realized: the underwriter, in such case, is not bound to repay the assured £300, or the whole amount of the actual loss sustained, but only £100, or a fifth part of the sum for which the goods were insured; that is, he is bound to pay the assured the same proportion of the sum insured, as the damage may have deducted from the value they would otherwise have realized.”—*Arnold's Treatise on the Law of Marine Insurance and Average.*

There are certain rules and restrictions which it will be

well to state before giving the Tariff of Rates; and from these the Agent should not deviate without the sanction of the head office, on special application made thereto.

The whole value of the vessel must be declared the data for the adjustment of average losses.

Open policies can only be granted in *special* cases, as they are not deemed desirable, and no Agent can accept such an application. These, when made, must be referred to the head office for decision.

The maximum proportion of insurance on hulls, including any insurance with this office, shall in no case exceed two-thirds of the valuation, except on first-class vessels, on which three-fourths may be permitted.

The limit of insurance with this office on hull risks shall be, on A 1 steam-vessels, \$6,000; and on other steamers, propellers, and sail-vessels, \$5,000; which limit shall in no case be exceeded unless by the express sanction (in any special case referred to him) of the head office; and no hull risk shall be taken on any vessel classed under B 1 without like special permission.

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.

The rates to be calculated on American measurement.

LIMITS OF SEASON RISKS, &c.

The attention of Agents is specially directed to the following recent decision of the Board of Directors.

"No risks on steamers and propellers to be taken on Lake Superior or Lake Michigan later than the 1st of November, but that they may be taken on select vessels to the 30th of November on Lakes Erie, Huron and Ontario, but no sailing vessel later than the 15th of November on Lakes *above Ontario*; and on Lakes Superior and Michigan not later than the first of November."

LOSS OR DAMAGE ON VESSELS.

When vessels are in distress and driven on shore in the neighbourhood of the port where the Agent resides, he will offer to the master such services as the nature of the case may require; and in case of shipwrecks, where neither the owners of the vessel or goods, nor their representative, are on the spot, the Agent is to take such steps as he may deem best for the preservation of the property.

REPAIRS OF VESSELS.

The Agent will see that intelligent, and, if practicable, professional men, are appointed Surveyors; and that in their survey and estimate they distinguish, as far as possible, between the damage sustained during the voyage on which the vessel is actually engaged, and the damage and defects existing prior thereto, and which are chargeable to the owners; and in case she cannot be repaired so as to proceed, and her condemnation becomes unavoidable, it will then be his duty carefully to investigate whether the condemnation is occasioned by any natural defect or decay, and whether or not the disaster was occasioned by the want of sufficient anchors and cables, or other necessary stores.

In all cases of particular average upon vessels where repairs have been made, a deduction of *one-third* will be made as the difference between new and old, unless the vessel be less than one year old; such deductions being in accordance with the invariable practice both in England and the United States.

COMPENSATION.

You will be allowed to deduct and retain for your own use out of any premiums you may receive on behalf of the Company a commission of 5 per cent. on the gross amount paid to you in cash for premiums, and 5 per cent. of the premium notes when the same become due and are paid, and 10

per cent. in addition on the net profits of your Agency, as ascertained after the expiration of each year, ending 31st December.

The Policy fee of five shillings each may be charged on each Policy of Marine Assurance (if such charge is customary and usual at the port at which you reside, but not otherwise), and it may be retained by you; but, except for specific expenses authorised by the Company, no further deduction is to be made from the money that may come into your hands on the Company's account. You will, however, be held harmless, and it is hereby understood that you are not in any manner liable, answerable, or accountable for or on account of any insurance to be made by you; or for any other act or acts to be done by you under, or by virtue, or in pursuance of the authority granted to you by the Company; and that you will be indemnified and saved harmless by the Company from and against all costs, charges, expenses and losses, and damage whatsoever which you may sustain in consequence of the performance of your duty as such Agent, pursuant to the instructions contained herein, or which you may from time to time receive from the head office.

ACCOUNTS.

You will make out your accounts with the Company on the first of each month, and transmit the same within the first week of the month to the head office in Toronto, together (in all cases) with a remittance of the precise balance; and you will, at the same time, transmit the premium notes then held by you.

