

The Fire Mark: a part of London History

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AMONG THE MORE INTERESTING items of street furniture to be found in London and other parts of the country are the fire insurance marks issued by the early fire insurance offices.

It was after the Great Fire of London in 1666 that the idea of a fire insurance company was first seriously considered, but it was not until 1681 that Nicholas Barbon set up the first insurance office, called "The Fire Office", which was situated "at the backside of the Royal Exchange". Barbon employed Thames watermen to act as firemen, and provided them with fire fighting equipment and uniforms. For a while The Fire Office held a monopoly on fire insurance, but other offices were soon formed. In 1683 The Friendly Society was founded, followed by The Amicable Contributors for Insurance From Loss by Fire (who became known because of the design of their fire mark as the Hand in Hand).

The first part of the eighteenth century saw the foundation of several more fire insurance offices, with The Sun in 1710, Union, 1714; Westminster, 1717; Bristol Crown, 1718; and in 1720 The Friendly (Edinburgh), Royal Exchange, Globe, London and Glasgow Fire Office.

Offices were mostly confined to London and other large cities, but with the improvements in communications and travel, the activities of the fire offices spread to all parts of Britain, and many new offices were founded in provincial towns and cities.

All these early fire insurance offices maintained their own fire brigades, the men being mostly part-time firemen recruited from among the Thames watermen who were "... very dextrous, bold, diligent and successful" according to Daniel Defoe. They were provided with fire fighting equipment and the manually pumped fire engines of the period, and wore colourful uniforms of green, yellow, red or blue, with silver buttons and a large silver badge on their left arm showing the emblem of their office.

The pay was good and there was no apparent lack of recruits, especially as thirty firemen from each office were exempt from impressment into the Royal Navy, under an act of 1707.

Rivalry between the brigades was keen, and although the story that a brigade would not put out a fire at a property insured by a rival office seems not to be true, offices being reimbursed for putting out

a fire at a property not insured by them, it is a fact that men were dismissed for fighting with rival firemen at a fire!

These individual private fire insurance brigades lasted in London until 1833, when The London Fire Engine Establishment, under James Braidwood, was set up to combine the brigades into an efficient, organised fire fighting force, although still run by the insurance offices until 1865 when the Metropolitan Fire Brigade Act placed the fire fighting force of London under government control.

During the seventeenth and eighteenth centuries there was no organised system of house numbering or street names, and to pinpoint a property often needed an involved description such as "a brick house on ye South Side of ye Princes Road in ye parish of Kensington Count: Midx. near ye conduit abutting East on Andrew Montford & West on Anne Sharp."

Since it was important for the fire brigade to establish which property was insured and with which office, it became the practice to "mark" the property with a metal badge known as a fire mark.

The early fire marks were made of lead and often bore a panel which had stamped upon it the number of the policy covering that property. They are between about 20 and 28cm (8 and 11 inches) high and were usually fixed to the front of the building, between the first front floor windows, with iron nails.

Originally they would have been brightly painted, some offices even using gold leaf on their marks, though few marks now show more than traces of their original colours.

About 1800 lead marks were superseded by machine pressed copper marks which mostly do not have policy numbers, but usually give the name of the office. A few early copper marks however do have painted numbers but these are often now illegible. The copper marks were in turn superseded in the 1860s by tin marks. By this time their original purpose was no longer applicable and they were used mainly as a form of advertising. Although it is known that some late Victorian house holders did not feel themselves to be "properly" insured unless a fire mark was put on the house. The designs chosen by the fire offices are of interest and great skill was



Fig. 1: A Sun mark, issued between 1760 and 1765, *in situ* at Twickenham, Middlesex.

used to produce moulded or stamped marks with a wealth of detail on them such as fur on a lion's body, jewellery on a goddess and elaborate coats of arms. Allegorical subjects were often chosen by the offices, e.g. Athene, a protective deity used by the Guardian, and a phoenix, rebuilding from ashes, used by Barbons Fire Office and the Phoenix Office founded in 1782. Several offices show clasped hands, indicating mutual societies. A few depict firemen, such as the mark of the Protector Fire Office (1825-35), which is based on a painting by R Smirke and shows a uniformed fireman standing on top of an engine pointing a nozzle, from which is coming a stream of water, towards a burning house. Behind him can be seen Westminster Bridge.

There were over a hundred fire insurance offices in Britain and Ireland which issued fire marks between 1683 and 1865. Many of these offices issued several different variants, (slight alterations in design), over a period, as moulds or dies wore out and were replaced, or when the type of metal was changed, so it is possible to find many different fire marks.

