



Illustration 0.1
Sun Fire Office, guard books, 19th century.

LMA, CLC/B/192/DD/008/MS38828.

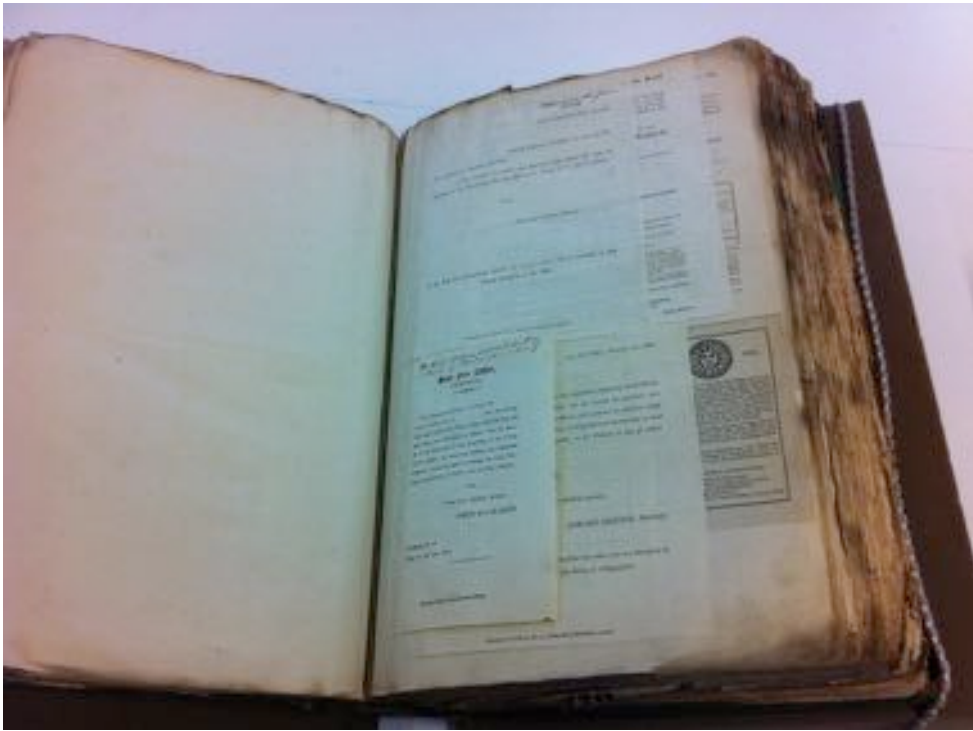


Illustration 0.2
Sun Fire Office, guard book, 19th century.

LMA, CLC/B/192/DD/008/MS38828/001.

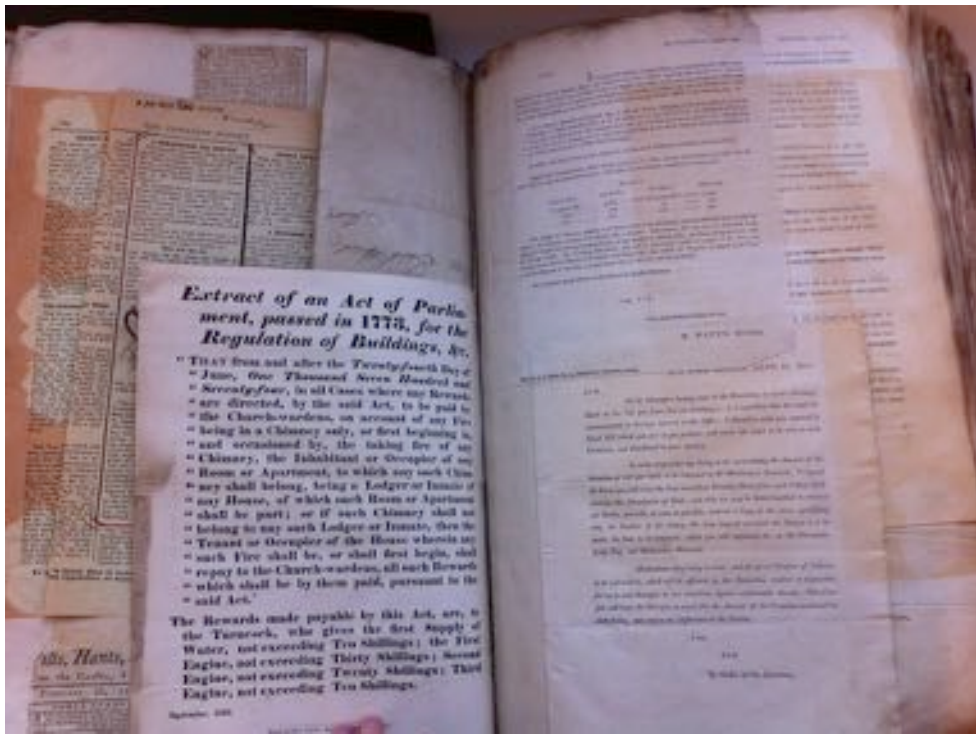
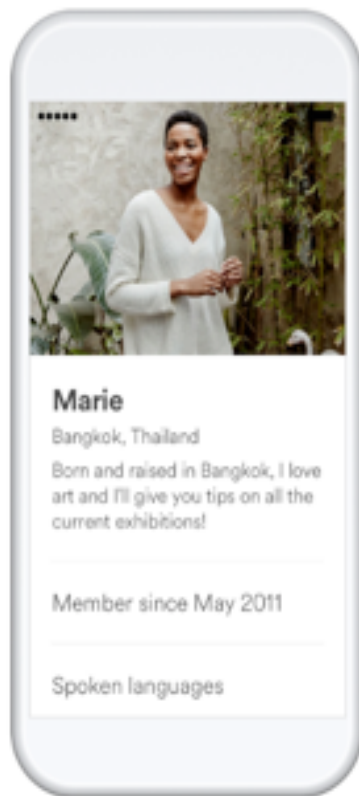


Illustration 0.3
Sun Fire Office, guard book, 19th century.

LMA, CLC/B/192/DD/008/MS38828/001.

Know what to expect

We make it simple for you to get to know more about any home, experience, guest, or host before booking



Profiles

Everyone on Airbnb has a profile to help other guests or hosts get to know each other. To book or host, you'll be asked to provide Airbnb with your full name, date of birth, photo, phone number, payment information, and email address.



Secure messaging

Our secure messaging tool lets you get to know

Illustration 1.1

An explanation of Profiles on Airbnb's *Trust & Safety* page. It shows how a Profile looks on a smart phone.

www.airbnb.co.uk/trust

Accessed 12 November 2018.

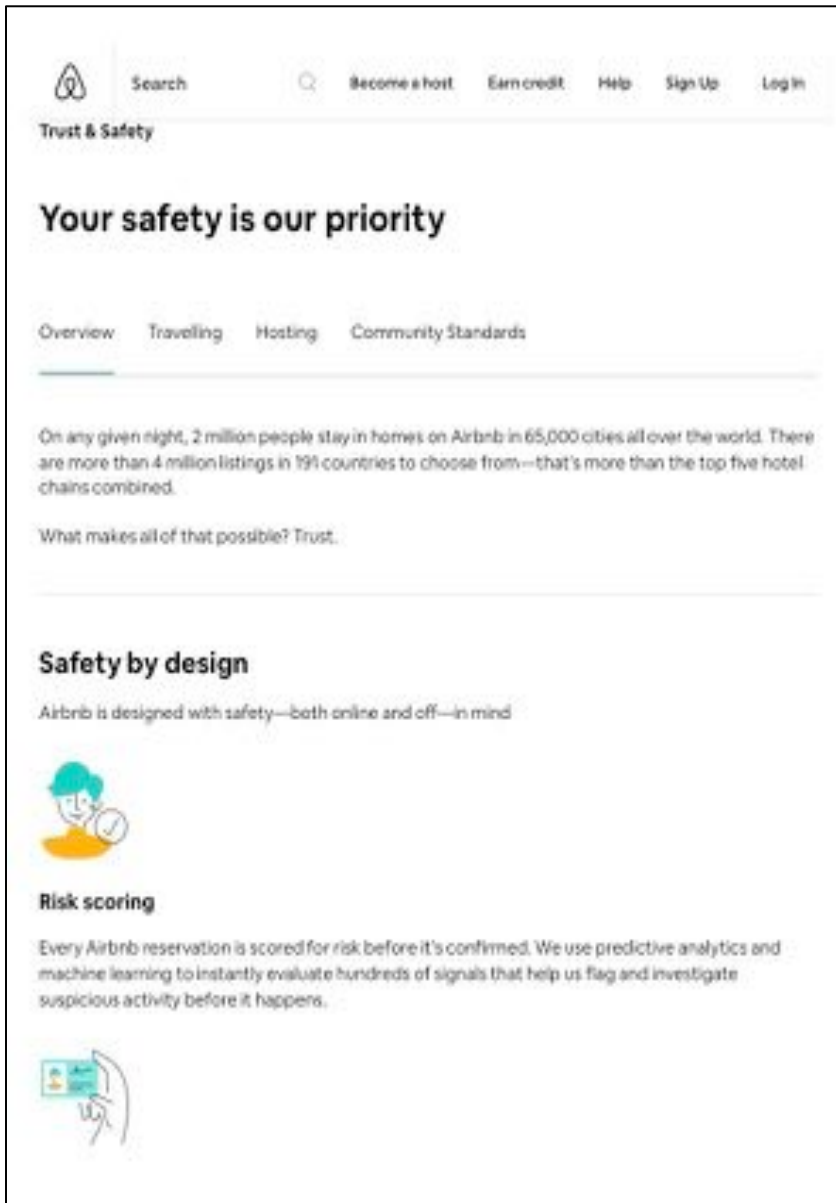


Illustration 1.2

Airbnb's *Trust & Safety* page, with its four tabs for 'Overview', 'Travelling', 'Hosting' and 'Community Standards'. Note the heading 'Safety by design', and the tagline below it, 'Airbnb is designed with safety – both online and off – in mind'.

www.airbnb.co.uk/trust
Accessed 12 November 2018.

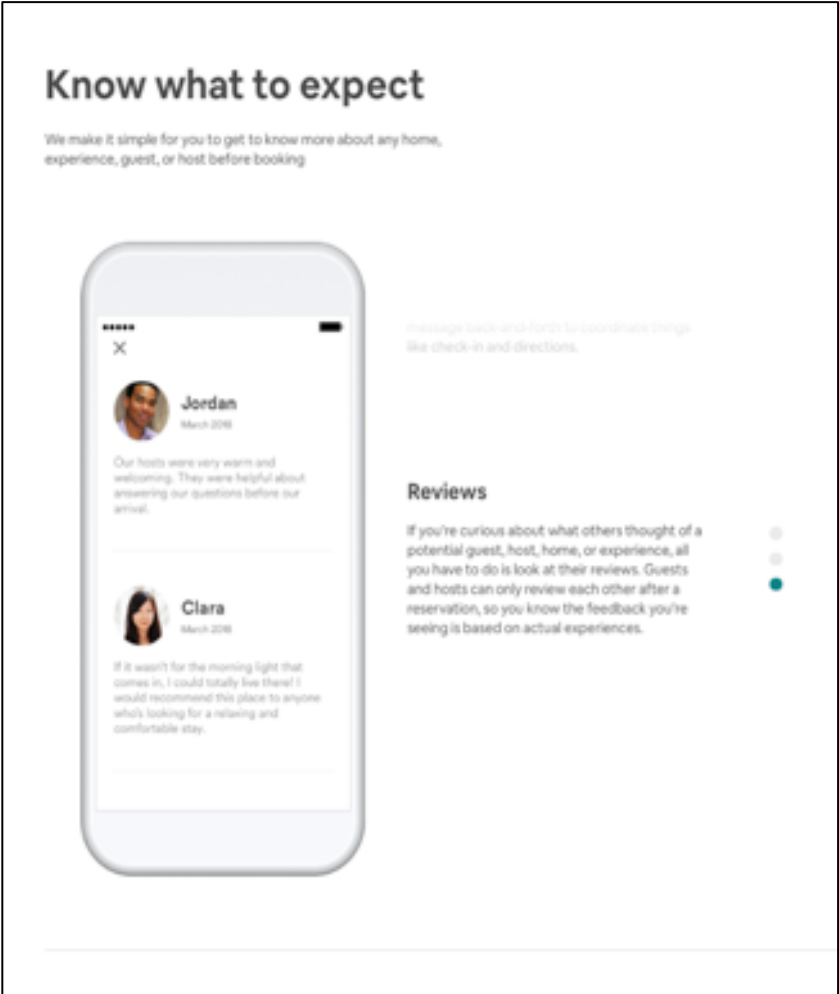
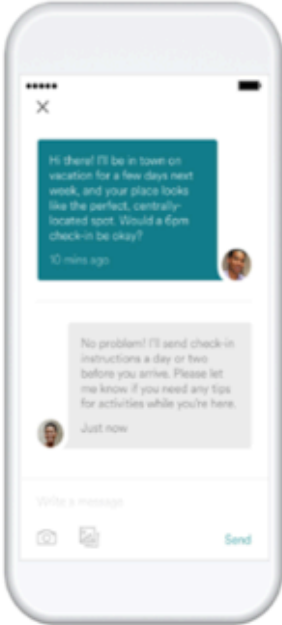


Illustration 1.3
An explanation of Reviews on Airbnb's 'Trust & Safety' page. It shows how Reviews look on a smart phone.

www.airbnb.co.uk/trust
Accessed 12 November 2018.

Know what to expect

We make it simple for you to get to know more about any home, experience, guest, or host before booking



Secure messaging

Our secure messaging tool lets you get to know a host or guest and ask questions about a listing or experience ahead of time. After the reservation is booked, you can use it to easily message back-and-forth to coordinate things like check-in and directions.

Reviews

Read reviews about what others thought of a

Illustration 1.4
 An explanation of messaging via Airbnb's platform, on Airbnb's 'Trust & Safety' page. It shows how messages look on a smart phone.

www.airbnb.co.uk/trust
 Accessed 12 November 2018.

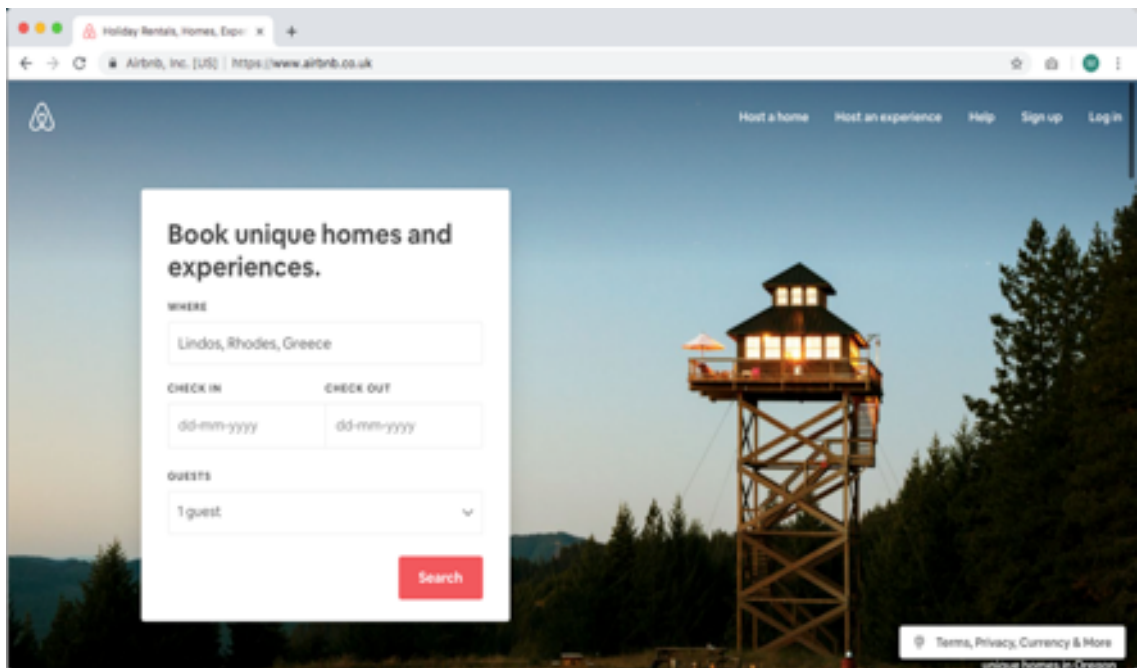


Illustration 1.5

Airbnb's homepage reflects its trademark combination of tidy text and glossy photography, which is apparent across the platform.

www.airbnb.co.uk/trust
Accessed 12 November 2018.

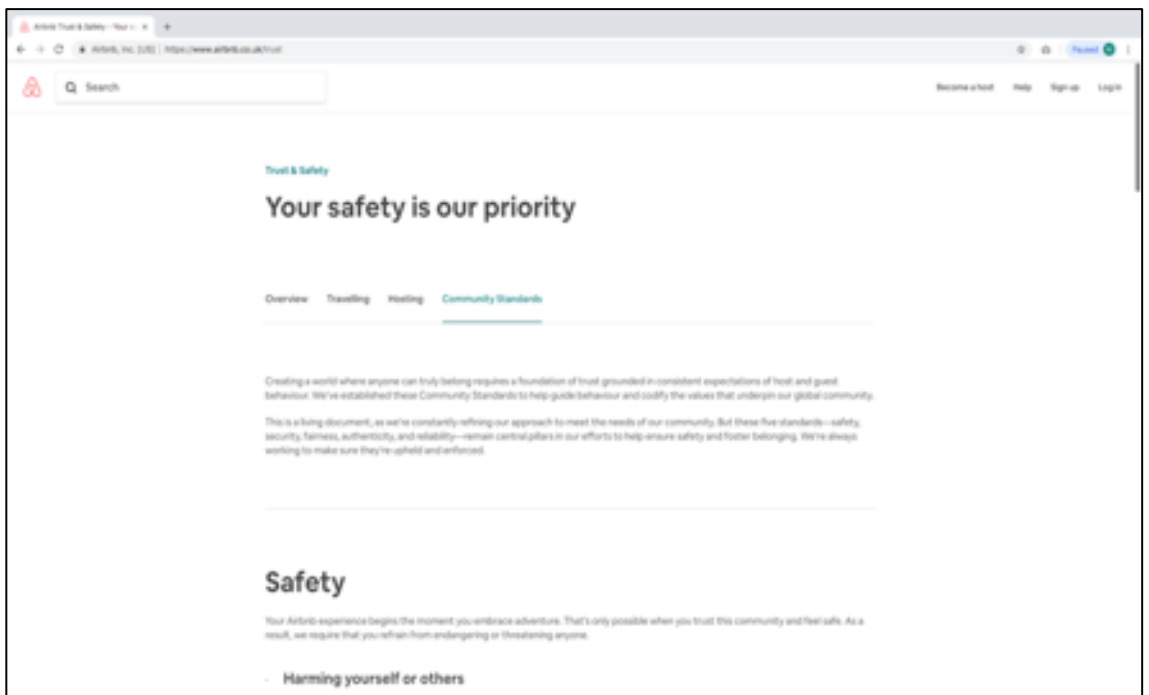


Illustration 1.6

The 'Community Standards' tab of Airbnb's 'Trust & Safety' page. Under the heading 'Safety', it reads 'Your Airbnb experience begins the moment you embrace adventure.'

www.airbnb.co.uk/trust
Accessed 12 November 2018.

