

# RANDOLPH INSURANCE AGENCY.

ESTABLISHED 1868.

Best  
Companies  
Represented.

Adequate  
Rates  
Required.

*W. H. Van Benschelae & Son.*

Sound  
Indemnity  
Given.

CAPITAL AND ASSETS REPRESENTED  
OVER \$200,000,000.00.

Losses  
Promptly  
Adjusted.

Randolph, N. Y., May 9th, 1897.

It is Better to be SURE than SORRY.

Hon. A. W. Tourgee,  
Mayville N.Y.

Dear Sir:-We are in receipt of your remittance of \$8.00 to pay quarterly dues on two accident policies. Before forwarding the renewals we beg to say in this connection:-

The policies of the United States Casualty Company provide only for TOTAL DISABILITY, and do not pay for partial disability. We had a policy holder injured recently, and we have found that the Company draws the line very clearly between partial and total disability. The claimant in the case referred to was a professional man. He was confined to his bed for nearly a week, and then was compelled to use crutches. At the end of seven weeks and five days, while still using two crutches, he sent in proofs of claim. Although he was compelled to use crutches three weeks after terminating his claim for indemnity, the

Company declined to pay for more than four weeks' indemnity, on the ground that he visited his office, dictated correspondence and transacted business pertaining to his occupation. He declined to accept the remittance for four weeks and put the matter in the hands of his Attorney who visited the Company at its N.Y. office. As a result of the interview and the decided position taken by the Company in the interpretation of the condition referring to total disability, the Attorney accepted six weeks indemnity, rather than bring an action. Thus the claim was cut down one week and five days, or \$42.50 ✓ *\$25.00 paid the lawyer.*

About the time this happened, Mr. E. R. Whiteside, who holds a policy in the same Company, called our attention to the objectionable features of their contract, and as a result we have been looking for something better. We now have it in the Preferred Accident Insurance Company of New York City. We enclose descriptive circulars referring to the \$10,000. Combination Partial Disability and Hotel Policy, which actually costs less than the insurance you are now carrying and is much more

H. K. Van Rens-  
selaer & Son.

CONTINUATION SHEET.

2.

liberal in its provisions. Blank application is also enclosed. If you will complete this application and return it to us, we shall be glad to send you a policy therefor, in accordance with the printed matter referring thereto. If, for any reason, you prefer not to do this, please so advise us and we will immediately forward to you the two renewal receipts as usual.

The quarterly cost of the new policy being \$6.00, we would, of course, also return to you with the policy remittance for \$2.00.

Another thing: When the United States Casualty Company commenced business recently as a Stock Company its Surplus over all liabilities was \$150,000. Jan'y 1st, 1896, it was \$50,691.75  
Jan'y 1st, 1897, it was \$33,104.48

Appreciating your business and thanking you in anticipation of your early consideration and reply, we remain,

Very truly yours,

*H. K. Van Rensselaer & Son*