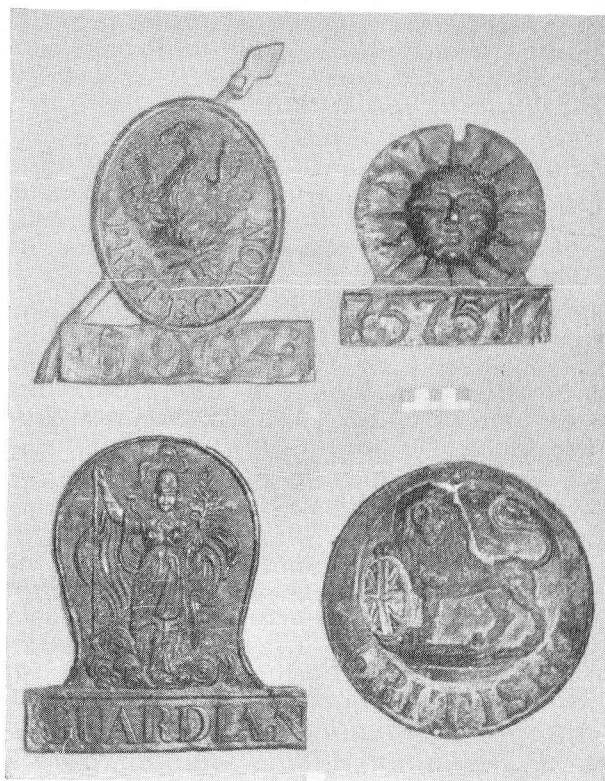
Fire marks can still be found *in situ* in many areas of London especially in the old village areas which have now become part of London. Those that re-

main are only a small percentage of those that existed in the eighteenth and nineteenth centuries. Many were lost when buildings were demolished following war damage, others have been placed in private collections and museums and some were discarded during the renovation of houses.

Many people seem to be unaware of these objects, which are not only of interest in themselves, as part of insurance history, but also of interest to historians interested in the locality or building where they are situated.

The early marks, which bear a policy number, are of particular interest since the policy books and other records of some of the offices are still in existence. Using these records it is often possible to find the date when the policy was taken out, who by, the value of the house and sometimes contents and dates of subsequent renewals.

Some records furnish much more information, such as those of the Hand in Hand, which also give



**Fig. 2: Marks of various Fire Offices:
upper left, Phoenix (issued 1785),
upper right, Sun (issued 1803)
lower left, Guardian (issued c. 1840)
lower right, British (issued c. 1810)**

sizes of the buildings in feet and inches, descriptions of buildings both internally and externally and dates of any renewals.

Some policies were in force for many years, for instance one series of Hand in Hand policies were renewed every seven years between 1726 and 1799, being continued by three generations of the same family. These policies which covered an estate gave details and sizes of the house, brew house, stables, coach house and various other outbuildings.

Since each building was resurveyed after alterations had been carried out it is possible to follow changes and additions to the property over many years. The policies indicate when enlargement of the brew house, and erection and later extension of a greenhouse occurred, when detached kitchens and lodging rooms went out of use, in a way that few other existing documents of the period can show.

The records of the Hand in Hand, Sun Fire Office and Royal Exchange are fairly complete and housed in the Guildhall Library, London, along with incomplete records of the Westminster, London Assurance and other companies.

Fire marks can provide pointers to the history of buildings and can still be found in many areas of London and other cities. Over the last ten years many have been removed and still continue to disappear, and although I have recorded some hundreds seen *in situ* both in London and other places, it would seem a good idea for local societies to record marks which still remain, especially those which bear policy numbers. The Walton and Weybridge Local History Society in 1970 produced a booklet about the fire marks to be found in their area, notes on the offices and with a good list of authorities.

I believe that fire marks are an important part of



Fig. 3: Mark of the Protector Fire Office (1825-35) showing fireman in uniform.

London's history and worth recording before they almost totally disappear.

Books which may be useful in identifying marks:

Footprints of Assurance, A. E. Bulau, Macmillan Company, New York 1953.

Fire Marks & Insurance Office Brigades, B Williams, 1927.

Fire Marks, J. Vince, Shire Publications, 1973.

Fire Insurance Policies as a Source for Local History, L. M. Wulcko, *The Local Historian*, Vol. 9, No. 1 (1970).

Fire Insurance Wall Plaques, R. G. M. Baker, Walton & Weybridge Hist. Soc., Paper 7.



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