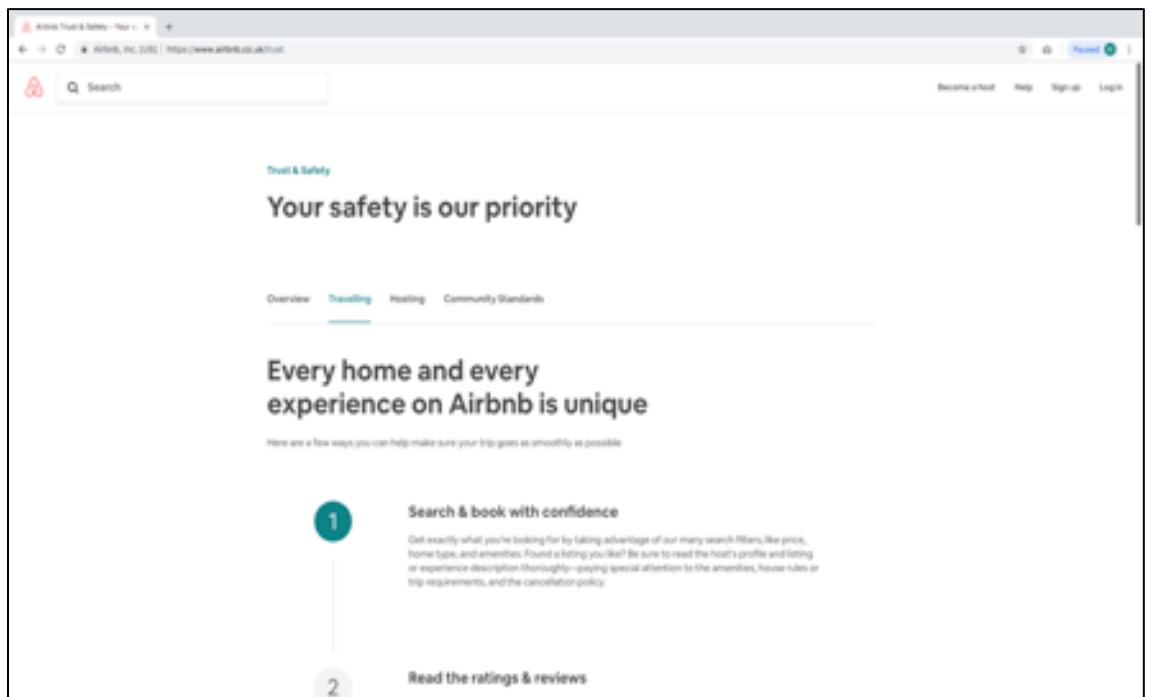


Illustration 1.7

The 'Travelling' tab of Airbnb's 'Trust & Safety' page. It takes the reader through steps using bullet points.

www.airbnb.co.uk/trust
Accessed 12 November 2018.

Safety by design

Airbnb is designed with safety—both online and off—in mind



Risk scoring

Every Airbnb reservation is scored for risk before it's confirmed. We use predictive analytics and machine learning to instantly evaluate hundreds of signals that help us flag and investigate suspicious activity before it happens.



Watchlist & background checks

While no screening system is perfect, globally we run hosts and guests against regulatory, terrorist, and sanctions watchlists. For hosts and guests in the United States, we also conduct background checks.



Preparedness

We run safety workshops with hosts and leading local experts and encourage hosts to provide guests with important local information. We also give any host who wants one a free smoke and carbon monoxide detector for their home.



Secure payments

Our secure platform ensures your money gets to the host—that's why we ask you to always pay through Airbnb and never wire money or pay someone directly.



Account protection

We take a number of measures to safeguard your Airbnb account, like requiring multi-factor authentication when a login is attempted from a new phone or computer and sending you account alerts when changes are made.



Scam prevention

Always pay and communicate directly through the Airbnb website or app. As long as you stay on Airbnb throughout the entire process—from communication, to booking, to payment—you're protected by our multi-layer defence strategy.

Illustration 1.8


The 'Overview' tab of Airbnb's 'Trust & Safety' page illustrates the messages of 'Safety by design'.

www.airbnb.co.uk/trust
Accessed 12 November 2018.

**We're here if you need
US**

Our global team is standing by 24/7 in 11 different languages to help make things right with rebooking assistance, refunds, reimbursements, our \$1 million dollar [Host Guarantee](#), and insurance programs for both [homes](#) and [experiences](#).

Just [reach out](#) if there's anything you need.



**Or, find the answers to anything you need in our
Help Centre**

How do I know if a listing is available?	How do I book an experience?	How do reviews work?
>	>	>

Illustration 1.9

On the 'Overview' tab of Airbnb's 'Trust & Safety' page, a photograph of a representative of Airbnb, so it is implied, illustrates, 'We're here if you need us'.

www.airbnb.co.uk/trust
Accessed 12 November 2018.

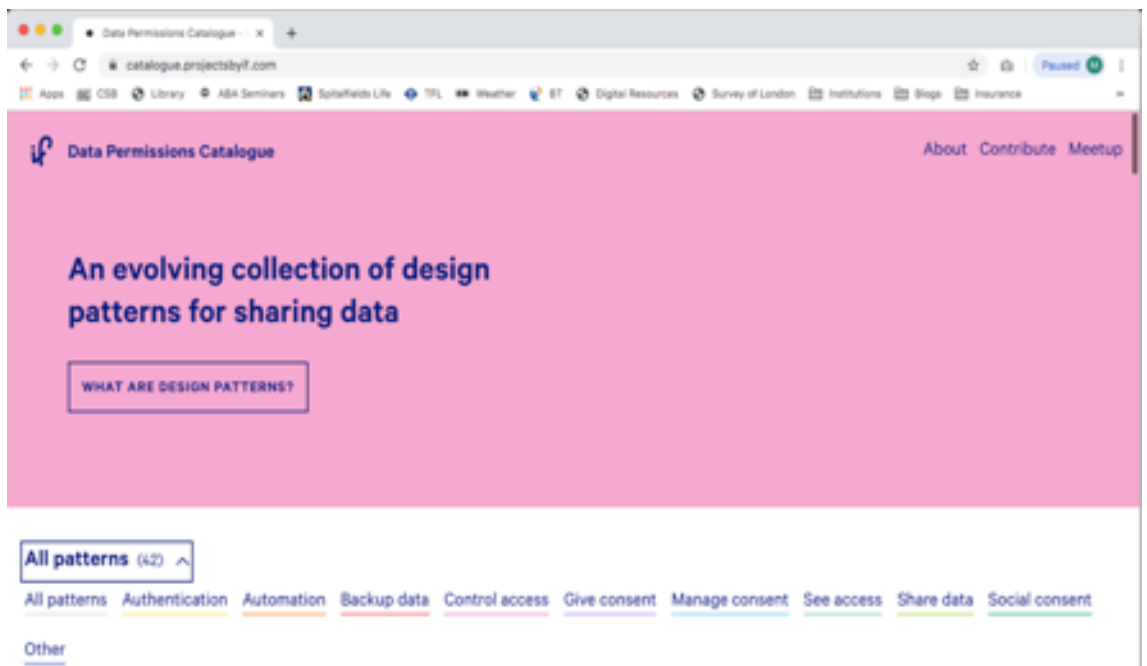


Illustration 1.10
The Data Permissions Catalogue page on Projects by If's website.

www.catalogue.projectsbyif.com
Accessed 5 September 2019.



Royal College of Art

MA Service Design
Spring Term 2014 Project Brief 1:
Trust
Designing the future of Audit

"Trust may not be dead, but it is at least on life support"



Illustration 1.11

The cover of a printout on A4 paper of the pdf: Royal College of Art, *Trust: Designing the Future of Audit* (Project Brief for Service Design students, unpublished, 2014).

By courtesy of Dan Phillips.



Illustration 1.12
The issues of the *Urban Pamphleteer* series, published by UCL Urban Laboratory, up to January 2017.

www.urbanpamphleteer.org
Accessed 23 January 2017.

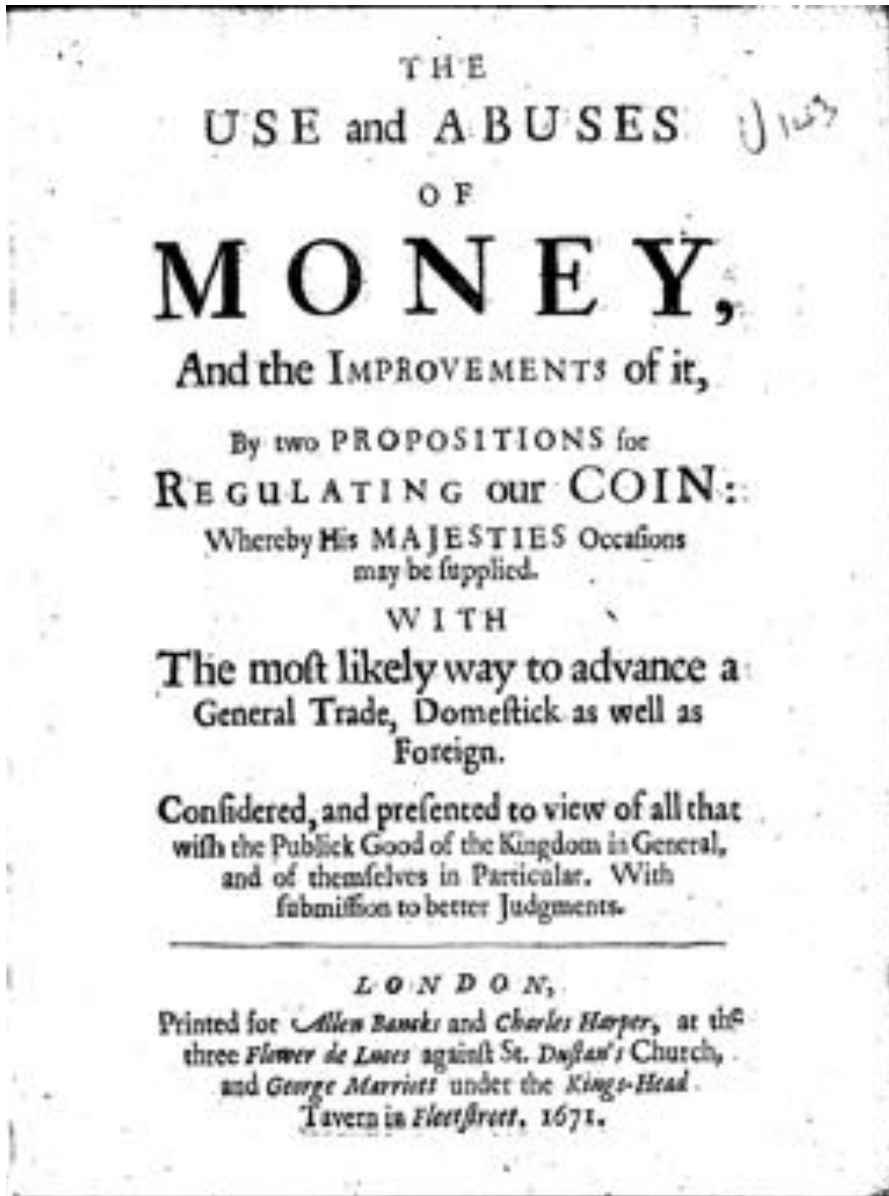


Illustration 2.1

The Use and Abuses of Money, and the Improvements of it by Two Propositions for Regulating our Coin: Whereby His Majesties Occasions may be Supplied (1671).

[10], 31, [3] p.; 4°.

EEBO.

P R O P O S A L S for raising Money for the NATIONAL LAND-BANK.

I Have been very often earnestly importuned by divers Persons, to permit them to subscribe a Sum of Money to the *National Land-Bank*, in lieu of Land, which I did not then think proper or convenient to accept of: But since the said Bank is designed for a *General and extensive Good*, and several Persons still renewing their Solicitations to subscribe Money to the said Bank; that none therefore may be excluded from taking part of the many Advantages that will arise thereby; and in regard it may be a means to unite the Owners of Land and Money in point of Interest, it is thought necessary to receive Subscriptions for a *Million* of Money on the following Terms and Conditions, still referring to my self what I have yet to offer for raising any further Fund of Money or Credit that may be needful for the said Bank.

That any Persons may subscribe what Sum of Money they please in the *present Subscription-Books*, until the Value of *one Million* in Money shall be subscribed.

That every *five hundred Pounds* in Money that shall be subscribed, shall be esteemed equal to *two thousand Pounds* in Land, the same being the full Value for which such Land may be engaged, and shall have an *equal Vote* in all Elections with *one hundred Pounds per annum*, or two thousand Pounds worth of Land, and in like proportion for a greater or less Sum.

That the whole *Million* to be subscribed shall be paid *in specie*, in manner as is herein after appointed.

That each Subscriber, his Heirs, Executors, Administrators, or Assigns, shall pay to the *Treasurer or Treasurers* of the *National Land-Bank*, to be hereafter chosen, one tenth part of his or her said Subscription-Money on the *29th Day of September* next, or within ten Days after; one other tenth part on the five and twentieth Day of *December* next; or within ten Days after; and the like tenth part on the five and twentieth Day of *March* the next following, or within ten Days after; and so to continue the like Payments quarterly, upon the four most usual Feast-days or Terms of the Year successively, or within ten Days after each and every such Feast-day or Days of Payment, until all and every the said tenth Parts shall be paid to the *Treasurer or Treasurers* of the Bank in manner aforesaid.

That all and every the Subscribers, their Executors, Administrators or Assigns, shall receive from the *Treasurer or Treasurers* of the said Bank, after the rate of *3 l. per cent. per annum*, for all the Money they shall from time to time pay into the said Bank, pursuant to their said Subscriptions, ~~the same being the full Value for which such Land may be engaged~~ *the proportionable part of the Profits of the Bank*: The said *3 l. per cent. per annum* to be paid them in two equal Payments, *viz.* upon the *29th Day of March*, and *29th Day of September* every Year.

That each and every Subscriber shall receive his or their Part or Proportion of the Profits of the Bank for the whole Sum by them subscribed, the same to be computed from the time they shall pay their first tenth Part or quarterly Payment.

That if any Subscriber shall fail to pay his first tenth Part or quarterly Payment upon the *29th Day of September* next, or within ten Days after, such Subscriber's Subscription shall be void.

That the said Bank may be a *safe Repository* for the Money of all Widows and Orphans, it is thought fit likewise to provide, That all such Money of *Widows or Orphans* which shall not be subscribed towards the raising the aforesaid Sum of *ten hundred thousand Pounds*, shall at any time (upon Application first to be made to the Directors) be received into the Bank, who will pay them after the rate of *3 l. per cent. per annum*, for interest, and their Principal Money on Demand.

29th August, 1695.

John Briscoe.

The Subscription-Books lie open at *Thomas Gending*, Sergeant at Law, his Chambers in *Gray's-Inn*: At *Philip New* Esq; his Chambers, the second Stair-case of the Paper-Buildings in the *Inn-Temple*: At *Lawrence Braddon* Esq; his Chambers, Number 4. the second Stair-case in the *New-Square* at *Lincoln-Inn*: At the House of *Robert Wood* Esq; the *Commons of Rotten Row* in the *New-Square* at *Lincoln-Inn*: At *John Wood* Esq; his Chambers in the *Temple*: At *John Wood* Esq; his Chambers in *Lincoln-Inn*: At the *Royal-Exchange*: At *Mr. Nicholas Hayward*: Publick Notary in *Three-denier-Street* behind the *Royal-Exchange*; at *Mr. Samuel Briggs* Scrivener in *Golden-Square*: And from half an Hour past twelve to half an Hour past two every Day at Noon, at *Carrington's*, *Jonathan's*, and *Bartholomew's* Coffee-houses in *Exchange-Alley*: At *Boson's* and *Bridges* Coffee-houses in *Cornhill*; and at the *Amsterdam-Coffee-house* behind the *Royal-Exchange*, *London*.

London, Printed by *John Darby* in *St. Bartholomew-Cloffe*; where is sold *Mr. Briscoe's Book*, intituled, *A Discourse on the late Funds, with Proposals for the Improvement of the Freshhold-Estates, and Encouragement of Trade*. Price 18d.

Illustration 2.2
John Briscoe, *Proposals for Raising Money for the National Land-Bank* [1695].
1 sheet ([1] p.).

Received the 26th day of November
1666. of Mr. Thomas Zentall
returned from Cowfold in Sussex —
the Summe of *fifty three shillings*
& *nine pence* which was collected in
the said Parish on the Fast Day, being the 10th
day of October 1666. towards the Relief of those
Persons who have been great Sufferers by the
late Sad Fire within the City of London. *I say,*
Rest. by order of the Lord Mayor.
Sa: Kendall

l 3 s
ij: viij: ix.

Illustration 2.3
Receipt for a donation to the fire relief for sufferers of the Great Fire of London, dated 10
November 1666.
153 x 98 mm.

Museum of London, A13271.

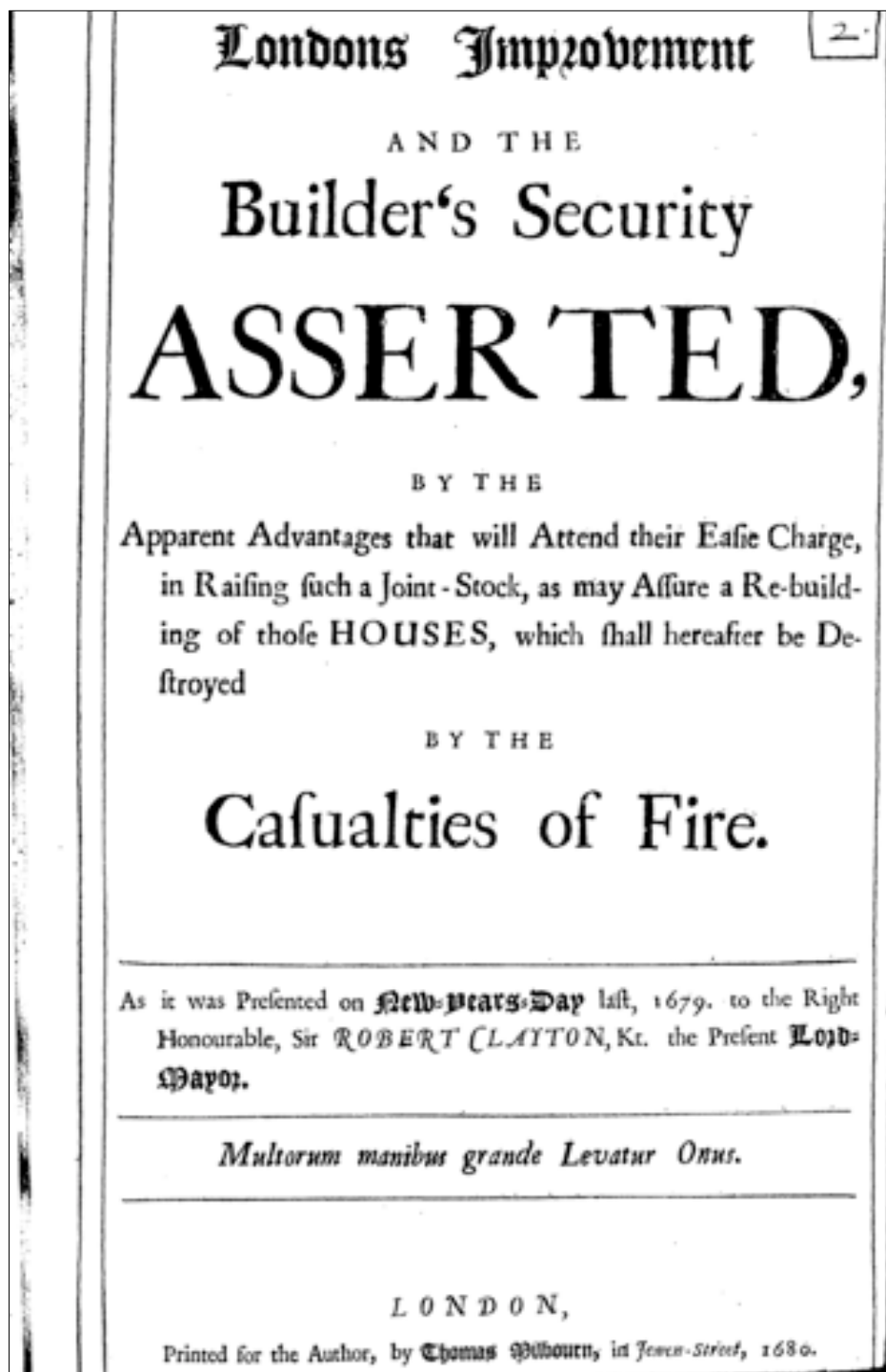


Illustration 2.6

A. Newbold, *Londons Improvement and the Builder's Security Asserted, by the Apparent Advantages that will Attend their Easie Charge, in Raising such a Joint-Stock, as many Assure a Re-building of those Houses, which shall hereafter be Destroyed by the Casualties of Fire* (1680), p. [i].

