

ACCIDENT INSURANCE.

ITS EARLY HISTORY.

The earliest definite record of anything like accident insurance, of which we have any knowledge, is found in the French Marine ordinance of Louis XIV. in 1681, the eleventh article of which "excepts those who redeem captives, and guarantees the price of the redemption, secured upon the persons, if on the homeward voyage they perish by any other means than natural death."

The various guilds, unions, etc., of mechanics and tradesmen, firemen's benevolent societies, odd fellows, free-masons, and other organizations of a like character, which have been common for many years, have in view the relief of those members who are suddenly prostrated by accident, and make it a point to provide for the families of those who lose their lives by any casualty. This is a part of their work of mutual aid and protection, and contemplates nothing less than an imperfect kind of accident insurance.

The first company having in view the specific object of insuring against accidents, whether fatal or non-fatal, was the Accidental Death Insurance Company, of London, England, incorporated by Act of Parliament in the year 1868. The Railway Passengers' Assurance Company, also of London, with similar powers and objects, was incorporated in the following year. The growth of these two companies has been steady and successful, and the first-mentioned corporation has now a capital equal to over five million dollars. Their success has demonstrated that accident insurance meets a public need; and when properly presented by a safe and responsible company, the people will readily avail themselves of its protection.

The fact that these two veteran companies are now the only ones in England, all their numerous imitators having perished after short and unprofitable lives, also demonstrates that it requires ample capital and a careful and honorable management to make the business safe, successful and permanent; and that speculative, mushroom, companies are not the best reliance when actual benefits should be realized from the insurance.

ITS IMPORTANCE.

Every man is liable to accident, no matter what his occupation or pursuits, whether he travels much or none at all, whether he works amid the whirl and clatter of moving machinery, or in a store, lawyer's office, or editor's sanctum. The liability is, of course, not equal in all cases—yet statistics and newspaper files give plenty of illustrations of careful, sedentary men, who are killed or seriously injured by some one of the common accidents of daily life, while other men may drive a railroad train or run a planing-machine for a score of years without a scratch.

The subject does not require argument. There are a few men who will not admit that they may meet with an accident any day, and at times they feel absolutely in danger of accidental injury or death. "Good luck" cannot always be depended upon. It will not prevent trains from running off the track, steamboilers from exploding, machinery from changing, horses from running away, sidewalks from being icy, cold from freezing, or lightning from striking. The questions to be settled are precisely the same as in fire insurance. Is it not cheaper to let a responsible company take the risk than it is to take it yourself? Is not your body worth more than your dwelling-house? Is not the protection offered worth more than it costs?

THE PIONEER COMPANY.

THE TRAVELERS INSURANCE COMPANY of Hartford, Conn., was the first to successfully introduce the practice of accident insurance in this country. Its founder was JAMES G. BATTERSON, esq. of Hartford, who had witnessed the workings of accident insurance in England. A charter was obtained from the Connecticut Legislature of 1863, contemplating only the insuring of railway passengers and other travelers. In the Spring of 1864, an amendment to the charter was obtained, authorizing insurance against accidents of all kinds, and the Company issued its first policy April 1, 1864.

It was not an easy thing to establish accident insurance in America, ready as our people are for every new thing that promises to be a good thing. Exposure to accident is much greater in the good-sized Yankee nation than in slow-growth England. Statistics were not easily obtained; there was no reliable data to figure from; rates were to be established and tested; mistakes to be rectified—at no small expense; a new business was to be organized and fairly brought to the notice of the American people. These difficulties have been successively and successfully overcome, it is believed, and the TRAVELERS now offers to the public, not only the best and cheapest protective insurance extant, but insurance that is permanent, sound and reliable.

ACCIDENTS INSURED AGAINST.

This Company insures against the following casualties: All forms of dislocations, broken bones, ruptured tendons, sprains, contusions, crushings, bruises, cuts, stabs, tears, gunshot wounds, poisoned wounds, burns and scalds, frost bites, bites of mad dogs or serpents, unprovoked assault by burglars, robbers, murderers, etc., the action of lightning or of smutrocks, the effects of explosions, chemicals, foods and earthquakes, suffocation by drowning or choking, when such accidental injury is the cause of death to the insured, or of total disability to follow his usual avocations.