The following is an extract from the minutes of the last meeting of the Convention of Lake Underwriters, viz. :—

Resolved, that when promissory notes are taken for premiums on hulls, the credit or time shall not extend beyond four months; and if the loss be made payable to another party, such payee shall guarantee the payment of the premium note before the policy attaches to the risk; or when permission is asked to assign the policy, the assignee shall guarantee the payment of the note before the assent is given. Further,

Resolved, that all premium notes on policies for the season, or portions of the season, shall mature by or before the first day of November of that season.

No premium notes are taken except on insurance on *hulls*, and all other premiums are payable in cash on delivery of the interim receipt.

CONVENTION OF LAKE UNDERWRITERS

AT BUFFALO, FEBRUARY, 1858.

Rules and Regulations adopted by the former meetings, that do not conflict with the proceedings of this, are re-adopted and incorporated into the proceedings of this Association for 1858.

HULL RATES FOR SAIL VESSELS.

FOR THE SEASON	1. A	A 2.	B 1.	B 2.	C 1.
Less than 200 tons,	6 pr. ct.	6½ pr. ct.	7 pr. ct.	8½ pr. ct.	10 pr. ct.
From 200 to 300 tons,	7 pr. ct.	7½ pr. ct.	8 pr. ct.	9 pr. ct.	11 pr. ct.
From 300 to 400 tons,	8 pr. ct.	8½ pr. ct.	9 pr. ct.	10 pr. ct.	12 pr. ct.
Upwards of 400 tons,	8½ pr. ct.	9 pr. ct.	10 pr. ct.	12 pr. ct.	15 pr. ct.

For the year add ½ per cent. to the above rates.

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.

HULL RATES FOR STEAM VESSELS.

FOR THE SEASON.	A.	B.	C.
Less than 450 tons,.....	8 per ct.	9 per ct.	15 per ct.
Over 450 and less than 600 tons,...	9 per ct.	10 per ct.	17 per ct.
Over 600 tons,.....	10 per ct.	11 per ct.	20 per ct.

For the year add 1 per cent. to above rates.

For passengers and mail steamers and first class propel-

lers, navigating Lake Ontario only, to Ogdensburgh, deduct 10 per cent. from above rates.

SHORT RATES TO NOVEMBER 30.

April having expired deduct from above rates.....	10 per cent.
May having expired deduct from above rates.....	20 per cent.
June having expired deduct from above rates.....	25 per cent.
July having expired deduct from above rates.....	30 per cent.
Aug. having expired deduct from above rates.....	35 per cent.
Sept. having expired deduct from above rates... ..	45 per cent.
Oct. having expired deduct from above rates.....	55 per cent.

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

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

Hull risk 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 \$10,000; and *four-fifths* on vessels valued at \$10,000 and over.

Four months shall be the longest time for credits on premiums for hulls, and notes for premiums on hull policies, for the season or parts of season, shall mature on or before the 1st day of November of that season, and no extra allowance by way of discount, shall in any case be made.

Rates of particular average on vessels classed A 1 and 2 not less than 5 per ct.

Rates of particular average on vessels classed B 1 and 2 not less than 7 " "

Rates of particular average on vessels classed C 1 and 2 not less than 10 " "

PRODUCE 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.

EXTENSIONS.

Sail and steam vessels loaded and ready to sail from ports on one lake, to ports on another lake, on or before the 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 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 vessels shall load with Rail Road 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 twenty per cent., or, if Canadian measurement, fifty per cent.

Vessels laden with grain cargoes, in bulk, shall be provided with good and sufficient *shifting boards*, properly and securely put in their place.

Each Company belonging to this Board shall insert in their policies, a clause making it obligatory upon vessels laden with grain, to have good and sufficient SHIFTING BOARDS to prevent the cargo from shifting, and thereby endangering the vessel and cargo.

The general powers and duties of the Inspectors are defined as follows:

1st. To make surveys and inspection of all vessels being built or moored in their respective beats, and to report weekly to the Secretary.

2d. They shall examine and inspect all vessels that come into their respective beats during the navigation season, as far as possible, and report as set forth.