[4], 4 p.,; 2⁰.

EEBO.

20

PROPOSITIONS

For Insuring Houses from FIRE.

THERE is an Design most universally desired by Landlords and Tenants of Houses, that hath to us been their strength from Loss by Fire, and because such Losses happen either by the carelessness of Servants or bad Design of wicked People, and are not in the power of either Landlord or Tenant to prevent, it is very reasonable that such Losses should be repaired by a Common Contribution, which can no otherwise be done but by an Insurance-Office, by which the security of Houses for a small time being insured, the Losses from Houses burnt are made good by the Insurance-Money or Proceeds of their great number of Houses that are not burnt.

The Advantages of such a Design to the Owners of Houses are many.
1. It will improve the value of Houses: for the Masters of the City of London were it not for their ordinary Loss by Fire, would be advanced the best Rates in the Kingdom, not only in respect they are more advantageously paid when due, as because they are paid quarterly, and their Land but half yearly, which is a great advantage to the Landlords, so that they are on their Return, whose excursions being more frequent, they are more ready to comply with their Expenses: And to those that have an Overplus, the above payments make a considerable difference in advantage of Interest; so that were they freed from this ordinary Loss the Value of Houses would be much advanced; and whereas, because of that danger, the Interest of Houses now are not worth above 14 or 15 years Purchase, they would then be worth 17 or 18, and the Value of London would rise in proportion.

2. It would make Houses a better Security, and more money would be lent upon their Value than now.
3. It would make the Security of Money, the Losses in it more profitable of being lent in a House.
4. It is an equal advantage to be freed from their unnecessary apprehensions of being undone in a night, as such are subject to who have their whole Estate in Houses; for the like misfortune hath not of late been known to many.

Therefore such a Design which seems to be three things more especially necessary.
1. To settle such a Fund or Security as in its quality and nature may be such subject as security as alterations in its Value.
2. That the Fund for its quantity may be of so great Value, as that in probability no loss by Fire may exceed it.
3. Lastly, To fit the Value or Proceeds for Insuring, to law and stile, that it may be the Interest of all parties to insure.

All which are here offered to Consideration.
As to the Quality of the Security, it is proposed to settle it on Ground Rents, as for Example, in and about the City of London, they being of the most certain Value, and subject to no other alteration, but in houses of their worth, as the Leases expire.
As to the Quantity of the Fund, it is proposed to settle it at such, (as they had encouragement,) either 100000 l. or 200000 l. per Annum in Ground Rents, five lives Incumbrances, which will bear the Value of Twenty or Forty thousand pounds; that to be in trust for the use upon some of the most considerable Estates that insure, or some other eminent Persons, to make good the Losses from their Houses that are burnt. And when Ten thousand Houses are insured, to deposit or lay out Twenty thousand pounds, to be paid in the losses. And so for every Ten thousand Houses the same sum: so that if ever all the Houses in the City and Suburbs should be insured, the Security will be increased to above 1000000 l.

This Security as its Quantity will be sufficiently good, and greater in value than the Loss by any Fire can be to the Insurers; for no one Fire hath risen to the full of 1000000 l. except those of London and Newcastle, and it may be supposed that no such Fire at this of London can happen; because there are not many Timber Houses together, in so small compass of ground; and for the late Houses there are not many Timber Houses together, yet if to great value as that of the latter should happen, it cannot be supposed the whole Loss should then fall on the Insurers, when there are but 10000 Houses insured; for a great number will be dispersed throughout the whole, which being dispersed in 100000, they being but a tenth, the Insurers cannot possibly follow above the Tenth of the Loss. Now when the Calamity to the Insurers is increased, the Security being likewise increased, it is altogether impossible that ever any Loss by Fire should be so great as to diminish the Security, especially considered, when it is the Interest of the Insurers to have a certain number of moneys to be always in pay, to be ready might and day both to prevent and extinguish the Fire.

The Insurers intend always a bank in the Office, but as shall be thought sufficient to deliver all common Losses by Fire; which think is to be proposed and it may then be done to the number of Houses insured. There no person may have occasion to resort to the said Security for Satisfaction; when their interest of such sum shall pay, to prevent such occasion.

The Price of Insurance of Brick Houses is 2 s. 6 d. in the pound Rent per Annum, by the Rate they pay, as are other less for 1, and 1 s. 4 d. per pound Rent for Timber Houses, not deducting a proportion of the Rent for the value of the Grounds, for which nothing is to be paid. Counting then, for Houses in high and principal streets the fourth part of the Rent for the value of the Ground; for Houses of the second rate and places of next value, a fifth part of the Rent as be the value of the Ground; and in all other places a sixth, for which nothing is to be reckoned.

No Part is to be taken six Months for Interest than seven years, nor longer than 11. And because it would be both troublesome and dangerous to collect the Money yearly, in the first of 10 years they insure, of persons, therefore it is proposed the Money should be paid down for the whole time they insure, deduction being allowed after the rate of purchasing for paying the Money together. That is, seven years shall be insured, for five years paid down, eleven for seven years, and so on until paid, and so for eleven.

The Houses that are burnt down shall be rebuilt at the Charge of the Office, according to the rate and manner as they were built before they were burnt, and the help of Trades, and strength of Building, to

Illustration 2.8
Fire Office, *Propositions for Insuring Houses from Fire* [1680], p. 1.
1 sheet ([2] p.), 1/2°
208 x 360 mm.
National Art Library.

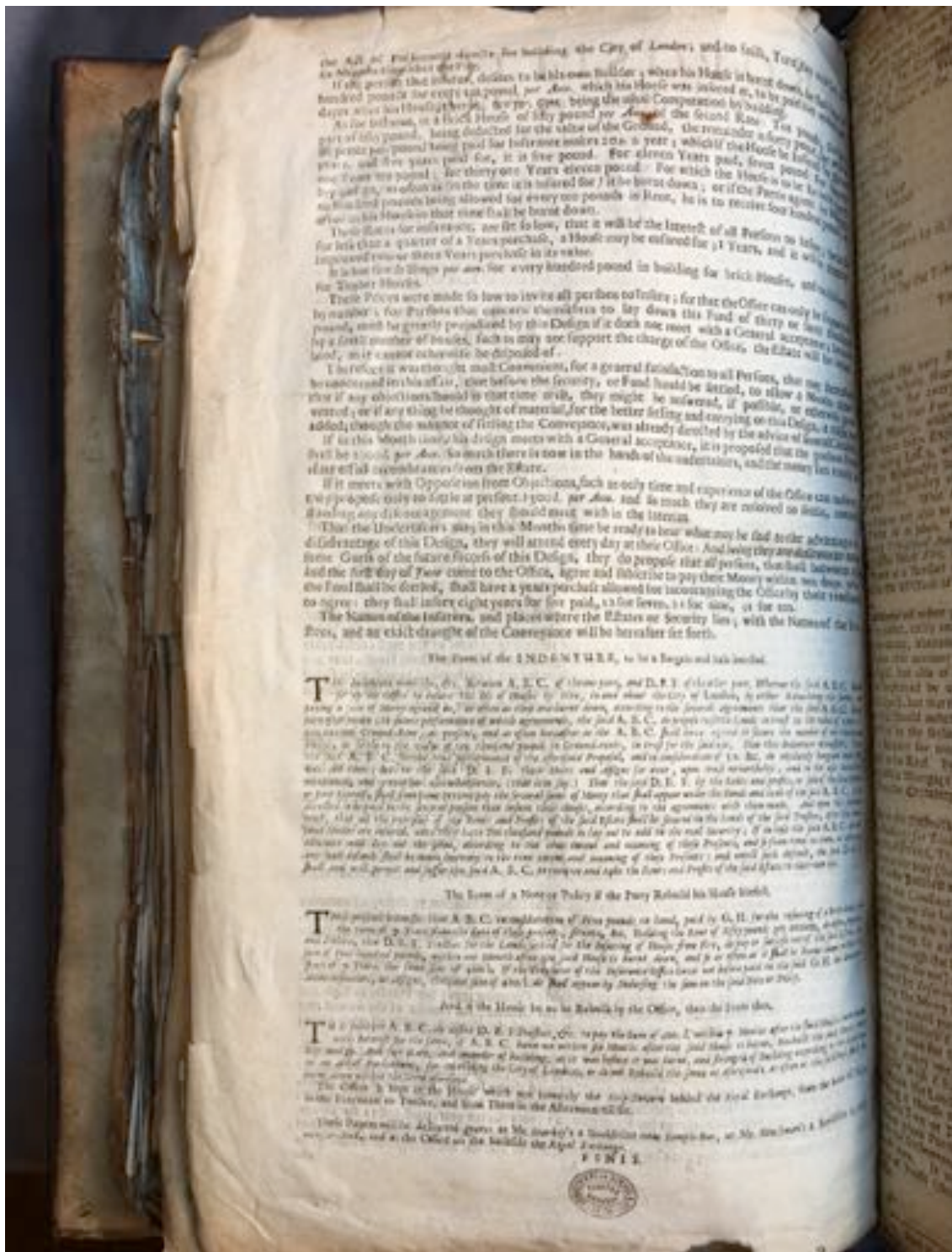


Illustration 2.9
Fire Office, *Propositions for Insuring Houses from Fire* [1680], p. 2.
1 sheet ([2] p.), 1/2°
208 x 360 mm.

National Art Library.

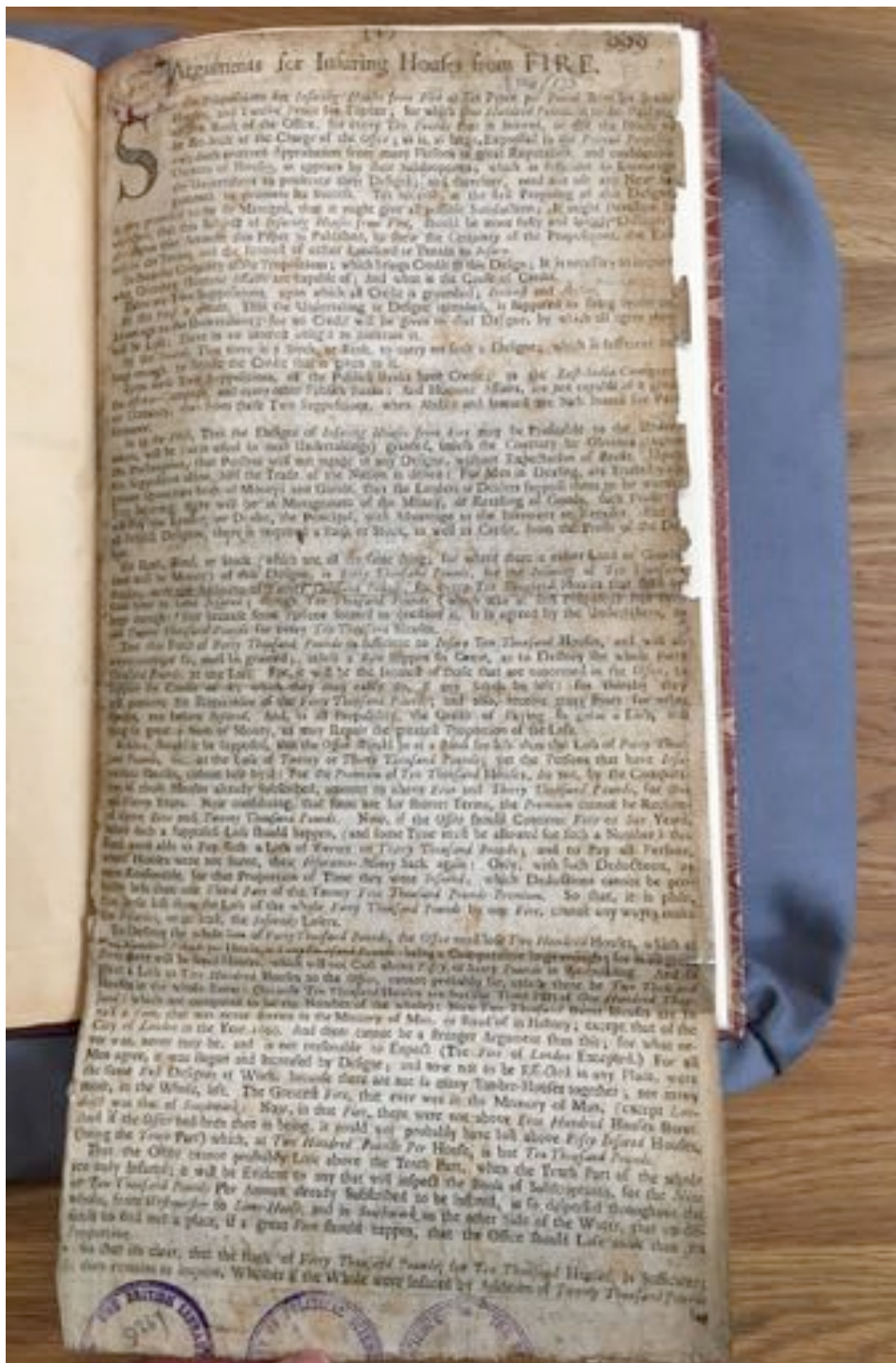


Illustration 2.10
Fire Office, *Arguments for Insuring Houses from Fire* [1680], p. 1.
1 sheet (2 p.), 1°.
178 x 383 mm.

LSE.

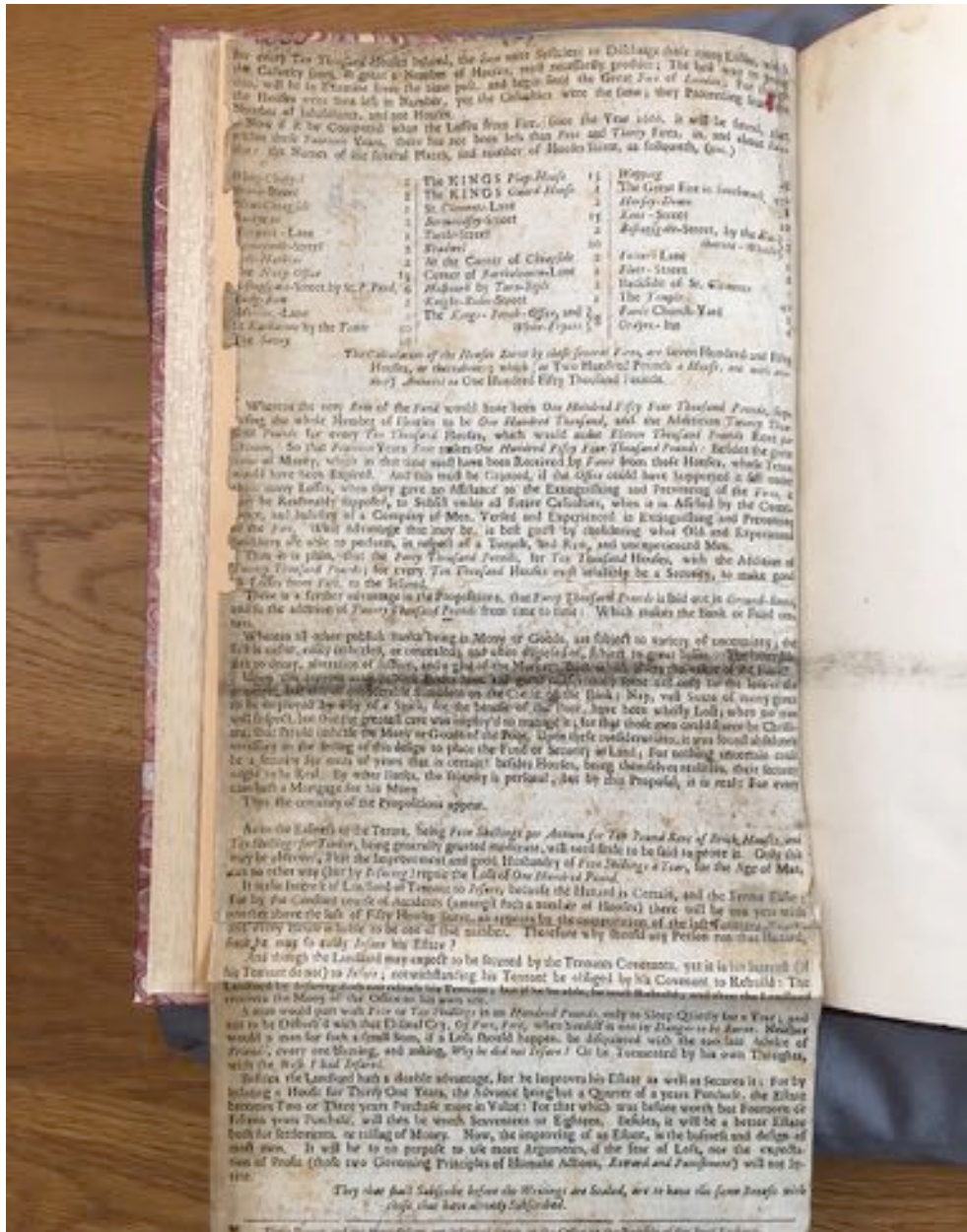


Illustration 2.11
 Fire Office, *Arguments for Insuring Houses from Fire* [1680], p. 2.
 1 sheet (2 p.), 1°. 178 x 383 mm.

LSE.



Illustration 2.12
Fire Office, [Advertisement] from the Insurance-Office for Houses on the Back-Side of the Royal-Exchange [1681].
1 sheet ([1] p.), 1°. 205 x 335 mm.
'Mutilated at the top', according to bibliographic note.



Illustration 2.13
 Fire Office, September the 16th, 1681. An Advertisement from the Insurance-Office for Houses,
 &c (1681), p. 1.
 1 sheet (2 p.), 1°.

British Library.