This Company's policies do not apply to death or disability arising from rheumatism, gout, berne, or any other disease or disease arising within the system of the insured before, or at the time of, or following such accidental injury, excepting in case of injury to the insured, and death ensuing within three months, occasioned by disease such as lockjaw or hydrophobia, in which case the Company would deem themselves liable for the sum insured under their policy, if it can be clearly shown that the disease was directly induced by the accident.

We may say, in general terms, the TRAVELERS insures against every possible form of casualty to life or limb—every thing except disease.

GENERAL ACCIDENT POLICIES.

A General Accident Policy insures against accidents of all kinds, and at all times and places, whether traveling or not; whether at home or abroad; whether working in shops, mills, mines, factories, at any of the trades, or on the sea;

INSURANCE AGAINST ACCIDENTS.

THE ORIGINAL

Travelers Insurance Company

OF HARTFORD, CONN.,

INSURES

Against Accidents of all Kinds,

AT LOW RATES OF PREMIUM.

Net Cash Assets, Jan. 1, - - - \$589,519 94

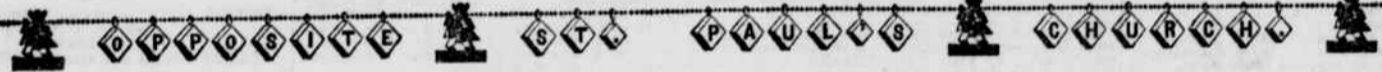
JAMES G. BATTERSON, PRESIDENT.

RODNEY DENNIS, SECRETARY.

Oldest Accident Insurance Company in America.

NEW-YORK BRANCH OFFICE:

No. 160 FULTON STREET,



JOHNSON & FISHER, General Agents.

whether riding, walking, hunting, boating, skating, swimming, or editing a daily newspaper. This is the kind of policy we recommend to all our patrons. They are usually issued for terms of one year, but may be had for one month, three months, three years, or five years.

These policies furnish a complete protective insurance, anywhere and at all times.

ONE MONTH POLICIES.

One Month General Accident Policies are issued by the TRAVELERS OF HARTFORD, at the moderate rate of one dollar for each thousand insured. The sum of five dollars will buy one of these policies, good for thirty days, insuring against all kinds of accidents, and securing the payment of \$5,000 in case of fatal accident, or \$75 per week (not to exceed twenty-five weeks) in case of disabling bodily injury.

These policies are very convenient for those who wish to insure for only a short term, or who cannot well spare the amount of money for a yearly premium; also for mechanics and others, who choose to insure by the month rather than the year. As an inducement to the purchase of monthly policies, the Company offer to give a policy for half a year gratis (except a policy fee of \$1) to any person purchasing six one-month policies in any one year—the half-year policy to be of the same amount as the average of the monthly policies.

MARINE POLICIES.

THE TRAVELERS OF HARTFORD now issues Marine Policies, insuring against accidental loss of life in voyaging to distant parts in any part of the world. For a trip to Europe, the premium to policy holders is but one dollar for each thousand dollars insured, for each passage across the ocean, up to ten, twenty-five, or fifty thousand dollars. To Havana, one dollar per thousand, for the round trip. To San Francisco, two dollars per thousand each passage.

Let no man start on a voyage to Liverpool, Havre, Hamburg, or other distant port, without first taking a Marine Policy in the TRAVELERS OF HARTFORD.

WEEKLY COMPENSATION.

An important consideration, which commends Accident Insurance to public favor, is its system of weekly compensation.

Under an ordinary life policy, the person whose life is insured can never reap any personal benefit from the sum assured; it goes to his family or heirs after his death. But any person insured in the TRAVELERS, who is injured by any accident whatsoever, so severely as to temporarily disable him from attending to his usual business, can receive the benefits of insurance at once, and have the consolation of drawing his fifteen or twenty-five dollars per week toward paying doctors' bills and family expenses.