3d. Whenever a disaster occurs in the beat of any Inspector, he shall repair to the spot in person, if possible; if not he shall send a competent man, and notify the Company or Companies of the Board, having risks on said vessel, and

he shall keep close supervision of the whole property, and render such aid as he can, *until the Company having the risk can send its own wreckers.* He shall enquire into the circumstances of the loss and the management of the master, and report to the Company or Companies having the risk, if he think it will conduce to their interest. *The Companies to furnish each Inspector with a list of its hull risks as taken, which they shall hold as confidential from all persons.*

If casualty happen in the adjacent beat of any Inspector, he hearing thereof first, shall telegraph the proper Inspector, and he shall proceed and render the same assistance as if in his own beat, until relieved by the proper Inspector.

The expenses of the salvage, and expenses of the Inspector and his time, at the rate of five dollars per day, on such occasion, shall be charged on the property, and he shall give the board credit on his salary for what he so receives on his time.

The expense and time of the substitute, if any, to be charged by the party, and by him collected on the property, if practicable; otherwise from the Companies having the several risks.

No Inspector of this Board shall act as an agent for any Company, or in any manner influence or solicit business for any Company.

No Company shall be authorised to change the classification of a vessel on its register, except on the report and authority of the Secretary, and that the rate of the vessel and the rate of the cargo, shall be the rate fixed by the tariff founded on the classification by the Inspector of the Board.

Agents, shippers, and all other persons who hold open policies of any Company of this Board, shall not directly nor indirectly insure any freight, cargo or property, except by the classification and rate specified.

The Registers of the Board shall be placed only in the hands of Agents, who shall not expose nor permit them to be copied, nor furnish copies; but they shall be regarded as strictly confidential, except in reply to their customers wishing to learn for a particular shipment.

PRODUCE CARGO TARIFF FOR 1858.

LADEN ON BOARD STEAM AND SAIL VESSELS, CLASSED A, B AND C.

For A 1 Vessel, deduct 5 per cent.; for B 2 add 5 per cent.; for C 1 add 10 per cent. to this Tariff.

	APRIL	MAY	SEPTEMBER	OCTOBER	NORWICH
	1 to 14	15 to 31	1 to 14	15 to 31	1 to 14
	15 to 31	1 to 14	15 to 31	1 to 14	15 to 31
From Chicago, Waukegan, Kenosha, Racine, and Ports on the East side of Lake Michigan, to Ports on Lake Erie and to Ports on Lake Ontario, via Collingwood route, and vice versa (Toronto excepted).	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
On Grain, Salt, Seed, Sugar, Cement, Plaster, Coal, Hemp, Tobacco, and other like articles, On Flour, Provisions, and other Rolling Freight, Wool, and Lumber	3 1/2	1 1/2	3 1/2	3 1/2	3 1/2
To Ports on Lake Ontario via Ireland Canal, and vice versa.	3	2	3	3	3
On Grain, Salt, Seed, Sugar, Cement, Plaster, Coal, Hemp, Tobacco, and other like articles On Flour, Provisions, and other Rolling Freight, Wool, and Lumber	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
Add 1/2 per cent. on River St. Lawrence to Ogdensburg; and 1/2 per cent. for Montreal via Canada usually navigated.					
From Mitchell's Cove, Port Washington, Sheboygan, Manitowish, and Green Bay, to Ports on Lake Erie, and to Ports on Lake Ontario, via Collingwood route, and vice versa (Toronto excepted).	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
On Grain, Salt, Seed, Sugar, Cement, Plaster, Coal, Hemp, Tobacco, and other like articles. On Flour, Provisions, and other Rolling Freight, Wool, and Lumber	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
To Ports on Lake Erie, and to Ports on Lake Ontario, via Collingwood route, and vice versa.	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
On Flour, Provisions, and other Rolling Freight, Wool, and Lumber	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
Add 1/2 per cent. on River St. Lawrence to Ogdensburg; and 1/2 per cent. to Montreal via Canada usually navigated.					
From Ports West of Ireland on American side of Lake Erie, and West of Long Point on Canadian side, to Buffalo and Tonawanda, and vice versa.	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
On Grain, Salt, Seed, Sugar, Cement, Plaster, Coal, Hemp, Tobacco, and other like articles. On Flour, Provisions, and other Rolling Freight, Wool, and Lumber	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
To Ports on Lake Erie, and to Ports on Lake Ontario, via Collingwood route, and vice versa.	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
On Flour, Provisions, and other Rolling Freight, Wool, and Lumber	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
Add 1/2 per cent. on River St. Lawrence to Ogdensburg; and 1/2 per cent. to Montreal via Canada usually navigated.					
From Cleveland and Ports East on American side of Lake Erie, and East of Long Point on Canadian side, to Buffalo and Tonawanda, and vice versa.	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
On Grain, Salt, Seed, Sugar, Cement, Plaster, Coal, Hemp, Tobacco, and other like articles. On Flour, Provisions, and other Rolling Freight, Wool, and Lumber	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
To Ports on Lake Erie, and to Ports on Lake Ontario, via Collingwood route, and vice versa.	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
On Flour, Provisions, and other Rolling Freight, Wool, and Lumber	2 1/2	1 1/2	3 1/2	3 1/2	3 1/2
Add 1/2 per cent. on River St. Lawrence to Ogdensburg; and 1/2 per cent. to Montreal via Canada usually navigated.					