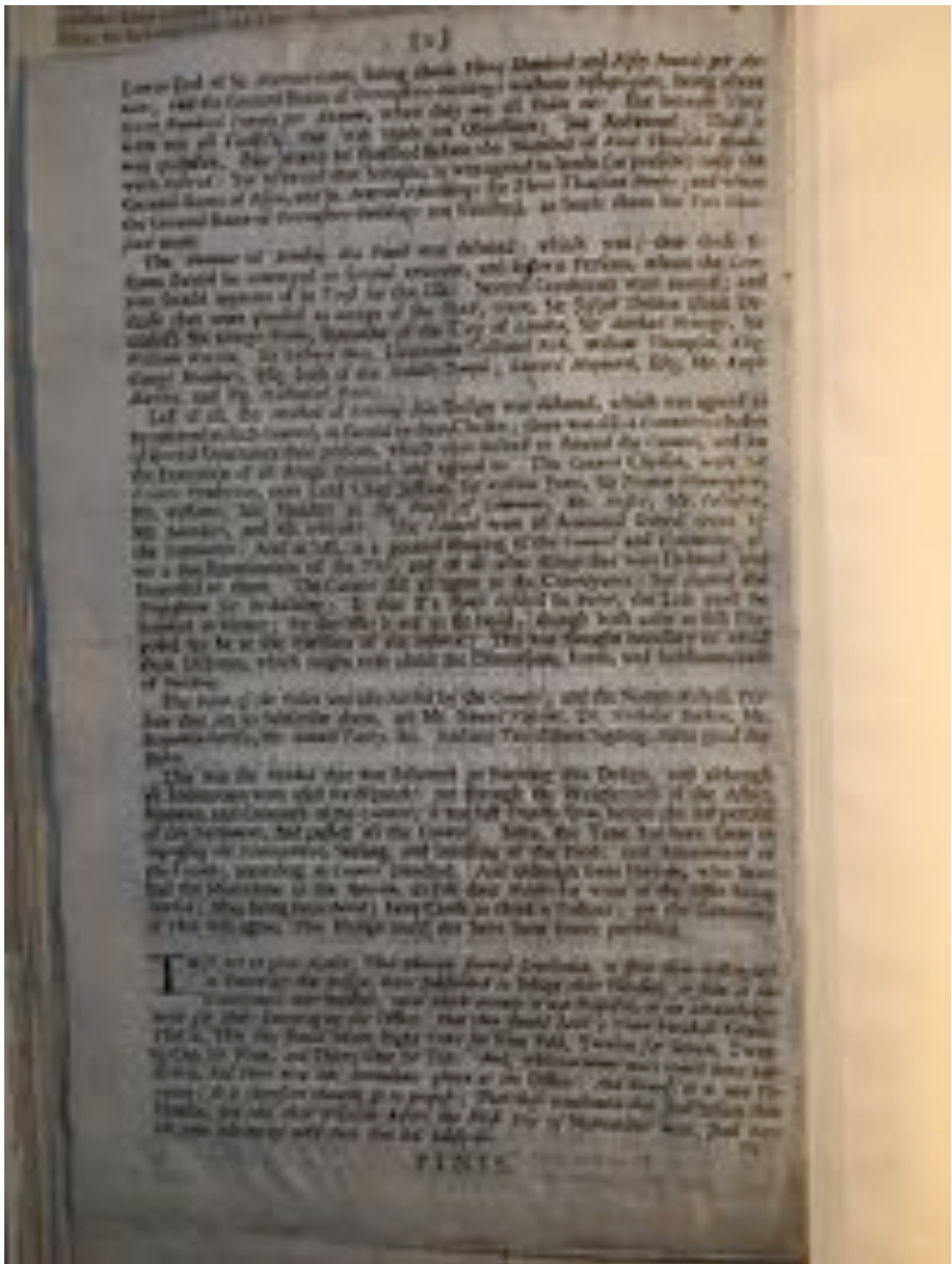


Illustration 2.14
Fire Office, *September the 16th, 1681*. *An Advertisement from the Insurance-Office for Houses, &c (1681)*, p. 2.
1 sheet (2 p.), 1°.
185 x 295 mm.

British Library.

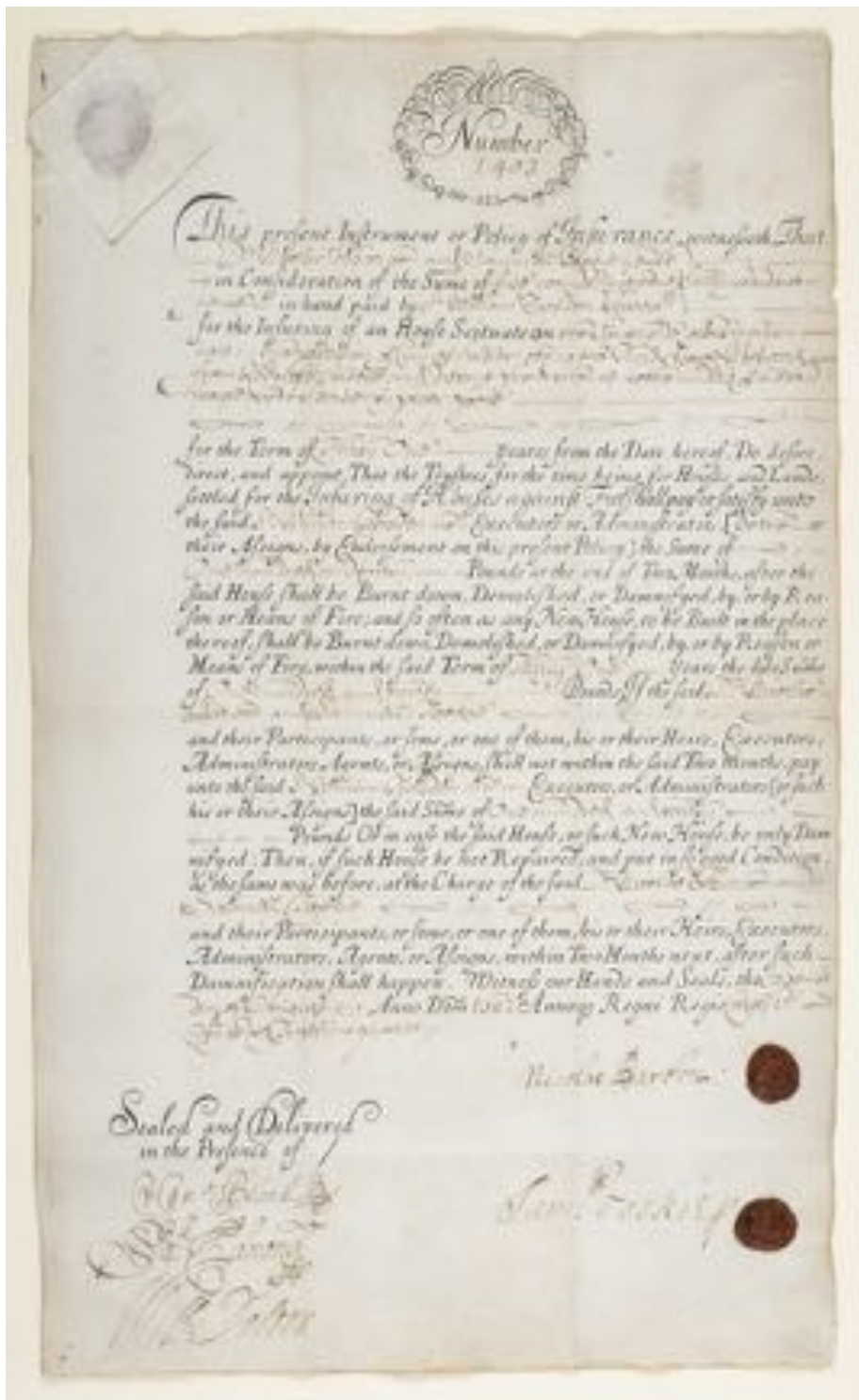



Illustration 2.15
 Fire Office, policy, dated 1682.
 Copperplate engraving.
 274 x 427 mm.

Museum of London.



1681

60

A Table of all Terms of Years from One to Thirty One Inclusive; and from thence by every Ten years to one Hundred Inclusive, and from thence for ever; where is Set Down the Sums of Money to be Paid for Insuring a Brick House for any of those Terms of Years proportionably to Four Pounds for ever, for every Hundred Pounds Value Insured on such Buildings; Calculated by Order of Common Council.

Four pounds per Cent. for ever.

Years	Sum	Years	Sum
1	0 0 0	49	15 10
2	0 0 0	50	15 10
3	0 0 0	51	15 10
4	0 0 0	52	15 10
5	0 0 0	53	15 10
6	0 0 0	54	15 10
7	0 0 0	55	15 10
8	0 0 0	56	15 10
9	0 0 0	57	15 10
10	0 0 0	58	15 10
11	0 0 0	59	15 10
12	0 0 0	60	15 10
13	0 0 0	61	15 10
14	0 0 0	62	15 10
15	0 0 0	63	15 10
16	0 0 0	64	15 10
17	0 0 0	65	15 10
18	0 0 0	66	15 10
19	0 0 0	67	15 10
20	0 0 0	68	15 10
21	0 0 0	69	15 10
22	0 0 0	70	15 10
23	0 0 0	71	15 10
24	0 0 0	72	15 10
25	0 0 0	73	15 10
26	0 0 0	74	15 10
27	0 0 0	75	15 10
28	0 0 0	76	15 10
29	0 0 0	77	15 10
30	0 0 0	78	15 10
31	0 0 0	79	15 10
32	0 0 0	80	15 10
33	0 0 0	81	15 10
34	0 0 0	82	15 10
35	0 0 0	83	15 10
36	0 0 0	84	15 10
37	0 0 0	85	15 10
38	0 0 0	86	15 10
39	0 0 0	87	15 10
40	0 0 0	88	15 10
41	0 0 0	89	15 10
42	0 0 0	90	15 10
43	0 0 0	91	15 10
44	0 0 0	92	15 10
45	0 0 0	93	15 10
46	0 0 0	94	15 10
47	0 0 0	95	15 10
48	0 0 0	96	15 10
49	0 0 0	97	15 10
50	0 0 0	98	15 10
51	0 0 0	99	15 10
52	0 0 0	100	15 10

Note, That there is to be paid yearly to the Clerk of the City.

The Clerk of the City, for Insuring of **London** (the City of London) in value of **£100**, is now Open, whereby several Aldermen and Others have subscribed for a considerable Number of **Shares**; and the same will be Continued in the **Chamber** at the **Exchange**, where constant Attendance will be daily given from Nine of the Clock to Twelve in the Forenoon, and from Three of the Clock to Six in the Afternoon, for having the best agreement of all such Persons shall be willing to **insure**. And Application will have to be made in person or by some other Proprietor.

¶ The Committee for Insuring of **London**, is now Open, so that the said Proprietors who are now to be paid by the City, will be the same as aforesaid, being in the Chamber from morning to night, for the said Shares and Shares are to be taken, by what Name they are called, the names of their Owners or Assignees, and the Federal Time they intend to insure upon them. And also, what other conditions and stipulations, they desire to be put in the Minutes of the City, and pay for their Shares.

Printed by J. Roper, Printer to the Honorable City of London, 1681.

Illustration 2.16
 City of London, A Table of all Terms of Years from One to Thirty One Inclusive; and from thence by Every Ten Years to One Hundred Inclusive, and from thence for ever; where is Set Down the Sums of Money to be Paid for Insuring a Brick House for any of those Terms of Years proportionably to Four Pounds for ever, for every Hundred Pounds Value Insured on such Buildings; Calculated by Order of Common Council (1681).
 1 sheet (1 p.).

EEBO.

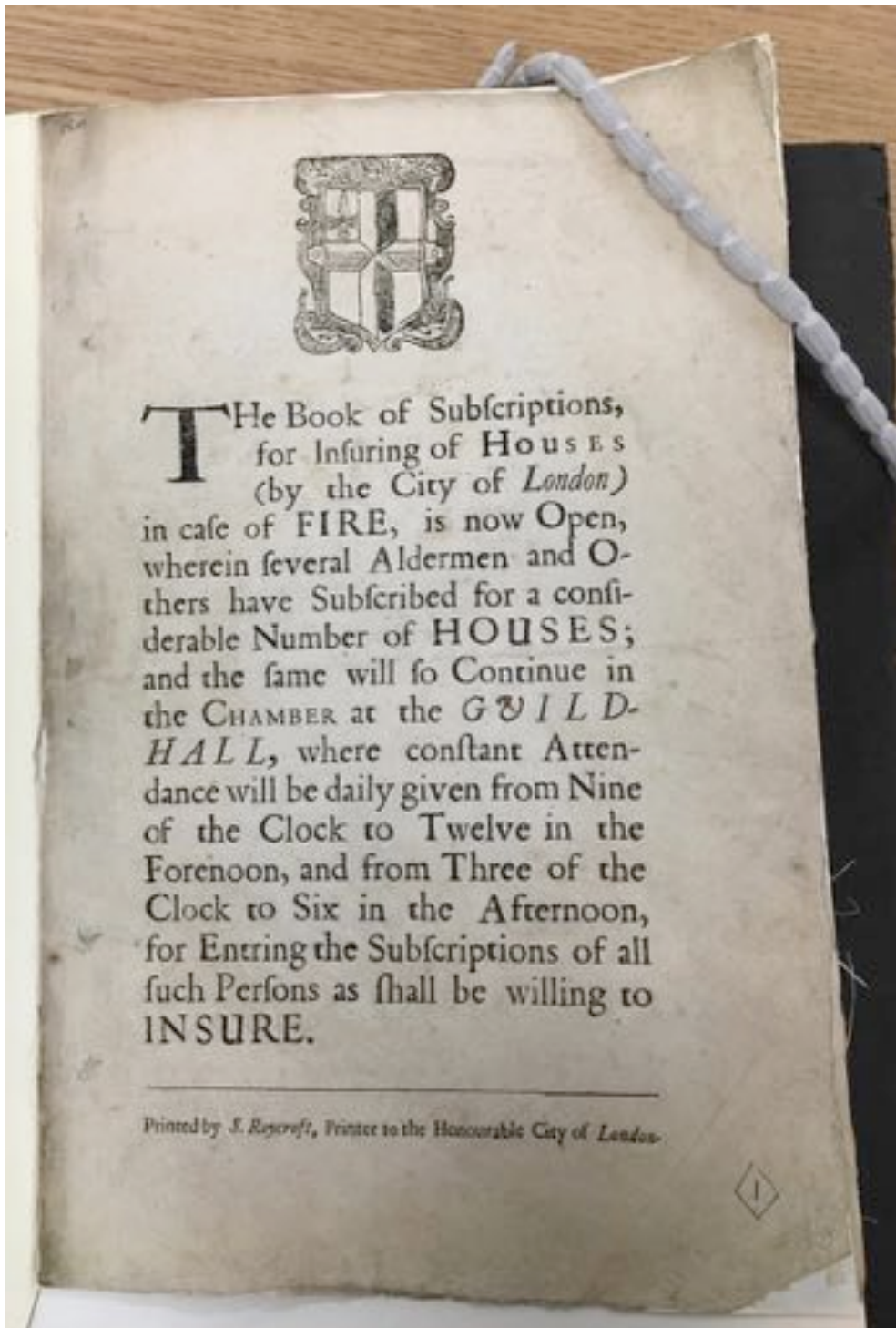


Illustration 2.17

City of London, *The Book of Subscriptions, for Insuring of Houses (by the City of London) in Case of Fire, is now Open* [1681].

1 sheet (1 p.).

Letterpress with woodcut illustration.

175 x 280 mm.

TNA, SP 9/251.

TO THE
 Right Honourable the Lord MAYOR,
 The Worthy Aldermen, and the Worthy Citizens of
 LONDON.

The Proposals of the Gentlemen of the Insurance Office, is humbly Offered.

in answer.



That since the first Invention of a Design both as good Right, as the first Possessor of Land, or as men have in the Profit of their own Labour; and that in an equal Justice (if not a greater) to Dispose the Fruit, as the Labour; the Labour of the Brain being of more Value, than that of the Body: As men of Science are better Paid than Day-Labourers: And since the Printing of another mans Copy, is called by the same Name, as Wrongfully taking his Goods: And if the Reason is, because the Book-seller (by Purchase) has a Property: The Argument is the same to the first Inventor, or Author, because if he had no Property, he could not Sell it: Neither is it material, whether the Law doth equally protect the Labour of a mans Brain, and of his Hands, since the Justice (which binds mens Conscience) is the same to both.

And since the Gentlemen of the Insurance-Office, did for above a Year, publicly expose their Proposals for Insuring of Houses from Fire, and have at length by Great Charge & Advice of many Learned Council, settled their Design; & therupon Engaged several Ground-Rents to the Value of Thirty Thousand Pounds, no way to be Discharged for the Term of Thirty One Years; and all this while, had not the least Knowledge, that the City were about such a Design; otherwise, Than as it was Propos'd by Mr. Newbold, for Employing a Joynr-Stock to Insure Houses; which the Gentlemen of the Insurance-Office, supposed no way to Interfere with their Design: And were it now in Practice, should have no cause to Complain.

But now finding that the City have Published their Intention to settle a Fund in Ground-Rents, which seems to be exactly the same with their Proposals, are extremely Surpris'd thereat: Because, they are perswaded, That the Great and Honourable City (whose Actions for Justice ought to be an Example to private Men) will not intermeddle in a Design where they have no Right: Therefore it must be, that the same manner of Forming this Design, was first Resolved on by the City; Or at least, that they have since added some other Thoughts, which (by greatly Improving the Design) may Claim an equal Right with the first Inventor. Should this appear, the Gentlemen of the Insurance-Office, do desire the City to believe, That the Temptations of the greatest Profit (much less when it is uncertain) will not influence their Proceedings, to the Prejudice of the City: Especially since some of them are Members.

Therefore it is humbly Propos'd, (That if the City shall not have other Reasons to alter their Intention to Insure Houses from Fire) That before they proceed, they would please, that Council may be Chosen on each side, to determine who have the Original Right: And if it appear, by any of the City Journals, that they had formerly Resolved the same way of Effecting this Design; Or if they have since added any new Thoughts that Betters the Security, or Improves the Design, other than Lessening the Rates, or Prolonging the Term of Insurance, which are no essential Differences; and may perhaps be no Advantage to the Insurer, or Insured, Should either appear, The Gentlemen of the Insurance-Office do promise, That after the City have Settled their Fund, Not to Insure any Houses within the City and Liberties: And they are Satisfied in the Justice of the City, that if the contrary appear, they shall not be dispos'd of their Rights.

This may be a further Inducement to the City to accept this Proposal, because it will prevent such Contentions which constantly attend Competitions, and which will inevitably Ruine the Design.

Printed for the Gentlemen of the Insurance Office for Houses, on the Back of the Royal-Exchange.

Illustration 2.18

Fire Office, *To the Right Honourable the Lord Mayor ... The Proposals of the Gentlemen of the Insurance Office is humbly Offered* [1681].

1 sheet ([1] p.), 1°.

238 x 380 mm.

TNA, SP 9/251/177.

An Enquiry, Whether it be the Interest of the City To Insure Houses from FIRE; And whether the Insured may expect

Any Advantage thereby, more than from the Insurance-Office already Settled.

THE Persons concerned in the Enquiry take for their Study, are well Satisfied to be Willing and Justice of the City of London, therefore do not believe any Act of theirs will prejudice a design so much for the Publick Benefit of the City; and are persuaded (tho' ever their Councils from now to be whatsoever) that their Manner of Administration will not, in the persons, interrupt the Prosperity of their Settlement: But that they may enjoy, if not Fourteen years, the possession allowed by the Will of Parliament, for an Encouragement, to the full measure, yet such care, all the profits of the undertaking, make it appear worth their aiming.

But because *Private Interests* do sometimes govern *Publick Councils*, contrary to their Will and rational equity, for want of a true information of the Subject they debate: And lest that the Publication of the Cause occasion to *Insure Houses* should be *Prejudicial* to some, who either out of Respect to them, or hopes of *Esier Terms*, so long Delay their Judgment till their Houses are *Unusually Dear*. It was therefore thought necessary, for the Satisfaction of the City, and all that have concern in Houses, to have this matter fairly Debated, and Examined how far it may be the Interest of the City, to engage in this Affair: And whether there are not probable Reasons to believe, that the City may (as *Parliament* and *Wise Assemblies* often do) upon a *Second Debate*, alter their opinion to Insure Houses.

There are but two *Reasons* (since an *Insurance Office* is already Settled) that can engage the City to undertake the same design.

First, Out of respect and Care of those that are under their Government: and upon supposition they can give them *Better Security*.