There is a very large class of men—mechanics and others—who work by the day, receiving fair or liberal wages while they work, but whose income ceases the moment they cease work. If they are absent a day or a week, it is so much deducted from their pay. The majority of this class of men could easily spare the small amount of premium necessary to procure a policy of say three thousand dollars in case of fatal accident, or fifteen dollars per week in case of non-fatal disabling injury, which would cost but eighteen dollars a year.

Every intelligent person knows that it is a thing so common as to excite no special remark, for a machinist or machinist to be laid up a week or several weeks by accident. In many such cases it is found necessary to circulate a subscription paper among his employers and fellow-workmen, to raise money to relieve the necessities of the unfortunate man's family. In some of our large armories, these frequent "subscriptions" for A, B, and C, prove a serious tax on others more fortunate, and more prudent in providing for their families, but who earn no better wages. The man who is insured can take care of himself and family, if he can work. If disabled by accident, the company will pay him, and he is thus relieved from anxiety.

The list of over nine hundred persons, now on our books, who have received weekly compensation, in sums ranging from \$5 to \$30, furnishes so many satisfactory evidences of the real benefit to be derived from this system of insurance. We have spoken particularly of mechanics and machinists; but compensation has been received, and appreciated, by merchants, manufacturers, lawyers, editors, physicians, bankers, professors, judges, students—men of wealth, and men of all other classes, as well as by those who work at trades.

One week's disability secures compensation nearly or quite sufficient to equal the amount of premium paid for the whole year, without counting the large sum also secured to the family in case of fatal accident.

THREE AND FIVE YEAR POLICIES.

A deduction of one annual premium is made to persons who take a policy for three years at one payment; and a deduction of one-half of one annual premium to persons who take a policy for three years. Thus, a merchant or professional man would pay for a five thousand dollar policy, twenty-five dollars for one year, sixty-two dollars and fifty cents for three years, or one hundred dollars for five years. A machinist or carpenter would pay for a five thousand dollar policy, thirty dollars for one year, seventy-five dollars for three years, or one hundred and twenty dollars for five years.

LIFE AND ACCIDENT INSURANCE COMBINED.

THE TRAVELERS OF HARTFORD, not content with being the first to successfully establish the practice of accident insurance in America, is now prepared to issue policies combining the benefits of accident insurance with an ordinary life policy. This is believed to be the first attempt to introduce this feature in insurance in Europe or America; and we think that upon an examination of its plan, its merits will at once commend it to public favor. Those who wish for temporary insurance against loss of life from whatever cause, and at the same time to assure themselves of a weekly compensation in case of accident, are urged to bestow upon it a careful attention.

The holder of one of these policies is doubly guarded. He is insured against every kind of accident by which he is disabled, receiving from the Company a weekly compensation during the time he is compelled to suspend his ordinary pursuits. Under the same policy he is also insured against loss of life, whether occurring by disease or accident, his family receiving the full amount for which he is insured, which may be from \$1,000 to \$10,000. No other kind of policy precisely meets his needs in all the uncertain circumstances in which every one is, sooner or later, sure to be placed. If an accident happens to him by which his labor ceases, it assures him of an immunity from loss of time and income. If death overtakes him, it assures to his family an exemption from distressing cares and anxieties, and perhaps from want.

It is confidently claimed for this plan, that it affords the cheapest insurance in the world. A person of the age of 25 years, by the single payment of \$24 77, assures himself for five years of \$5 weekly compensation during disablement, and

his family of \$1,000 in case of his death, or the same benefits can be secured for one year by the payment of \$15 07. Or he can be insured for one year in the sum of \$5,000, and for the weekly compensation of \$25, by the payment of \$75 35.

Full particulars, with tables of rates, will be given in a new Prospectus soon to be issued.

OVER NINE HUNDRED COMPENSATION LOSSES PAID.

On the books of the Company are recorded over nine hundred cases of weekly compensation losses, paid within the past eighteen months for non-fatal injuries. These losses have, without a single exception, been paid promptly without contesting one, and with perfect satisfaction to the policy holder. The receipts for each of these losses paid are on file. They vary in amount from \$5 to \$50 each, and embrace men of all professions, trades and occupations; rich men and poor men; men in all the States in the Union; and include the greatest variety of common or unusual accidents ever collected in this country. The living witnesses to the prompt and fair manner in which these losses are adjusted and paid may be found in any city or town.