If loaded of shore, add 1/2 per cent. to above rates. To and from the East shore of Lake Huron, same rates as to and from Lake Michigan.

FROM CANADIAN PORTS ON LAKE ERIE TO BUFFALO OR ANY AMERICAN PORT ON LAKE ERIE, AND VICE VERSA.

From ports east of Long Point, same rates as from Cleveland to Buffalo, and vice versa.

From ports west of Long Point, same rates as from Toledo to Buffalo, and vice versa.

If loaded off shore add $\frac{1}{2}$ per cent.

TO PORTS ON LAKE ONTARIO.

From ports on other Lakes to ports on Lake Ontario, via Welland Canal, add to the rates to Buffalo, as follows :

To ports not below Kingston or Cape Vincent, for April, add $\frac{1}{2}$ per cent.	
From May 1st to September 14th, add.....	$\frac{1}{2}$ "
" September 15th to October 31st, add.....	$\frac{1}{2}$ "
" November 1st to November 30th, add.....	1 "
Add further to Ogdensburg,.....	$\frac{1}{2}$ "
Or $\frac{1}{2}$ per cent. if to Montreal by Canals.	

FROM L. MICHIGAN via COLLINGWOOD ROUTE.

To ports on Lake Ontario, not below Kingston and Cape Vincent, and vice versa, same as rates between Lake Michigan and Buffalo.

If to Toronto, only deduct $\frac{1}{2}$ per cent.

Same addition as above ($\frac{1}{2}$ or $\frac{1}{2}$ per cent.) to Ogdensburg or Montreal.

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. If to the north of Isle Royale, add 1 per cent.

Iron and Copper Ores, in bulk or barrels, same rates as Grain.

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

From Lake ports to New York, for Grain, add.... $\frac{1}{2}$ per cent.

For Rolling Freight, add..... $\frac{1}{2}$ "

CARGO AVERAGES.

Particular average on Grain,..... 10 per cent.
 " " " Salt,..... 20 per cent.

LAKE ONTARIO.

Tariff of Cargo Rates commencing and terminating at ports on LAKE ONTARIO for steam and sail vessels, classed A 2 and B 1. For A 1 vessels deduct 5 per cent.; for B 2 add 5 per cent.; for C 1 add 10 per cent. to this Tariff.....

From and to any port on Lake Ontario, west of Genesee River and Cobourg, and vice versa. From and to any port on Lake Ontario, east of Genesee River and Cobourg, and vice versa.....
 From ports above to ports above the line of Genesee River and Cobourg, and vice versa.....

	April.		May 1st to August 31st.	Sept 1st to Sept 15th.	Sept 15th to October 31st.	Nov. 1st to Nov. 15th.	Nov. 15th to Nov. 30th.
	1st Class.	2d Class.					
From and to any port on Lake Ontario, west of Genesee River and Cobourg, and vice versa.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
From and to any port on Lake Ontario, east of Genesee River and Cobourg, and vice versa.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
From ports above to ports above the line of Genesee River and Cobourg, and vice versa.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2

To Ogdensburg $\frac{1}{2}$ per cent. additional, and to Montreal, by Canals, $\frac{1}{2}$ per cent.

FIRST CLASS—Grain, Salt, Seed, Sugar, Cement, Plaster, Coal, and other like articles.

SECOND CLASS—Flour, Provisions, and other rolling freight, Wool and Lumber.