Or Secondly, From an Expectation of *Great Benefit* (as understanding will produce, and great to private persons; and seeing chiefly from their Councils, it ought to belong to them.

Now, if upon *Debate*, it appears, That they are *Advantaged* in both: Then it must be concluded, That a *Wise Assembly*, such as the great Council of the City, will let fall their former intention.

That they may be Misinformed in the first; that is, The City cannot desire a *Better Security* or Land, for *Insuring Houses from Fire*, than a *Second Debate*, will require: And this may be said without any Repulsion on the Credit of the City of London; if the natural strength of all Security be *Extensive*, and the Difference of the *Insurances*, in the hands of *particular* and *private* persons.

All Securities are either *Real*, *Personal*, or the *Oath of a Corporation*. And the Benefit of the *Real* Securities are thus:

Real Securities, by the nature of making it, binds the *Grantor*; as *Judgments*, *Statutes*, *Writings*, *Antiquities*, and *Marriages*.

Personal Securities bind the *Person*, but neither *Goods*, nor *Land*, are Affected in the Sealing of the Bond.

The *Oath of a Corporation* binds the *private* Person, his *goods* (not *Land*), nor the *Goods*, nor *Land*, of the *Corporation* (and Judgment *Interponitur* Law, which must be *Tutary* and *Trusty* must follow each Judgment, the *Goods* and *Land* of the *Corporation* may be sold, or otherwise Settled; which makes such *Security* uncertain: for the *Obligation* may be *Tender* before the *Land* is sold, than is being to pay; whereas *Real* *Security* once sold, continues the *Land*.

As the *Land* is sold, it makes a *great Difference*, between the *Law* of a *Corporation*, and *Private* *Security*; for the *Land* is sold, and the *Land* is sold, and what the *Private* *Debt*, when the *Land* is sold, is sold.

Illustration 2.19
Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], p. 1.
4 p., fo.
238 x 355 mm.

TNA, SP 9/251/178.

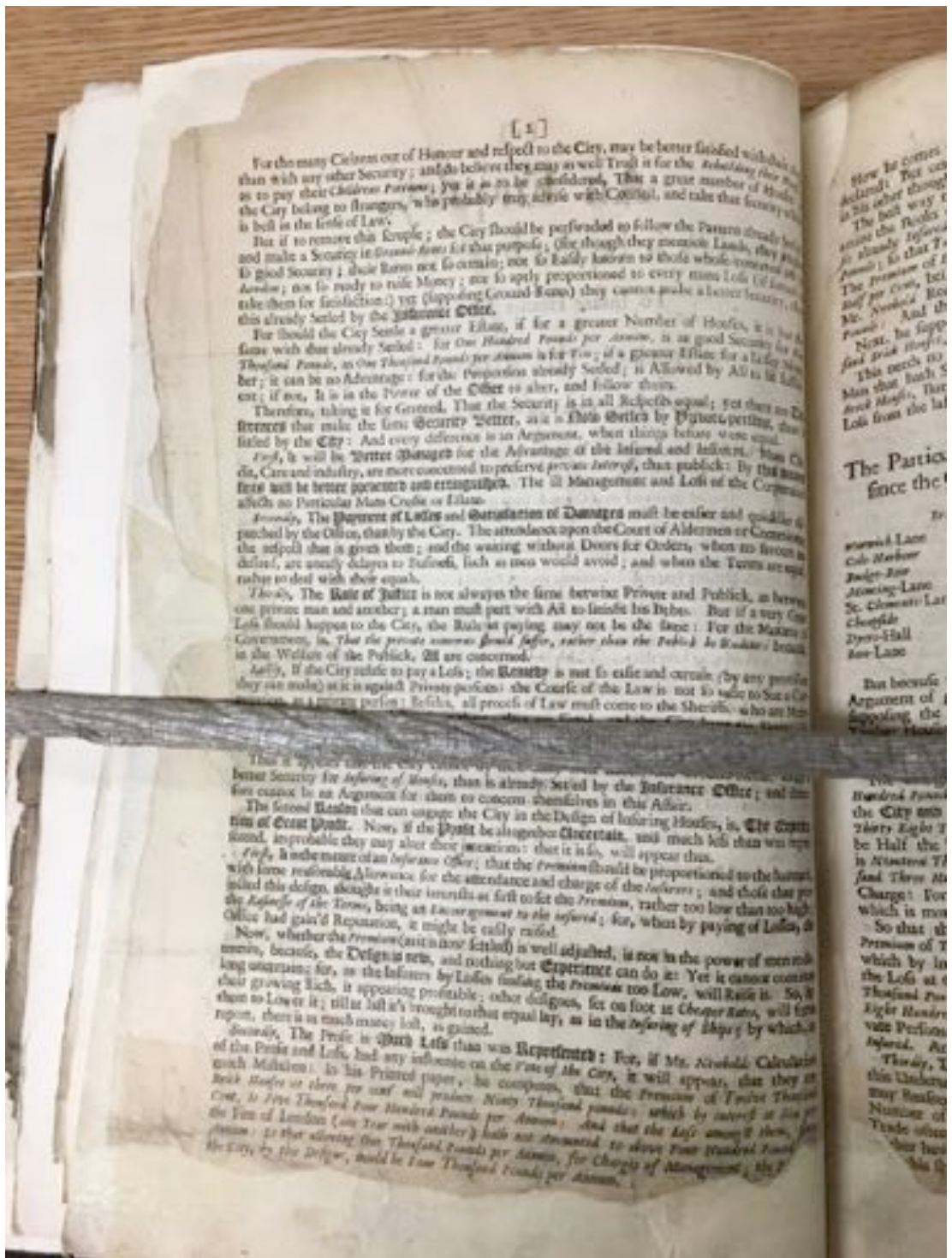


Illustration 2.20
 Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], p. 2.
 4 p., fo.
 238 x 355 mm.

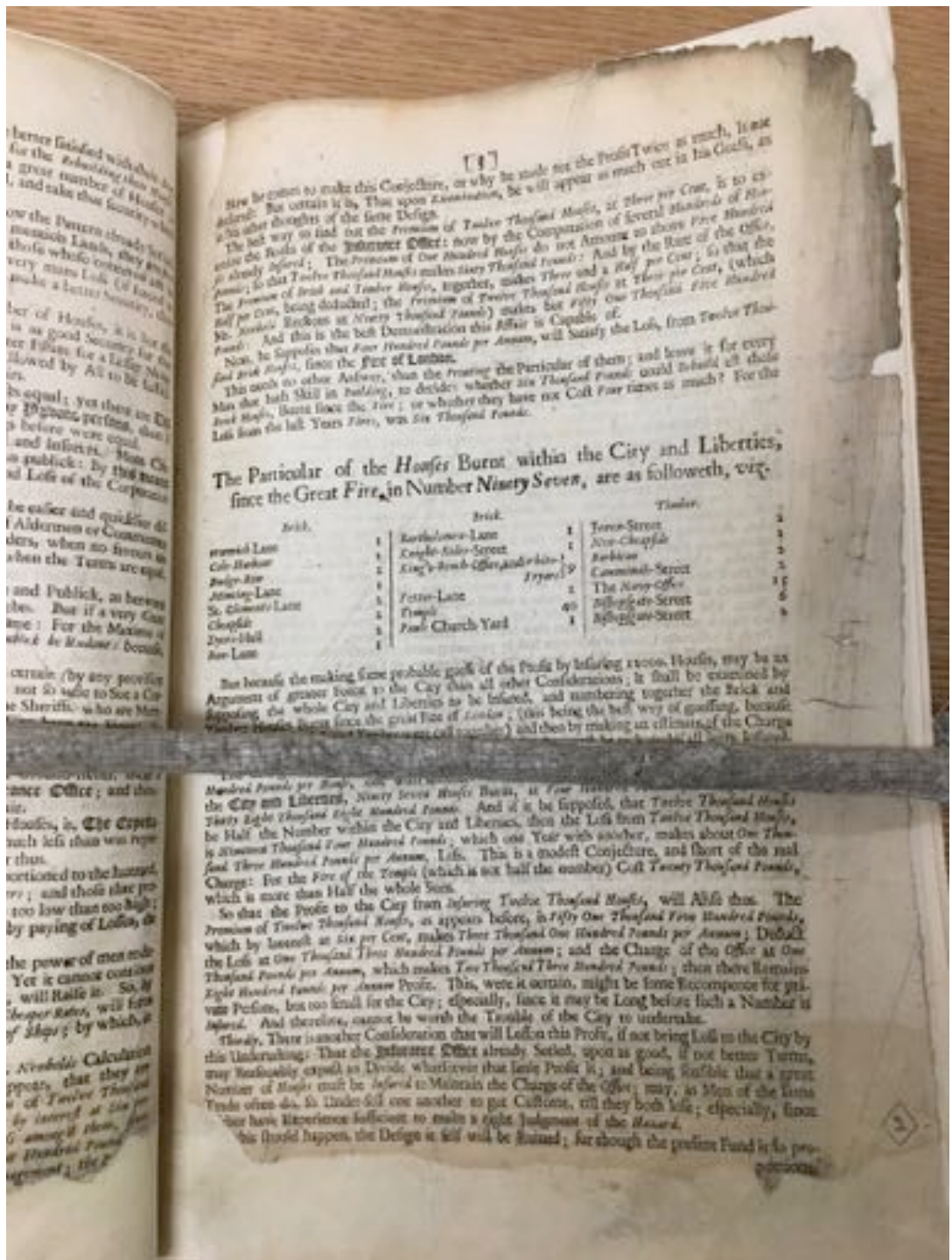


Illustration 2.21
Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], p. 3.
4 p., fo.
238 x 355 mm.

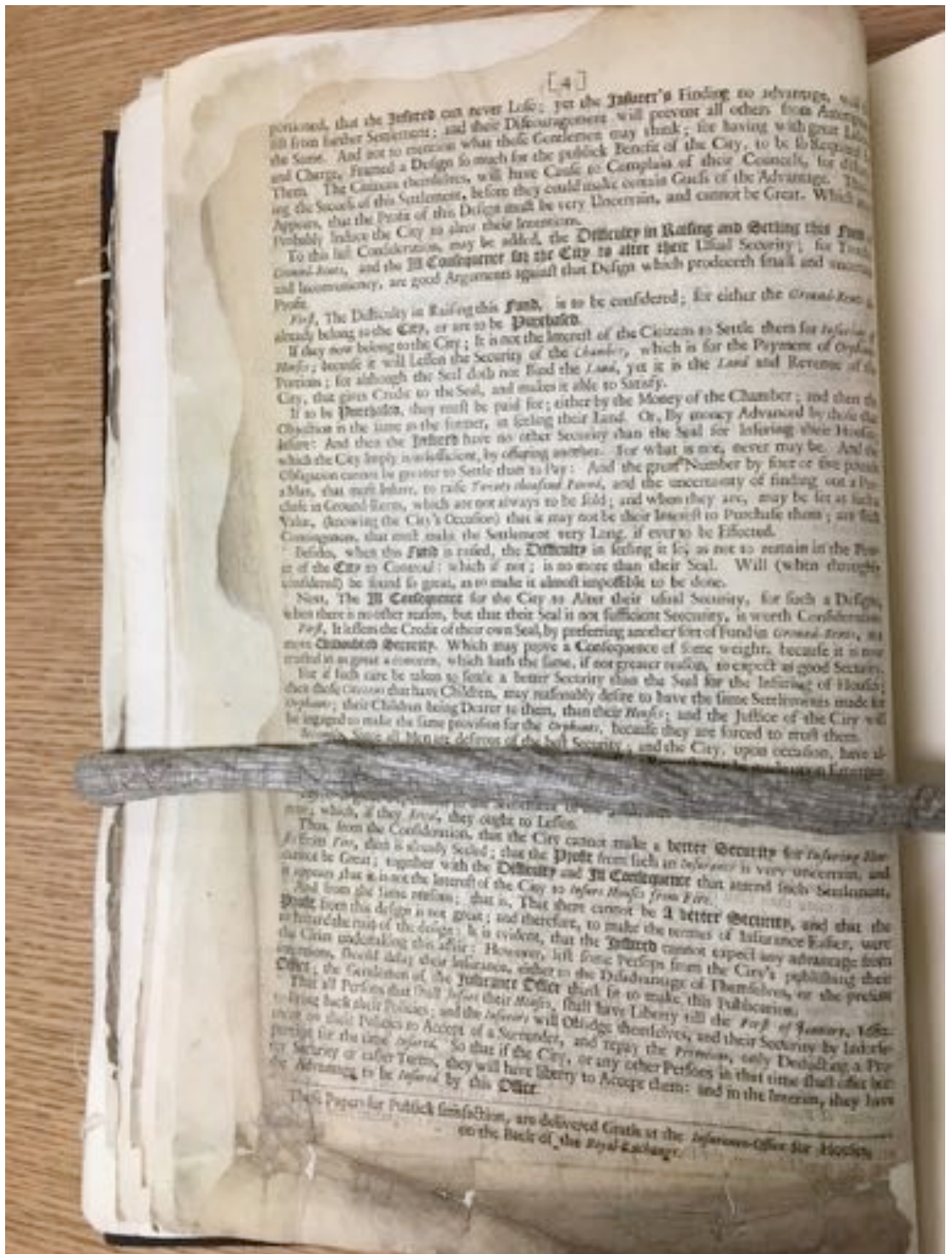


Illustration 2.22

Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], p. 4.

4 p., fo.

238 x 355 mm.

TNA, SP 9/251/178.

Observations on the Proposals of the CITY, to Insure Houses in
Case of FIRE.



HEN Right is Invented, all manner of Deceit is Lawful; Therefore, Since the City of LONDON endorses to Set Up the Insuring of Houses from FIRE, by the Invention of Other Persons, it is reasonable to expect, that they who were Authors of the Design, and see thereby Injury, will not forbear, to Publish those Truths which may Lessen their Advantage, and be useful to Preserve their Right, though by so doing, they should seem to Be- lieve on the Justice, Wisdom, or Credit of the City of LONDON.

But, that the Gentlemen of the Insurer Office on the Backside of the First Exchange, were the First Inventors of this Design, shall be Observed by all; because the City would have otherwise Accepted that late Proposal that was at first made to the Right Honourable the LORD MAYOR, &c. viz. To Settle a new Company, to Insure the Houses from FIRE; and if it did appear (by any of the City-Proposals) that they had formerly refused the same way of Insuring the Houses, or could add any New Thoughts that improved it, other than Insuring the Rates or Preserving the Terms of Insurance, which are no Essential Advantages; nor was perhaps by any Advantage to the Insured; The Gentlemen of the Insurer Office did promise, to abstain from Insuring, in the City and Liberties.

And though it may be true, that about the Year, 1670. Proposals were made to the City about Insuring Houses from Fire, upon which a Committee was Chosen to Examine them; yet they were extremely different from this Design, and so impracticable in themselves, that they were forced to lay them Aside: And it is more than probable, that the City could never have Settled this Affair, had they not taken the Pattern from the Insurer Office, since Ten Years have been spent without making the least Progress in it.

Now, since the Undertaking of the City to Insure Houses, is but a Copy of Another's Invention, the best way to Dissolve it, and show its Imperfections, will be to Compare it with the Original.

The Method that was at first used to Send the Insurance Office on the Backside of the Royal Exchange, was thus, viz.

Propositions for Insuring Houses were published; whereas were set forth, the Reasons, an- nals of Insurance; the several Terms of Years; the Society of Ground-rents, and manner of Distribu- tion, were Appointed for those that had Thoughts of Insuring, to Meet at the Office, to Object and Debate what might be Advantageous or Disadvantageous to the Design; and according to the Result of these Debates, this Affair was Settled by Council chosen by those that Subscribed to Insure.

This Example the City would seem to Follow: Some things they have Invented not now Necessary, others Necessary they have Omitted: Some things they have Altered, which has much prejudiced their Design. All which may be observed from these Four Particulars in these Printed Papers, viz.

- I. Taking Subscriptions. § III. The Terms of Years.
- II. The Rates of Insurance. § IV. Their going at last to Council, to know whether they can Settle.

AS to the first, [Their taking Subscriptions] There can be no occasion now; unless not under- standing the Reasons of the Design, they are careful to make a True Copy: For though the first Inventors did take Subscriptions, because the Design being altogether New, they could no other- ways discover, whether their Proposition were Approved of, but by the Readiness of several Gentle- men to Subscribe. Yet since this Affair is Settled, and gives General Satisfaction, there is no occa- sion of Subscriptions: For if the City can in all respects follow this Pattern, they have reason to expect the same Success. But if not, Why should men Subscribe to their Disadvantage? Espe- cially when their Houses are not Insured by Subscribing; and it may probably be so Long, if ever, before the CITY Settle their Fund, that their Houses may be burnt before they are Insured.

Moreover, they may Insure at the Office already Settled, and be Retained, when they find the CITY have made better Provision for them. Therefore, there can be no Occasion of Subscrip- tions, unless those Gentlemen of the Committee, that drew this Design, believe they may rather engage men to Subscribe, than to Buy their Houses; and by persuading the Court or Alder- men, the Common Council, the Officers, and other Persons who have their Dependence on the City to Subscribe; may, by their Number and Quality of Subscribers, gain a Reputation to their Design, which may serve as an Encouragement to many more persons, and thereby

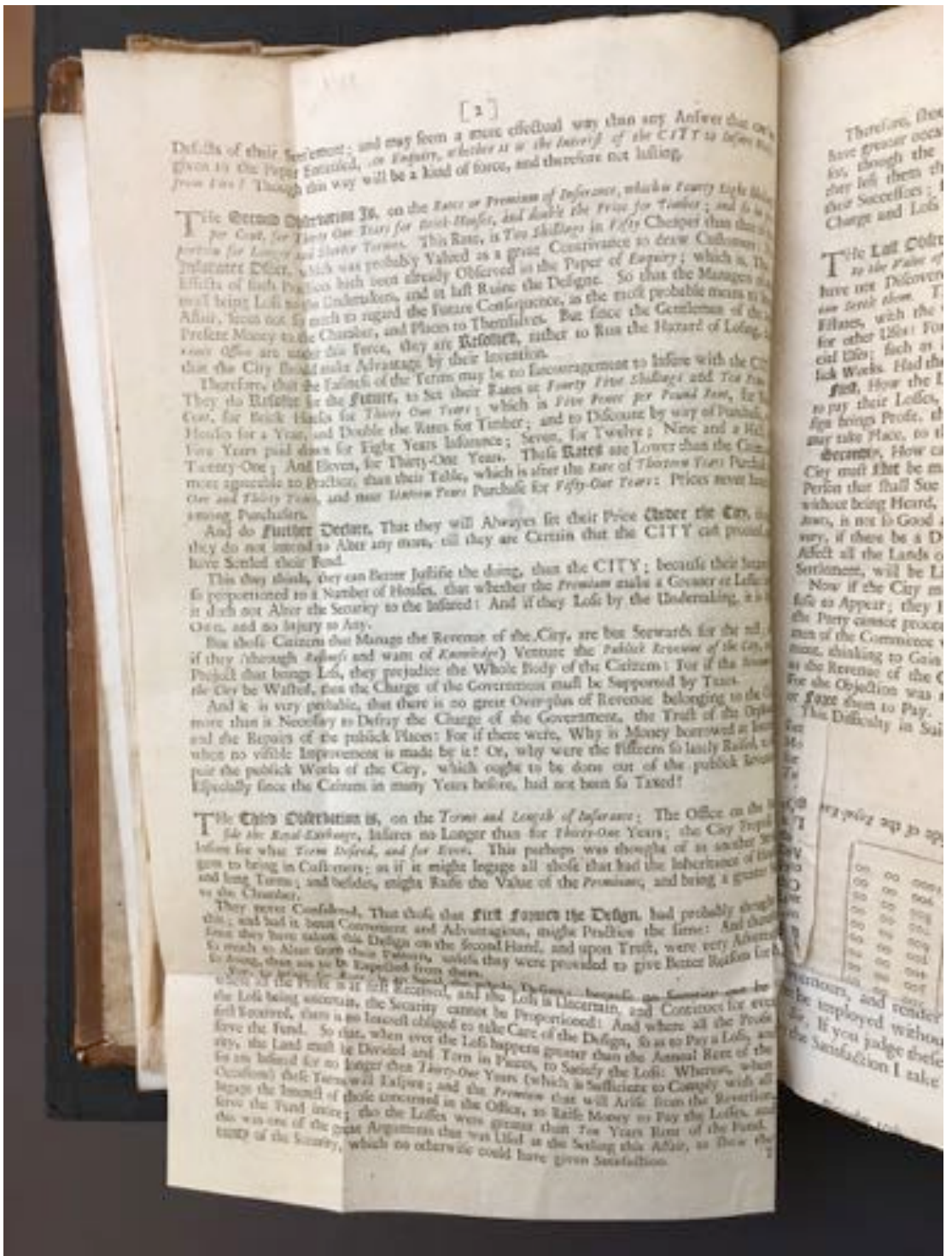
Illustration 2.23

Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681), p. 1.

