

- (4) To carry on the business of Vehicle Insurance in all its branches, and to grant assurances against damage caused to carriages, waggons, carts, cars, motor cars, cycles, or any description of vehicle hauled or propelled by horse power by steam or any other form of power or energy, and to indemnify owners thereof against claims upon them by third parties for injury or damage caused thereby.
- (5) To carry on the business of Fire Insurance in all its branches, and to grant insurances against injury or damage to loss of property directly or indirectly caused by or resulting from fire, lightning, or explosion.
- (6) To carry on the business of Life Insurance in all its branches, and to grant or effect insurances of all kinds for payment of money by way of a single payment, or by several payments or otherwise upon the happening of all or any of the following events—the death, or marriage, or birth, or survivorship, or failure of issue of, or the attainment of a given age by any person or persons, or the expiration of any fixed or ascertainable period, or the occurrence of any contingency or event which would or might be taken to affect the interest whether in possession, vested, contingent, expectant, prospective, or otherwise, of any person or persons in any property.
- (7) To carry on the business of granting annuities of all kinds whether depending on human life or otherwise, and whether perpetual or terminable, and whether immediate or deferred, and whether contingent or otherwise.
- (8) To carry on the business of Burglary Insurance in all its branches, and to grant assurances against loss of or damage to property by burglary, or theft, or housebreaking, and to protect principals or employers, and otherwise to indemnify principals or employers from or against injury, damage, or loss by reason of the fraud, theft, robbery, or other misconduct of persons in their employment, or acting on their behalf.
- (9) To carry on the business of Live Stock Insurance in all its branches, and to grant assurances against loss of or damage caused to or by such stock.
- (10) To carry on the business of Plate Glass Insurance in all its branches.
- (11) To carry on the business of Marine Insurance in all its branches.
- (12) To carry on the business of Boiler, Engine and Electric Plant Insurance in all its branches, and to grant assurances against loss, injury, or damage to or by boilers, economisers, keirs, pipes, steam pipes, and any vessels subjected to steam pressure resulting from explosion or from collapse of flue or fire box or otherwise, as also to grant assurances against loss, injury, or damage to or by steam, gas, and oil engines, dynamos, motors, lifts, hoists and cranes, whether resulting from breakdown or otherwise, and to indemnify the owners of such plant against claims upon them by third parties for injury or damage caused thereby or resulting from accidents to, by, or in connection with such plant; and to undertake the inspection of boilers, engines, steam appliances, dynamos, motors, lifts, hoists, and electric installations of all kinds whether for power or lighting, and to advise on all matters relating to the safe and economical production and use of steam and electric power.
- (13) To carry on the business of Transit Insurance in all its branches, and to grant assurances against loss of or damage to parcels, goods, merchandise, securities, personal luggage or effects, and other property in transit by land or sea.
- (14) To carry on the business of Mortgage and Investment Insurance in all its branches, and to guarantee the payment

of money secured by or payable under or in respect of debenture bonds, debenture stock, contracts, mortgages, charges, obligations and securities of any company or of any authority, supreme, municipal, local, or otherwise, or of any persons whomsoever, to guarantee the title to or quiet enjoyment of property, either absolutely or subject to any qualifications or conditions, and to guarantee persons interested, or about to become interested, in any property, heritable or moveable, real or personal, against any loss, actions, proceedings, claims or demands, in respect of the loss of or of any insufficiency or imperfection or deficiency of title, or against the appearance or any parties amissing, or considered to have died, or the representatives of such parties, or in respect of any burdens, incumbrances, or outstanding rights or contingencies of any kind, and to grant indemnities in connection with the loss of any share certificates, bank deposit receipts, bills, vouchers, or other documents.

- (15) To carry on the business of Profits and Income Insurance and Bad Debt Insurance in all its branches, and to grant assurances against diminution of dividends or income, against loss of profit, against the insolvency of customers or debtors, and against the loss or partial loss of goods supplied and of money, accounts, and debts of any kind by reason of debtors or others failing to make full and timeous payment, and against consequential loss arising from any contingency or event.
- (16) To contract with leaseholders, borrowers, lenders, annuitants, and others for the establishment, accumulation, provision, and payment of sinking funds, redemption funds, renewal funds, endowment funds and any other special funds, and that either in consideration of a lump sum or of an annual or other periodical premium or otherwise, and generally on such terms and conditions as may be arranged.
- (17) To purchase and deal in Reversionary interests, absolute or contingent, policies of insurance and estates for life whether determinable or not in property of all kinds.
- (18) To grant assurances to protect principals or employers against loss or damage by reason of contractors or others employed or contracted with to supply goods, perform services, execute works or fulfil contracts of any kind and whether at home or abroad, failing either wholly or partially to implement, fulfil and complete such contracts: also to provide deposits and guarantee funds required in relation to any tender or application for any contract, concession, decree, enactment or privilege, or in relation to the carrying out of any contract, concession, decree, enactment or privilege.
- (19) To undertake the office of trustee, receiver and liquidator whether official or otherwise, executor, administrator, manager, attorney, agent, and any other offices or situations of trust or confidence, and to perform and discharge the duties and functions incident thereto, and generally to transact all kinds of trust and agency business.
- (20) To grant assurances against loss or damage to the person or property arising from any contingency whatever, and to carry on and transact every kind of insurance business whether at present in common practice or not.
- B. By inserting between sub-clause (f) and sub-clause (g) of Clause III. of the said Memorandum of Association the following sub-clauses:—
- (f) To promote any company or undertaking for any purpose which may seem directly or indirectly calculated to benefit this Company, and to take or otherwise acquire and hold Shares in any such company or in any