Railroad Iron, Pig Iron, Marble, Stone and Ores, same rates as Grain in same vessels.

DECK RATES.—Rates of premium on cargoes shipped upon decks of sailing vessels are, for the months of April, September, October, Nov., three times the under deck rates; and for the months of May, June, July and August, double the amount of under deck rates. Deck cargoes on sailing vessels insured against total loss of packages only; the minimum rate of loss, to make a claim, shall be ten per cent., except salt, which shall be twenty per cent. of the whole value insured on deck. And in all cases on deck risks, to be free from damage by wet, breakage, leakage or exposure.

New York, fourteen days to be allowed to reach the shipping place on the Lakes, excepting by Railroad to *Dunkirk*, *Buffalo* or *Cape Vincent*, when three days only are to be allowed.

Goods on deck, by sailing vessels on the Lakes, not to be covered by the Policy, unless double rates in the months of May, June, July and August is paid thereon, and in March, April, September, October and November, treble rates; and in all cases, on deck risks, to be free from damage by wet, breakage, leakage or exposure.

Risks back from the Lakes and Rivers, going by railroads, waggons, canals, or re-shipped by boats on the river, to be charged not less than $\frac{1}{4}$ per cent. additional to the rate for the usual Lake and River landing place.

From *New York* to *Buffalo*, *Owego*, *Cape Vincent*, connected with the Lake risks, $\frac{1}{4}$ 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*, if not connected with a Lake risk, $\frac{1}{4}$ per cent. via the Erie Railroad; but when connected with a Lake risk, $\frac{1}{2}$ per cent. in addition to the preceding Table of Rates.

Risks of Lighterage for more than two miles from the vessel may be taken free of charge. If over two miles, $\frac{1}{4}$ per cent. extra premium to be charged.

LAKE ERIE RISKS, CONTINUING AND GOING INTO THE INTERIOR.

From any place of discharge on *Lake Erie* to any place to *Ohio* for the inland risk, not less than $\frac{1}{4}$ per cent.

From any place of discharge on *Lake Erie* to any place in *Indiana*, not via the Ohio River, not less than $\frac{1}{4}$ per cent.

From any place passing down the Canal in *Indiana*, and thence to any place in *Illinois*, not less than $\frac{1}{4}$ per cent.

From any place by the Southern Railroad, and waggons to any place in *Michigan* or *Illinois*, not less than $\frac{1}{4}$ per cent.

From any place by the Central Railroad, and waggons to any place in *Michigan* or *Indiana*, not less than $\frac{1}{4}$ per cent.

From any place by the Central or Southern Railroad to any place in *Illinois* on the line of said Road not beyond *Chicago*, not less than $\frac{1}{4}$ per cent.

Risk on the *Ohio Canal*, for a part or the whole distance, not less than $\frac{1}{4}$ per cent.

Risks on the *Miami Canal*, for a part or the whole distance, not less than $\frac{1}{4}$ per cent.

Risks on the *Indiana Canal*, for a part or the whole distance, not less than $\frac{1}{4}$ per cent.

Risks on the *Illinois Canal*, for a part or the whole distance, not less than $\frac{1}{4}$ per cent.

By order of the Board of Directors,

J. LEANDER STARR,
Manager & Secretary.

TORONTO, 1st April, 1858.

(Form of Receipt to be given by Agent on Cargo and Freight Risks.)

PROVINCIAL INSURANCE COMPANY,
OF TORONTO, CANADA.

Agency, No. _____ (Date.)
Received from _____ the sum of _____ being the Pre-
mium of Insurance upon \$ _____ assured to _____ on

as described in _____ Application, dated _____ and num-
bered _____ with the understanding that a Policy will be
granted in the usual form, so soon as the same shall be received
from the Head Office in Toronto, and which shall be delivered
to the Insured in lieu of this receipt. In the interim this
Receipt shall be considered binding. No risk shall in any
case attach until the actual payment of the Premium.

Premium, \$ _____
Policy . . . _____

(Signature),
Agent.

(Form of Receipt to be given by Agents on Risks on Hulls.)

PROVINCIAL INSURANCE COMPANY,
OF TORONTO, CANADA.