4 p., fo.

230 x 320 mm.

TNA, SP 9/251/176.



[2]
Details of their Settlement; and may seem a more effectual way than any Answer that can be
given to the Paper Entitled, *an Enquiry, whether it is the Interest of the CITY to Insure them
from Fire?* Though this way will be a kind of force, and therefore not lasting.

Title Second Distribution 16. on the Rate or Premium of Insurance, which is Twenty Eight Shillings
per Cent, for Thirty One Years for Brick-Buildings, and double the Price for Timber; and is to be
payable for Longer and Shorter Terms. This Rate, is Ten Shillings in Fifty Cheaper than the
Insurance Office, which was probably Valued as a great Convenience to draw Customers; the
Effects of such Practices hath been already Observed in the Paper of Enquiry; which is, The
most being Lost upon Underwriting, and at last Ruine the Designe. So that the Managers
of this Office, seem not so much to regard the Future Consequence, as the most probable means to
Preserve Money to the Chamber, and Place to themselves. But since the Gentlemen of the
said Office are under this Force, they are Reasoned, rather to Run the Hazard of Losing
than the City should make Advantage by their Invention.

Therefore, that the Validity of the Terms may be no Encouragement to Insure with the City,
They do Resolute for the Future, to Set their Rates at Forty Five Shillings and Ten Pence
per Cent, for Brick-Buildings for Thirty One Years; which is Five Pence per Pound Rent, for
Houses for a Year, and Double the Rates for Timber; Seven, for Twelve; Nine and a Half
for Twenty Years; and Eleven, for Thirty-One Years. These Rates are Lower than the Custom
more agreeable to Practice, than their Table, which is after the Rate of Thirteen Pence per Pound
Rent, for Thirty Years, and near Sixteen Pence per Pound for Fifty-One Years: Prices never known
among Purchasers.

And do Further Declare, That they will Always for their Price Under the City, and
they do not intend to Alter any more, till they are Certain that the CITY can provide
to have Sent out their Bond.

This they think, they can Better Justify the doing, than the CITY; because their Rate
is proportioned to a Number of Houses, than whether the Premium make a Governor or Lessee
it doth not Alter the Security to the Insured: And if they Lose by the Underwriting, it is
their own, and no Injury to Any.

But these Citizens that Manage the Revenue of the City, are but Forward for the sake
if they through Ignorance and want of Knowledge Venture the Publick Revenue of the City,
to a Project that brings Loss, they prejudice the Whole Body of the Citizens: For if the Revenue
of the City be Wastful, then the Charge of the Government must be Supported by Tax.

And it is very probable, that there is no great Overplus of Revenue belonging to the City,
more than is Necessary to Defray the Charge of the Government, the Trust of the Ordnance
and the Repairs of the publick Places: For if there were, Why is Money borrowed to
when no visible Improvement is made by it? Or, why were the Officers so lately Raised to
to pair the publick Works of the City, which ought to be done out of the publick Revenue?
Especially since the Citizens in many Years before, had not been so Taxed!

Title Third Distribution 17. on the Term and Length of Insurance; The Office on the
Title the Real-Exchange, insures no Longer than for Thirty-One Years; the City Propose
Insure for what Term Desired, and for Ever. This perhaps was thought of as another
way to bring in Customers; as if it might engage all those that had the Inheritance of
and long Terms; and besides, might Raise the Value of the Premiums, and bring a greater
to the Chamber.

They never Considered, That those that first suggest the Design, had probably thought
this, and had it been Conventer and Advantageous, might Practice the same: And that
since they have taken this Design on the second Hand, and upon Trust, were very Adventurous
to much to Alter from their Premises, which they were provided to give Better Reason for
to doing, than can be Expected from them.
When the Term is 11 Years, the Security cannot be uncertain, and Continued for ever
the Loss being uncertain, the Security cannot be Proportioned! And where all the Profit
fell Equally, there is no Interest obliged to take Care of the Design, so as to Pay a Loss, and
save the Fund. So that, when ever the Loss happens greater than the Annual Rate of the
rent, the Land must be Divided and Torn in Pieces, to Satisfy the Loss: Whereas, when
the Loss is no larger than Thirty-One Years, to Satisfy the Loss: Whereas, when
Occasions arise for Renewal Rates; and the Premium that will Arise from the Renewal,
serve the Fund more; tho the Losses were greater than Ten Years Rate of the Fund,
and was one of the great Arguments that was used as the Selling this Act, so that the
Title of the Security, which no otherwise could have given Satisfaction.

Therefore, those
have greater occa-
sion, though the
they lost them th-
their Successors; I
Charge and Loss

Title Last Colde
to the Fate of
have not Discover
the said them. T
Illness, with the
for other 1200: Fo
cial 1200: such as
ick Weeks. Had th
Just, How the I
to pay their Losses,
ign being Profit, if
any take Place, to t
themselves. How ca
City must that be m
Perish that shall see
without being heard,
and, is not to Good
very, if there be a D
Affect all the Lands o
Settlement, will be Li
Now if the City m
Life as Appear; they I
The Party cannot proceed
men of the Committee
more, thinking to Gain
as the Revenue of the C
For the Objection was t
or Force them to Pay.
The Difficulty is said

Table with numerical entries, likely a ledger or account book. The text is partially obscured and difficult to read, but appears to be a list of figures or transactions.

Illustration 2.24
Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681),
p. 2.
4 p., fo.
230 x 320 mm.

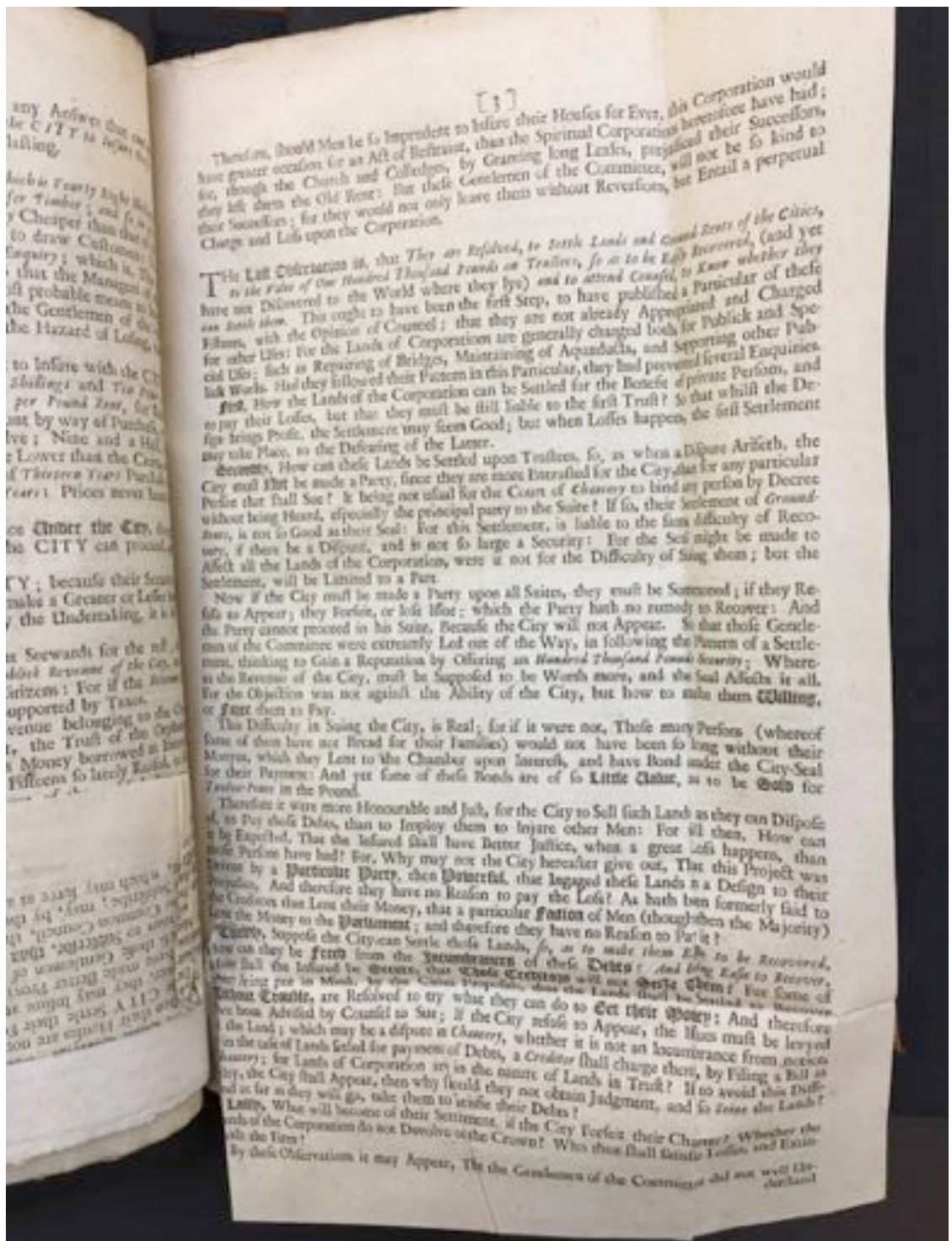


Illustration 2.25
Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681),
p. 3.
4 p., fo.
230 x 320 mm.

TNA, SP 9/251/176.

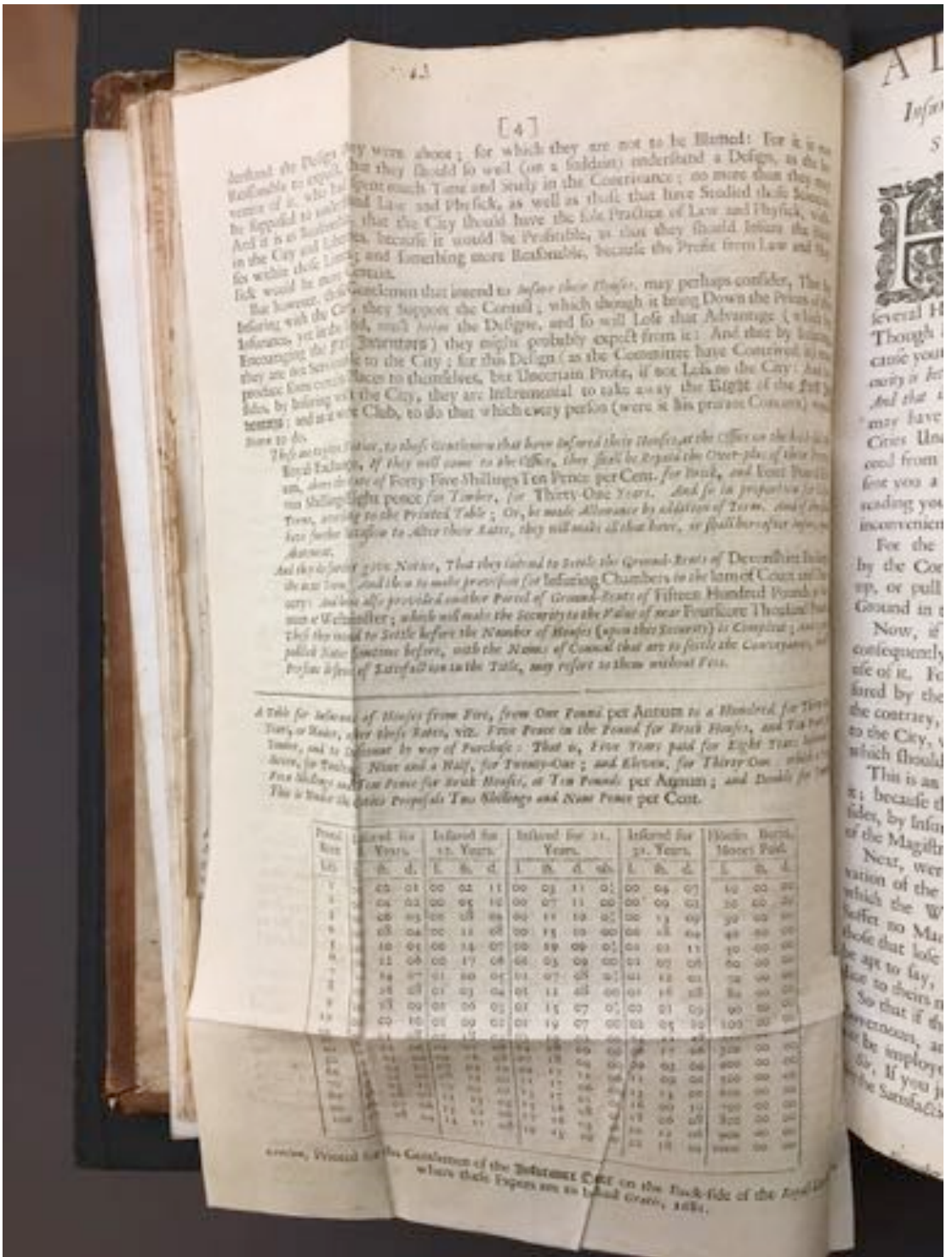


Illustration 2.26
 Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681),
 p. 4.
 4 p., fo.
 220 x 340 mm.

Bodleian.

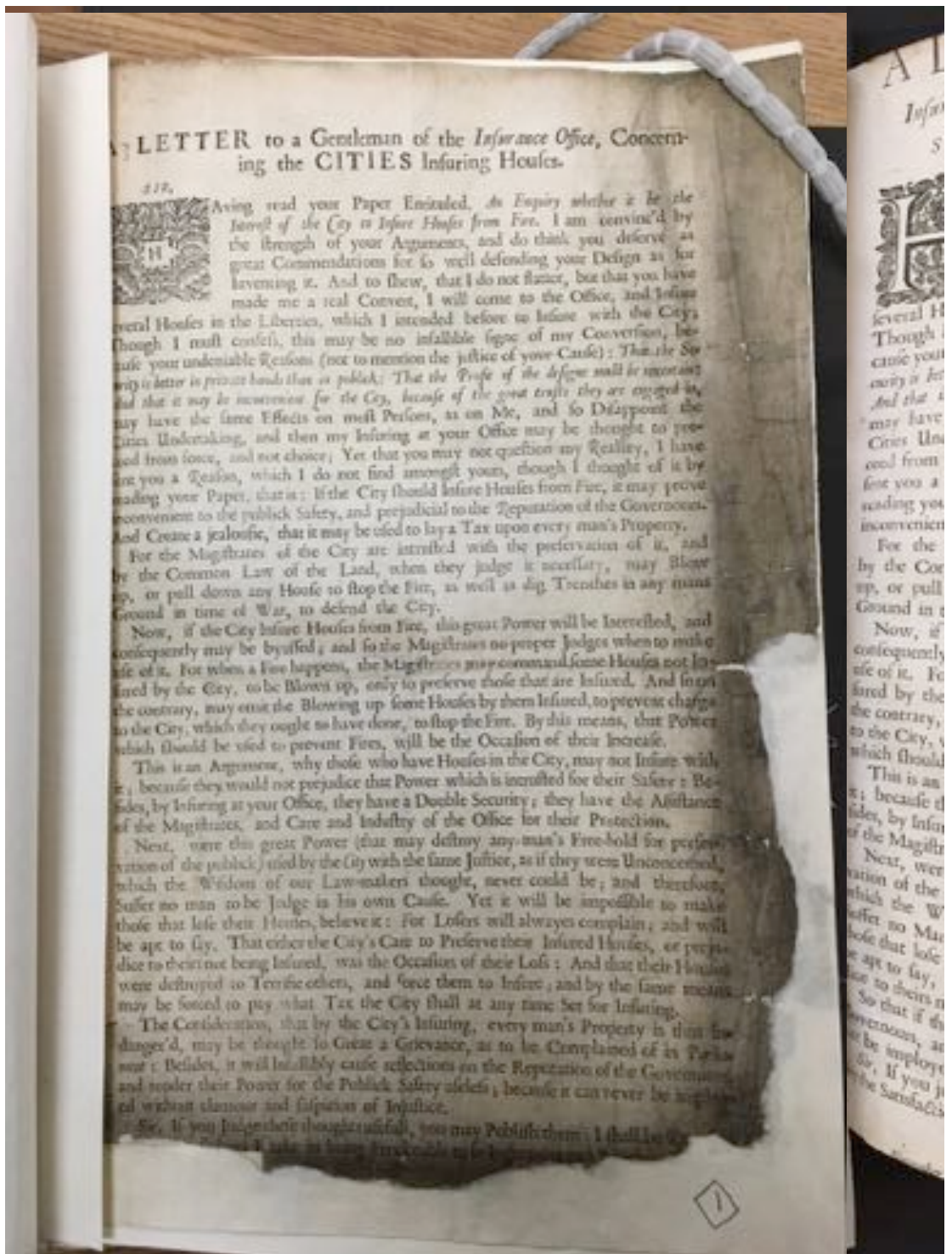


Illustration 2.27

W. I., *A Letter to a Gentleman of the Insurance Office, Concerning the Cities Insuring Houses* [1681].

1 sheet (1 p.).

TNA, SP 9/251.