THE CHEAPEST PROTECTIVE INSURANCE.

A General Accident Policy in the TRAVELERS is believed to be the cheapest form of protective insurance extant. It covers a larger risk in proportion to the amount of premium than any other class of insurance, is within the means of nearly every man, and the hundreds who have experienced its benefits can testify to its actual value.

An annual premium of ten to twelve dollars, according to occupation, will secure a policy for two thousand dollars in case of fatal accident, or ten dollars per week in case of disabling bodily injury; the compensation to be paid so long as the person is disabled from attending to his usual business, not to exceed twenty-six weeks for any one accident.

An annual premium of twenty-five to thirty dollars will, in like manner, secure a policy for five thousand dollars, or twenty-five dollars per week compensation; and an annual premium of fifty to sixty dollars will secure a policy of ten thousand dollars, or fifty per week compensation.

Any other sum, from \$500 up to \$10,000, at proportionate rates. Risks that are especially hazardous will be charged hazardous rates.

CHARACTER AND STABILITY OF THE COMPANY.

It has a paid-up cash capital of half a million, and on the 1st of January its net surplus was \$589,519 94. The capital

and assets are prudently invested in good securities, that can be turned to cash at one day's notice, to meet any sudden and sweeping losses. Within a year and a half it has paid, promptly and satisfactorily, over \$90,000 in losses, to over nine hundred policy holders, in sums ranging from five dollars to ten thousand dollars.

NO MEDICAL EXAMINATION REQUIRED.

All ages are taken, except children. The state of health is not inquired into; but a policy will be issued at five minutes' notice.

LOSS OF THE CONSTITUTION.

The loss of the steamer Constitution, on her voyage from Savannah to New-York, by which thirty-eight lives were lost, off Cape Lookout, Dec. 27, is fresh in the minds of the public. Three of the passengers lost were insured in the TRAVELERS OF HARTFORD—Mr. Isaac S. Hayden of Hartford, for \$5,000; Mr. John W. Hudson and Mr. Thomas Shave of New-York, for \$1,000 each—total \$7,000. Any friends of Messrs. Hudson or Shave (who may see this item) are requested to notify this Company of the post-office address of the families of the deceased, with a view to the payment of the losses.

STATEMENT, JAN. 1, 1895.

ASSETS.	Market Value.
CASH.....	\$51,930 20
UNITED STATES SECURITIES.....	338,675 00
STATE BONDS.....	46,250 00
RAILROAD BONDS.....	17,100 00
CHICAGO WATER LOAN BONDS.....	19,200 00
HARTFORD BANK STOCKS.....	50,880 00
NEW-YORK BANK STOCKS.....	21,000 00
LOANS ON PERSONAL SECURITY.....	64,200 00
ACCUMULATED INTEREST.....	7,334 74
TOTAL.....	\$616,569 94

LIABILITIES.	Market Value.
LOSSES UNADJUSTED.....	\$15,000 00
ALL OTHER LIABILITIES.....	12,350 00-\$27,350 00
TOTAL LOSSES PAID.....	

Stephen Super, a railroad conductor, of Peoria, Ill., was killed by falling between the cars, in December, 1884. He was insured in the TRAVELERS OF HARTFORD for \$5,000, about four weeks previously, and the money was at once paid to his widow. This was the first total loss sustained by the company.

George W. Grippen, a railroad conductor, of Elgin, Ill., was killed in the same manner, December 15, 1885. He was insured for \$2,500, which amount will be promptly paid to his family.

Honore Frederick Merwin, express messenger, of Atchison, Kansas—his parents reside in Brooklyn, N. Y.—was shot by a Cheyenne Indian, Nov. 19, while crossing the Plains by the regular stage line, and instantly killed. He was insured for \$10,000, and the money was paid to his mother within two days after proof of his death were received.