Agency, No. _____ (Date.)
Received from _____ the sum of _____ being the Pre-
mium of Insurance upon \$ _____ assured to _____ on

as described in _____ Application, dated _____ and num-
bered _____ with the understanding that if said application
be approved of at the Head Office in Toronto, a Policy will be
granted in the usual form, but if rejected, then this Receipt
shall only be considered binding until the party is notified in
writing of said rejection. No risk shall in any case attach until
the Premium Note is delivered to the Agent.

Premium, \$ _____
Policy . . . _____

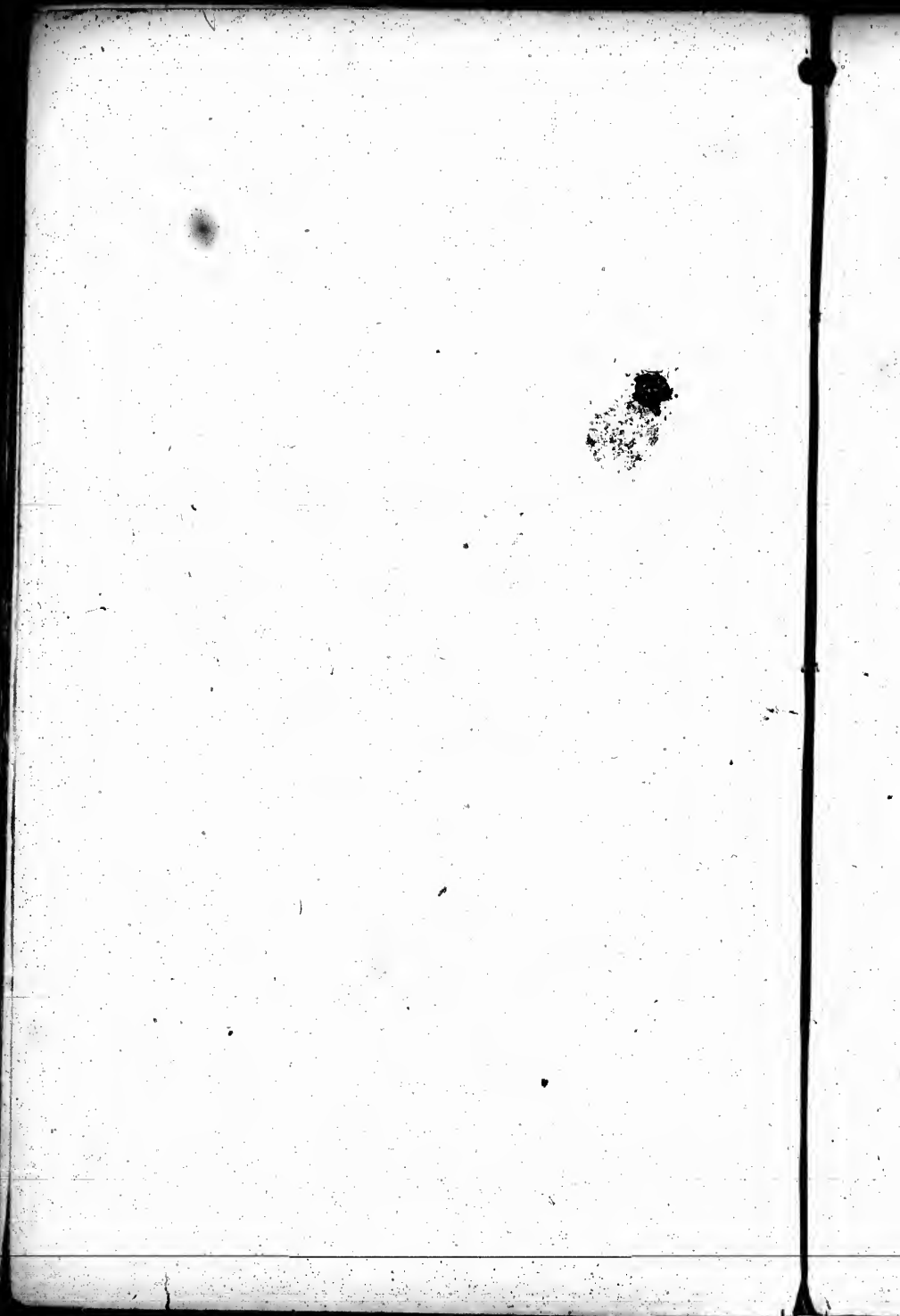
(Signature),
Agent.