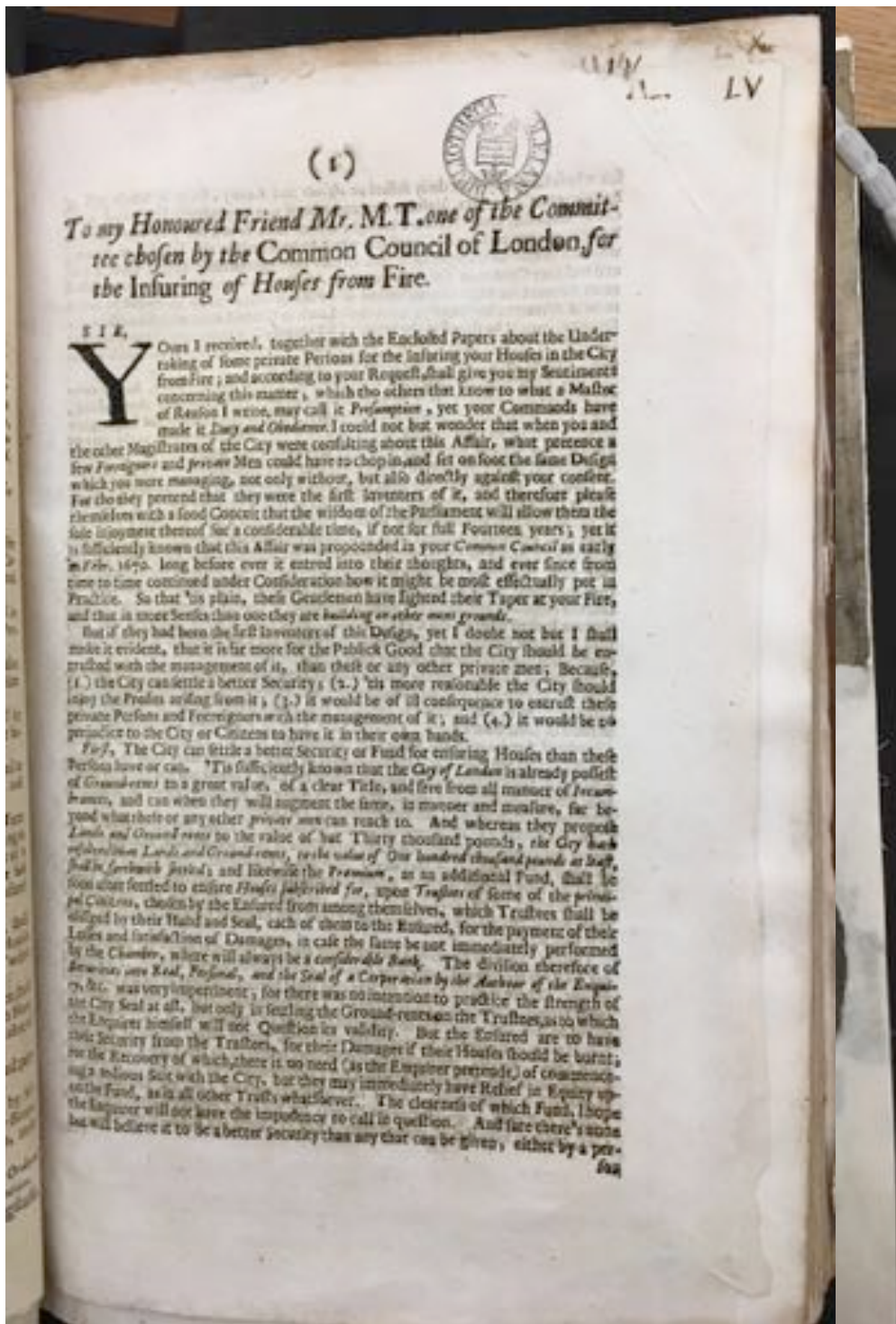


Illustration 2.28

L. R., *To my Honoured Friend Mr M.T. one of the Committee Chosen by the Common Council of London, for the Insuring of Houses from Fire* (1682).

4 p.

Bodleian Library.

A Second LETTER to his Honoured Friend Mr. M. T. one of the Committee chosen by the Common Council of London for the Insuring of Houses from Fire.

318.

THIS Paper which you sent me, published by the Committee of the Insurance Office behind the Royal Exchange, enclosed, *Objections to the Proposal of the City to Insure Houses in 1682*, I have received, and carefully perused, and shall here return you some Reflections upon it, which I doubt not will be kindly accepted by you, because the Design of this Paper is the same with that of your Consideration, the promoting the Publick Advantages of your City. I have upon some parts in enquiring who were the first Authors of the Design of Insuring Houses, because I find their Considerations do with a great deal of confidence shew it to themselves in all their several Paragraphs, which have been since their own, and the Insurances proposed shew'd by them; and especially in this, it is almost every Paragraph of it, which I have now under Examination. But herein they have done, all as if a man should take away a piece of Stone from his Neighbour, and leaving his own Mark upon it, should expectantly watch himself to be the right and honest owner of it. For I find this Design was first set on foot immediately after his Majesty's Restoration by several Professors of Quality, and Common Council of London, and Proposals about it then printed by them. But the Proposal and the Authors of it were then communicated to the Common Council of London by his Majesty's Letters, yet it was not admitted by them, for the very same reason for which their Consideration are not to be communicated at it; viz. because they thought it impossible for private Persons to manage, and unreasonable that they (and not the City) should reap the Profits (such as underwriting, thereupon this Design, like some Rivers that run down into the Common, and leave the overflow, but at a considerable distance, was no more head of till the Year 1670, when it was at first proposed to the City by Mr. de Laune, the one produced by them. However at the Majority of his Majesty it was readily received by Mr. Newbold the Mayor, who proposed the carrying it on by a Joint-Stock to be rais'd among the Merchants and Proprietors of the House-holds toward. This he communicated to the Lord Mayor, and divers other notable Citizens. From hence it took, like an *Contagion*, the City was made it, in being then generally discuss'd and approv'd, and I shall not be far from a truth. Accordingly Mr. Robert Fane being chosen Lord Mayor for the then ensuing Year, Mr. Newbold retained Mr. Alder as his Chief Council in order to present it to the City, and gave him a free of above four pound. But still the heads of the City were full of other business, that they had not time to consider, yet they had no leisure to carry such a Design. Mr. Newbold therefore waiting for a more favourable Conjunction, spread it not till the Majority of the Robert Clapton, who on the 10th of May, 1670, he presented the Model of it, and sometime afterwards it under the Title of London's Improvement, and the Alder's Strategy, &c. and presented it to several Aldermen, Common Council men, and other notable Citizens. Mr. Robert Clapton approv'd of the matter, only admiring that instead of a Joint-Stock, it should be managed by the Chamber of London. And the same was the Year following by Mr. Fane's Ward, then Lord Mayor, presented to the Common Council. By them it was receiv'd as a Commission, who after I should have brought in their Report, that nothing was very well approv'd of the City's profusion. And again, on the 15 of October they brought in another Report concerning the former. Whereupon the Common Council immediately voted and agreed that the City should undertake it. The 15 of Nov. following, the Common Council brought in their Proposal to the Common Council, who consented to them, and order'd that the same should be finally put in execution. This you see, the Design was first started about the Year 1660, since 'till the 1670, revived again by Mr. Newbold in 1674, and presented by him (the which has been since for the reason above-mentioned) till 1679, and from that time to this day follow'd with great vigour, and no better success. Now after Mr. Newbold had for several years been pushing forward this Design by proposing a Joint-Stock of 200000 Pounds to be rais'd among the Merchants and Proprietors of great Numbers of the Joint-Stock Buildings at 4 per Cent. as now said; (which should being receiv'd at 4 per Pounds take out with another) Nay, after the Robert Clapton had, instead of this Joint-Stock, proposed that the City should manage it by taking a Fund of five or six the value (which in truth makes no essential difference, only gives a much better Security to the Insured) When this, 1680, their Private Consideration first spread and proposed the taking of Grand Juries and Lords to the value of 200000 Pounds for the Insuring of Joint-Stock, or an annual Rent for 20 years only, the profit is plentiful, whereas the other Proposal of Mr. Newbold was intended to be perpetual, and the improvement of the Joint-Stock as to be some time more divided amongst the Insured than rais'd it. With what state or modesty either they can pretend to be the chief Authors of this great Design, for the World shall see especially when they themselves will confess that two years ago they had no thought at all of underwriting it. I think in very plain, that in this matter they have done like some Persons, who have more than Children to carry about with them as a serpent to get money by.

But if they cannot make good their Charge of Insuring against me for the Safety of their Insurances, they will understand how you condemn 'em guilty of Dependence in the managing of it. To which purpose the Objections have exhibited Four Articles against you.

1. We will never take any Insurances at a thing sold and sold; For (Said) there can be no security for them, but only by a substantial Design being always before you (and be approv'd of. For this is plain already, that it does give great and justification. The first is the main security of your Insurances. But to that end, that every Insurer should have upon whom the Fund provided for their Security is to be built.

For (Said) he only should have such a security, who probably may be a long (if ever) before the City shall have proposed an Intention agreed upon by the City, and a Design of the Company is made, and men business, and their Approbation, and I expect I should not be surpris'd in a very short time.

We again (Said) we should see how you? For they are not only and better in our Office, which is to be made, that they should have been thought for them. But I answer, The Objections will be taken into consideration, whether the City have made any Intention in it? To be taken into consideration, if it seems in plain, will be presented in your hands, and will be taken into consideration, whether the City have made any Intention in it? To be taken into consideration, if the City have made any Intention in it?

Illustration 2.29 L. R., A Second Letter to his Honoured Friend Mr M.T. one of the Committee Chosen by the Common Council of London for the Insuring of Houses from Fire (1682). 4 p.

TNA, SP 9/251.

286

A Table of the **Insurance Office** at the Back-side of the **Royal-Exchange**,
Shewing

The Premium, or Rate of Insurance for Brick-Houses (the same to be reckoned Double for Timber) from One Pound per Annum Rent to an Hundred, for the Term of Twenty-One Years, or Under, which is Six Pence in the Pound-Rent for one Year, and to be Discount by way of Purchase, that is, Five Years Paid down for Seven Years Insurance; Seven, for Eleven; Ten, for Twenty-One. For every Pound-Rent Insured, Ten Pounds is to be paid in Money (which is One Hundred Pounds for Ten Pounds per Annum) which is to be paid as often as the House is Rent down, or Demolish'd, within the Term Insured. But if Damag'd, then to be Repaired, or the Damage to be paid in Money.

29. Jan. 1682.

Pound Rent	Insured for 7. Years.			Insured for 11. Years.			Insured for 21. Years.			Houses Burnt, Money Paid.
	l.	s.	d.	l.	s.	d.	l.	s.	d.	
1	—	2	6	—	3	6	—	5	—	10
2	—	5	—	—	7	—	—	10	—	20
3	—	7	6	—	10	6	—	15	—	30
4	—	10	—	—	14	—	—	20	—	40
5	—	12	6	—	17	6	—	25	—	50
6	—	15	—	—	21	—	—	30	—	60
7	—	17	6	—	24	6	—	35	—	70
8	—	20	—	—	28	—	—	40	—	80
9	—	22	6	—	31	6	—	45	—	90
10	—	25	—	—	35	—	—	50	—	100
20	—	50	—	—	70	—	—	100	—	200
30	—	75	—	—	105	—	—	150	—	300
40	—	100	—	—	140	—	—	200	—	400
50	—	125	—	—	175	—	—	250	—	500
60	—	150	—	—	210	—	—	300	—	600
70	—	175	—	—	245	—	—	350	—	700
80	—	200	—	—	280	—	—	400	—	800
90	—	225	—	—	315	—	—	450	—	900
100	—	250	—	—	350	—	—	500	—	1000

These are the Rates that were Agreed to at the First Setting of this Office, by these Gentlemen that were Subscribers and Encouragers to this Undertaking, who took the Trouble to see the Security Settled according to the Propositions then made.

The Propositions Were:

That Two Thousand One Hundred Pounds per Annum in Ground-Rent should be Settled on Trustees, as a Security to make good the Losses of Five Thousand Houses: And after that Number were Insured, Ten Thousand Pounds should be laid out in Ground-Rents, to be Added, and Settled as the Former, for the Insuring of Five Thousand Houses more, &c.

The Ground-Rents which are Settled for Security.

The Ground-Rents of *Essex Buildings* in the Strand, are One Thousand and Fifty Pounds per Annum: The Ground-Rents of the Buildings on the East-side of *St. Martins Lane*, from the Strand to the Church-Yard, are about Three Hundred and Fifty Pounds per Annum; several Ground-Rents in *Stuart-Street*, *Dale-Street*, and *Artilery-Street* near *Spittle-Fields*, to the Value of Three Hundred Pounds per Annum; and several Ground-Rents in *Marine Square*, and *Well-Street* near *Ratcliff*, to the Value of Four Hundred Pounds per Annum; the whole Two Thousand One Hundred Pounds per Annum, which together are a Security to make good the Losses of Five Thousand Houses.

The Trustees Names which Accepted the Trust, Are,

Sir *Michael Mordaunt*, Sir *William Warren*, Sir *Richard Raddock*, Knights; *Peter Rich*, Alderman of the City of London; *Samuel Daffwood*, Alderman, and one of the present Sheriffs of London; *William Thompson*, *George Bradbury*, *Anthony Starr*, *Edward Maynard*, Esquires, *Mr. Ralph Marley*, *Mr. Nathaniel Harris*, and *Mr. Rowland Ingram*.

The Council that Approved of the Title of this and the former Security.

Sir *Francis Pemberton*, Sir *Robert Sawyer* Attorney General, Sir *Edmond Saunders* late Lord Chief Justice, and Sir *William Jones* (since Deceased); Sir *Francis Warrington*, Mr. *William Williams*, Mr. *John Myjer*, and Mr. *Foljafin*.

The Names of the Insurers, Are,

Samuel Vincent Esq; Dr. *Nicholas Barbon*, *John Parson*, *Felix Calvert*, *Bernard Turner*, *Salustian Lyford*, *John Hand*, Esquires; Mr. *Edward Noel*, Mr. *John Wilson*, Mr. *Thomas Price*, Mr. *Samuel Newton*, and Mr. *Samuel Tootie*; Any Two of them Sealing, make good the Policy.

London, Printed by *The Milkhoorn*, in *Seven-Street*, for the Gentlemen of the **Insurance Office** on the Back-side of the **Royal-Exchange**, where these Papers are to be had gratis, *February*, 1683.

Illustration 2.31
Fire Office, A Table of the Insurance Office at the Back-side of the Royal-Exchange (1683).
1 sheet ([1] p.), 1°.

A TABLE
Of the Insurance Office at the Back-side of the Royal-Exchange,
Shewing

The Premium, or Rate of Insuring an Hundred Pounds on a Brick-House, is Eight Shillings for One Year, (and Double for Timber;) and so in Proportion for a lesser Sum; and because the Office (to avoid trouble) doth not Insure for a lesser Term than Four Years. The Discount for Paying down the Money is after this Rate; Three Years and a Quarter, is Paid for Four Years Insurance; Five for Seven; Seven, for Eleven. The Money Insured on the House, is to be paid as often as the House is Burnt, or Demolished within the Term Insured. But if Damaged, then to be Repaired at the Charge of the Office.

Money	Insured for 4 Years.			Insured for 7 Years.			Insured for 11 Years.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.
10	—	2	8	—	4	—	—	5	8
20	—	5	4	—	8	—	—	11	4
30	—	8	—	—	12	—	—	17	—
40	—	10	8	—	16	—	1	2	8
50	—	13	4	1	—	—	1	8	4
60	—	15	—	1	4	—	1	14	—
70	—	18	8	1	8	—	1	19	8
80	1	1	4	1	12	—	2	5	4
90	1	4	—	1	16	—	2	11	—
100	1	6	—	2	—	—	2	16	—
200	2	12	—	4	—	—	5	12	—
300	3	18	—	6	—	—	8	8	—
400	4	4	—	8	—	—	11	4	—
500	5	10	—	10	—	—	14	—	—
600	7	16	—	12	—	—	16	16	—
700	9	2	—	14	—	—	19	12	—
800	10	8	—	16	—	—	22	8	—
900	11	14	—	18	—	—	25	4	—
1000	12	—	—	20	—	—	28	—	—

There are Ground-Rents Seised on Traffees, to make good the Losses; to the value of Two Thousand Six Hundred Pounds per Annum, and the Title and Conveyances were Seised and Approved of by,

Sir Francis Pemberton, Sir Robert Sawyer Attorney General, Sir Edmund Saunders late Lord Chief Justice, and Sir William Jones (since Deceased); Sir Francis Winnington, Mr. William Williams, Mr. John Meffer, and Mr. Poljafen.

The Names of the Traffees, which Accepted the Trust, Are,

Sir Michael Henegge, Sir William Warren, Sir Richard Noddeck, Sir Peter Rich, Sir Samuel Dugwood, Knights; William Thompson, George Bradbury, Anthony Stuart, Edmund Maynard, Esquires; Mr. Ralph Harsley, Mr. Nathaniel Hooves, and Mr. Rowland Ingram.

L O N D O N,

Printed by *The Millbourn*, in *Jewen-Street*, for the Gentlemen of the Insurance Office on the Back-side of the *Royal-Exchange*, where these Papers are to be had *Gratis*. 1685.

Illustration 2.32

Fire Office, A Table of the Insurance Office at the Back-side of the Royal-Exchange (1685). 1 sheet ([1] p.), 1°.

EEBO.

A TABLE
Of the Insurance Offices:

ONE, Against the *Royal-Exchange* in *Cornhill*; And the
OTHER, at the *Rainbow Coffee-House*, next the *Inner-
Temple-Gate*.

Shewing

The Premium, or Rate of Insuring an Hundred Pounds on a Brick-House, is Eight Shillings for One Year, (and Double for Timber;) and so in Proportion for a lesser Sum: and if any Insure for a longer Term, The Discount for Paying down the Money is after this Rate; Three Years and a Quarter, is Paid for Four Years Insurance; Five, for Seven; Seven, for Eleven. The Money Insured on the House, is to be paid as often as the House is Burnt, or Demolished within the Term Insured. But if Damaged, then to be Repaired at the Charge of the Office.

Money	Insured for 1. Year.			Insured for 4. Years.			Insured for 7. Years.			Insured for 11. Years.				
	Lib.	l.	sh.	d.	l.	sh.	d.	l.	sh.	d.	l.	sh.	d.	
10	—	—	9	—	2	8	—	4	—	—	—	5	8	
20	—	1	7	—	5	4	—	8	—	—	—	11	4	
30	—	2	4	—	8	—	—	12	—	—	—	17	—	
40	—	3	2	—	10	8	—	16	—	—	1	2	8	
50	—	4	—	—	13	4	—	2	—	—	1	8	4	
60	—	4	9	—	16	—	—	4	—	—	1	14	—	
70	—	5	7	—	18	8	—	4	—	—	2	19	8	
80	—	6	4	—	1	1	4	—	12	—	—	2	5	4
90	—	7	2	—	1	4	—	—	16	—	—	2	11	—
100	—	8	—	—	1	6	—	—	—	—	—	2	16	—
200	—	16	—	—	2	12	—	—	4	—	—	5	12	—
300	1	4	—	—	3	18	—	—	6	—	—	8	8	—
400	1	12	—	—	5	4	—	—	8	—	—	11	4	—
500	2	—	—	—	6	10	—	—	10	—	—	14	—	—
600	2	8	—	—	7	16	—	—	12	—	—	16	16	—
700	2	16	—	—	9	2	—	—	14	—	—	19	12	—
800	3	4	—	—	10	8	—	—	16	—	—	22	8	—
900	3	12	—	—	11	14	—	—	18	—	—	25	4	—
1000	4	—	—	—	13	—	—	—	20	—	—	28	—	—

There are Ground-Rents Settled on Trustees, to make good the Losses; to the value of Two Thousand Six Hundred Pounds per Annum, and the Title and Conveyances were Settled and Approved of by,

Sir Francis Pemberton, Sir Robert Sawyer Attorney General, Sir Edmund Saunders late Lord Chief Justice, and Sir William Jones (since Deceased); Sir Francis Winnington, Mr. William Williams, Mr. John Moser, and Mr. Polaxfen.

The Names of the Trustees, which Accepted the Trust, are,

Sir Michael Henage, Sir William Warren, Sir Richard Haddock, Sir Peter Rich, Sir Samuel Dugwood, Knights; William Thompson, George Bradbury, Anthony Start, Edward Maynard, Esquires; Mr. Ralph Hartley, Mr. Nathaniel Hawes, and Mr. Rowland Ingram.

L O N D O N,

Printed for the Gentlemen of the Insurance Offices abovementioned, where these Papers are to be had *Gratis*. 1687.

Illustration 2.33

Fire Office, A Table of the Insurance Offices: one, against the Royal-Exchange in Cornhill; and the Other, at the Rainbow Coffee-House, next the Inner-Temple-Gate (1687).

1 sheet ([1] p.), 1°.



Illustration 2.34
 Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill; and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleet-Street* (1693).
 1 sheet ([1] p.), 1°.
 175 x 293 mm.

British Library.