John F. Cunningham, manufacturer, of Sing Sing, N. Y., was one of the ill-fated victims of the dreadful explosion of the steamer St. John, at New-York, on Sunday morning, October 29th. Himself and all his family were scalded—the mother and one daughter are recovering, the father and one daughter died from their injuries, some time after the accident. Mr. Cunningham was insured for \$5,000, which sum was promptly paid to his widow.

Dr. C. G. M. Griffiths, a physician, of Delaware County, Pa., on his return home from Baltimore, one dark and stormy night in September last, with a large sum of money on his person, was waylaid, murdered and robbed, as he left the train at the station nearest his home. He was insured for \$10,000, and the money has been paid to his widow.

Lewis M. Jones, of Akron, Ohio, a passenger, and R. C. Jackson, chief-engineer, of the steamer Pewabic, lost their lives by the sinking of that steamer in Lake Huron, August 2. Mr. Jones was insured for \$5,000, and the money was paid to his family; Mr. Jackson was insured for \$2,500, and the money now awaits a legal claimant.

Thomas B. Postwick, farmer, of Ravensa, Ohio, while at work in a well upon his farm, August 1, was killed by a stone falling upon his head. Insured for \$2,000, which has been paid.

John B. Preston, merchant, of St. Louis, was accidentally drowned at Lockport, Ill., on the night of April 17, while on a visit to his father. Insured for \$5,000, which amount has been paid.

Henry C. Thompson, painter, of Morrisville, N. Y., fell from a wagon and was killed, September 14. Insured for \$2,000, which amount was at once paid to his widow and children.

Peter Fischer, saloon keeper, of Peoria, Ill., was bitten on the neck by a poisonous insect, while out hunting, July 15th, and died in a few hours—leaving a wife and six children in a nearly destitute condition. He was insured for \$7,000, which was paid to his widow within two weeks from the accident.

J. O. Anthony, farmer, of Buffalo, West Va., killed by a fall from a building, in October last. Insured for \$1,000, which has been paid to the lady for whose benefit the policy was written.

Chas. J. Creditler, student of Fort Wayne, Ind., had his arms blown off in firing a salute on inauguration day, March 4th, and died four weeks after the accident. Insured for \$2,000, which was promptly paid.

Anson Casler, livery keeper, of Little Falls, N. Y., was murdered and his body thrown into the canal, on the night of September 18th. Insured for \$1,000, which was paid to his young widow.

Mr. Minor, a merchant of New-Britain, Conn., killed by a smutrocks in the West Indies last May. Insured for \$1,000, and the money was paid to his family.

A gentleman of New-Haven, lost at sea in March, '83. His wife was paid \$1,000 by the TRAVELERS.

Daniel H. Wells, insurance agent of Delaware, Ohio, death caused by a violent contusion on the cords of his neck while carrying a ladder, Oct. 24. Insured for \$1,000, which was paid to his children.

G. B. Hicks, painter, of Northampton, broke through the ice and was drowned, Dec. 14th, while crossing Chipewaug Creek, St. Lawrence County, N. Y. Insured for \$1,000 only, two weeks previously. (Policy No. 30,509), and the money will be paid to his children.

In these twenty-one cases, the large sum of \$65,500 was realized by the families of the policy holders, for less than \$395 received in premiums.

Mr. Isaac Hayden, firm of Hayden & Keoney, Hartford, Conn., lost on steamer Constitution, Dec. 27, 1865. Insured for \$5,000, which amount will be paid to his wife and five children.

John W. Hudson, advertising agent, and Thomas Shave, carpenter, both of New-York, to which city they were returning from Savannah, lost on the Constitution, Dec. 27. Insured for \$1,000 each, which will be paid to the persons for whose benefit the policies were made.

NEW-YORK BRANCH OFFICE.

The New-York Branch Office of the TRAVELERS OF HARTFORD is at No. 160 Fulton-st., directly opposite St. Paul's Church and next to the corner on Broadway, where policies are written without delay, and compensation paid for non-fatal injuries, without reference to the Home Office. Messrs. JOHNSON & FISHER are the General Agents for New-York City and vicinity.