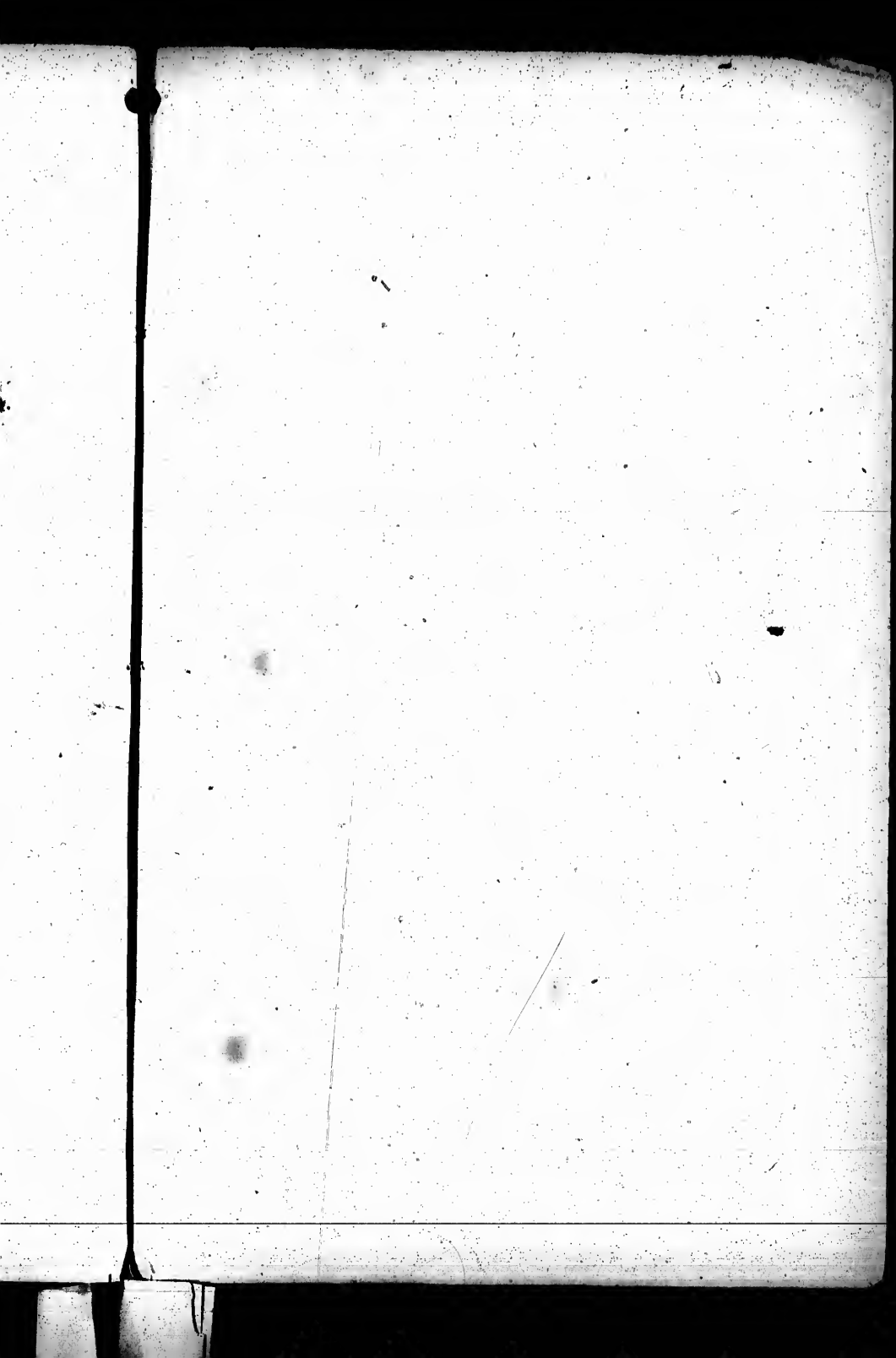
(Form of Premium Note.)

\$ _____ (Date.)
_____ months after date _____ promise to pay to the
order of the Provincial Insurance Company of Toronto, at
the sum of _____ for value received.

Policy, No. _____

(Signature.)





✓