SHEWING
The Rates of Insuring Houses from One Year to Eleven:
AT THE

FIRE-OFFICE,

Kept against the Royal-Exchange in Cornhill: And at
the Rainbow-Coffee-House by the Inner-Temple-Gate in
Fleetstreet.

ONE Hundred Pounds on a Brick-House, is Six Shillings for a Year; Twelve Shillings for Two Years, Eighteen Shillings for Three Years, (and Double for Timber;) and so in proportion for a Lesser Summ; But if any Insure for Four Years, the Discourse for Paying down the Money, is three Year and a Quarter; Five, for Seven; Seven, for Eleven Years Insurance. The Money Insured on the House, it to be payd as often as the House is Burnt or Demolish'd by reason of Fire within the Terms Insured. But if Damaged, then to be Repaired at the Charge of the Office.

Money Lib.	Insured for 1 Year.			Insured for 2 Years.			Insured for 3 Years.			Insured for 4 Years.			Insured for 5 Years.			Insured for 6 Years.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
10	—	—	7 1/2	—	—	14 1/2	—	—	21 1/2	—	—	28 1/2	—	—	35 1/2	—	—	42 1/2
20	—	—	14 1/2	—	—	28 1/2	—	—	42 1/2	—	—	56 1/2	—	—	70 1/2	—	—	84 1/2
30	—	—	21 1/2	—	—	42 1/2	—	—	63 1/2	—	—	84 1/2	—	—	105 1/2	—	—	126 1/2
40	—	—	28 1/2	—	—	56 1/2	—	—	84 1/2	—	—	112 1/2	—	—	140 1/2	—	—	168 1/2
50	—	—	35 1/2	—	—	70 1/2	—	—	105 1/2	—	—	140 1/2	—	—	175 1/2	—	—	210 1/2
60	—	—	42 1/2	—	—	84 1/2	—	—	126 1/2	—	—	168 1/2	—	—	210 1/2	—	—	252 1/2
70	—	—	49 1/2	—	—	98 1/2	—	—	147 1/2	—	—	196 1/2	—	—	245 1/2	—	—	294 1/2
80	—	—	56 1/2	—	—	112 1/2	—	—	168 1/2	—	—	224 1/2	—	—	280 1/2	—	—	336 1/2
90	—	—	63 1/2	—	—	126 1/2	—	—	189 1/2	—	—	252 1/2	—	—	315 1/2	—	—	378 1/2
100	—	—	70 1/2	—	—	140 1/2	—	—	210 1/2	—	—	280 1/2	—	—	350 1/2	—	—	420 1/2
200	—	—	140 1/2	—	—	280 1/2	—	—	420 1/2	—	—	560 1/2	—	—	700 1/2	—	—	840 1/2
300	—	—	210 1/2	—	—	420 1/2	—	—	630 1/2	—	—	840 1/2	—	—	1050 1/2	—	—	1260 1/2
400	—	—	280 1/2	—	—	560 1/2	—	—	840 1/2	—	—	1120 1/2	—	—	1400 1/2	—	—	1680 1/2
500	—	—	350 1/2	—	—	700 1/2	—	—	1050 1/2	—	—	1400 1/2	—	—	1750 1/2	—	—	2100 1/2
600	—	—	420 1/2	—	—	840 1/2	—	—	1260 1/2	—	—	1680 1/2	—	—	2100 1/2	—	—	2520 1/2
700	—	—	490 1/2	—	—	980 1/2	—	—	1470 1/2	—	—	1960 1/2	—	—	2450 1/2	—	—	2940 1/2
800	—	—	560 1/2	—	—	1120 1/2	—	—	1680 1/2	—	—	2240 1/2	—	—	2800 1/2	—	—	3360 1/2
900	—	—	630 1/2	—	—	1260 1/2	—	—	1890 1/2	—	—	2520 1/2	—	—	3150 1/2	—	—	3780 1/2
1000	—	—	700 1/2	—	—	1400 1/2	—	—	2100 1/2	—	—	2800 1/2	—	—	3500 1/2	—	—	4200 1/2

This Office having a Fund to the Value of Sixty Thousand Pounds in Ground Rent, of Inheritance, to answer Losses and Damages; and Settled on Several Gentlemen's Trusts, by many of the Eminentst Council at Law.

The Names of the Insurers are:

SIR James Daker, Sir John Parson, Sir John Johnson, Sir William Scaplen, Richard Aile, Esq; John Perry, Esq; Edward Noell, Esq; Sebastian Lyford, Esq; William Calvert, Esq; Edward Northey, Esq; Mr. Edward Duckley, Mr. George White, Mr. Henry Headley, Mr. George Hutton, Mr. Felix Fowl, Mr. Thomas Turner, and Mr. Samuel Tooker.

Some of the said Gentlemen are to be Spoken with daily at the Exchange-Office, from Eleven till One; and at the Temple-Office from Four to Six in the Afternoon.

LONDON, Printed by The Millers in Jewell-street, 1698.

Illustration 2.35
Fire Office, [A Table.] Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet (1698).
1 sheet ([1] p.), 1°.
Framed, 280 x 365 mm.

Museum of London.

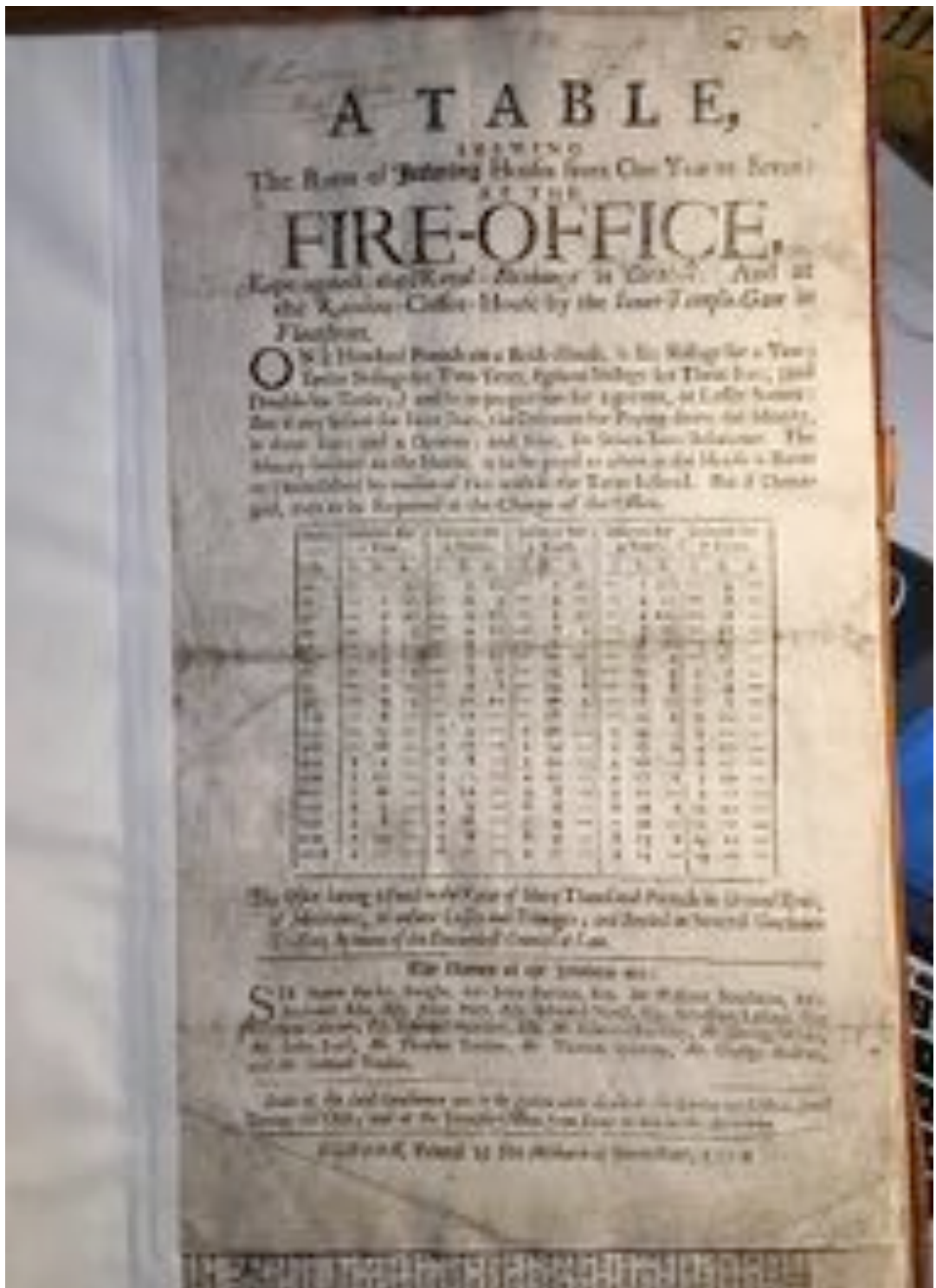


Illustration 2.36
 Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Seven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet (1700).*
 1 sheet ([1] p.), 1°.
 190 x 330 mm.

British Library.

Phoenix



Office.

HOUSES are Insured at the Phoenix Office for a Sum certain, without any Contribution or Contingency whatsoever.

And also by Mutual Contribution.

AND that the Public may not be imposed on by Unjust Informations and Calculations, the following account is the True and Real Difference between Insuring by Mutual Contribution.

	At the Phoenix Office,			and at the Friendly Society Office.		
	£	s.	d.	£	s.	d.
Fee for defraying all Office Charge for Seven Years each way £. per 100	00	7	00	00	00	00
Deposit	00	1	00	00	00	00
Contribution to a Loss of 100 £. happening in April 1702, each way £. Interest at 5%	00	00	00	00	00	00
Security in General	Phoenix Office.			Friendly Society.		
Revs. to make good all Losses happening in any Month whatsoever, Insured at the Phoenix Office.	10000 £.			10000 £.		

Now, The Friendly Society alledge, They have now Insured 10000 Houses, which is a Fair Suggestion, for, in Decr. 1704, the Insurance of more than 10000 of the said 10000 Houses expired, which occasions the Difference alledged in the Contribution.

Now, This Office allows for the loss Money as the Assured Society, or Mutual or Mutual Office, who have settled no Real Fund for Payment of such Losses as may happen.

Illustration 2.37

Fire Office, *Phoenix Office*. Houses are Insured at the Phoenix Office for a Sum Certain, without any Contribution or Contingency whatsoever. And also by Mutual Contribution [1705?].

Letterpress with woodcut illustration.

1 sheet ([1] p.).

175 x 300 mm.

1684
The Friendly Society Settled.
 OR,
A PROPOSAL of a New way or Method for Securing HOUSES from any Considerable Loss by FIRE, by way of Subscription, and Mutual Contribution.

IT is very needful (as in all any Agreements to provide the Inhabitants of this Great City, of the Advantages they may Receive (as well in the quiet of their Minds, as in the real Improvement of their Estates) by having their Houses Secured, from being lost by Fire, the Tutor of the Law, Conflagration, and in such bad and Mischievous Effects (as the Inhabitants of this City have been witness to) that without any doubt) there is that great Calamity: But that being without Example in some 1000th of years past, and being it may never be so again: We shall apply our selves to the Society of such as may reasonably be expected every Year, and that by its equal, safe, and safe a Method, as we hope may give Satisfaction to all parties that shall be Concerned therein. The Method for doing the same is as follows.

1. Every person entering into this Society, shall be bound to contribute to a Rate or Tax, the Sum not exceeding 10 s. for every 100 l. he shall have, on any House or Houses, when any Fire shall happen; which money is to be paid to the Society, and to be subject to this Condition: That in Case any House belonging to any one of the Society, shall be burnt or demolished by, or by means of Fire: Then every person of the Society, who pay such a proportion of money, as will suffice to discharge and satisfy the Money raised on any House, is Bound or Obligated.

2. Every Person entering into this Society is to be bound to the Undertakers the Sum of 4 s. 4 d. for every hundred pounds secured as aforesaid, on any House or Houses, which is to remain in the hands of the Undertakers, as a Pledge or Caution for performance of their Conditions. And as the Expiration of that respective Term: by leaving their Houses is to be equal by the Undertakers.

3. Every one of the Society is to pay down to the Undertakers the Sum of 10 s. 4 d. per annum, so long as their Houses are secured, to every 100 l. secured as aforesaid, as Contribution for their Interest, Charge, and Care, in securing their Houses.

4. The Money so raised shall be paid back at the End of the Term for Securing their Houses. And if the same be not so paid back, the Undertakers shall be bound to pay the same to the Society.

5. They that secure their Houses are to pay, Dispose, and be bound to do.

NOTE, The said Society shall be bound to be raised upon any Calamity by Fire, for securing 1000 l. or 100 times as much as was burnt one Year with another in 10 Years next after the Great Fire within the whole City of London and the Liberties, as by the following * Quotation will appear.

In Consideration of the Money paid to the Undertakers, they will be Obligated to pay the whole Money that shall at any one Calamity die, so that, when Houses are burnt, Demolished or Destroyed by Fire, within 100 Years after each Fire shall happen, without Deliberation or Delay, standing by the loss of all such as become Riches, Revenues, and cannot be found, or otherwise make any default of Paying their several Rates thereunto so due.

The Undertakers at all times shall provide Surveysors to View all the Houses secured, to the End as near Money is secured as they are really worth: And provide a Convenient Office where Clerks shall attend at 5 o'clock in the Morning, to Register the Houses burnt, and keep the Registers as such manner, as may see hereafter relating to the said Society, and to be paid to the Undertakers, as they shall be bound to do.

6. If there be Houses burnt, on which there is 100 l. secured, and there be 1000 l. Paid to the Society, such man Securing 100 l. shall receive every man pay the Sum of 10 s. on every 100 l. For every 1000 l. Secured shall be paid 10 s. But there shall be Tables provided, that any one may presently see how much they are to pay in any Fire.

7. And the Undertakers (being chosen accordingly: the Subscriptions of several Persons of Quality) have by the Advice of Sir Francis Foxley, Sir William Dillies, Mr. Jarr and Mr. Zouche, Barred Lands of Inheritance, Sir George Gage, Sir John Gage, Sir William Fritchard, Sir William Dillies, Sir Christopher Wren, Sir Gerald White, Sir Jonathan Rymer, Sir Edward Wylton, and others of the Society) is Trustee, which Trust is to be in the High Court of Chancery. And they will receive their Contribution to repay the aforesaid Money, as the expiration of the respective Terms for insuring their Houses.

8. And if the Members shall secure to their Houses, that the Trustees shall think the said Society not sufficient, they will from time to time give such further Security, as they shall think fit to be made.

9. Now the Bonds of Securing Houses according to the aforesaid Method (besides the Irish ready Money is required) may be considered from these particulars.

1. That the Subscribers do not pay the Undertakers but with a very considerable Sum of Money in respect to the Society given.

2. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

3. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

4. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

5. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

6. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

7. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

8. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

9. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

10. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

11. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

12. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

13. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

14. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

15. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

16. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

17. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

18. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

19. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

20. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

21. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

22. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

23. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

24. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

25. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

26. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

27. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

28. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

29. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

30. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

31. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

32. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

33. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

34. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

35. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

36. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

37. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

38. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

39. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

40. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

41. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

42. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

43. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

44. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

45. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

46. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

47. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

48. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

49. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

50. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

51. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

52. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

53. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

54. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

55. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

56. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

57. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

58. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

59. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

60. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

61. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

62. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

63. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

64. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

65. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

66. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

67. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

68. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

69. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

70. That the said Society is to be a mutual Society, and not a Charity, and therefore is not to be dissolved by any Act of Parliament.

Illustration 2.38
 Friendly Society, *The Friendly Society Settled. Or, a Proposal of a New Way or Method for Securing Houses from any Considerable Loss by Fire, by Way of Subscription, and Mutual Contribution* (1684).
 1 sheet (1 p.), fo.
 298 x 450 mm.

British Library.

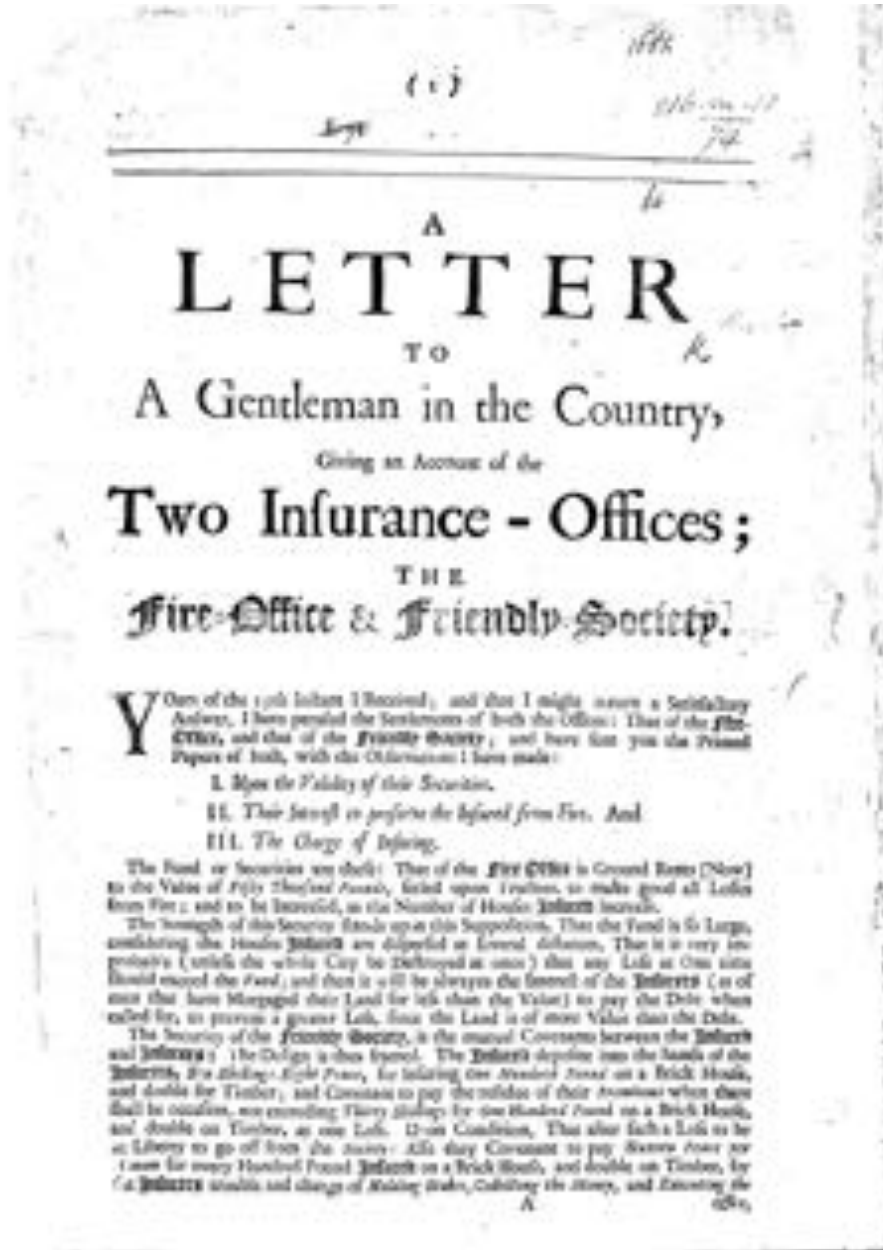


Illustration 2.39
 N[icholas] B[arbon], *A Letter to a Gentleman in the Country, Giving an Account of the two
 Insurance-Offices; the Fire-Office & Friendly-Society* (1684).
 4 p., fo.
 197 x 310 mm.

EERO (British Library).

K. J. H. *814. m. 10 b2*
 AN *75*
A N S W E R
 TO
A L E T T E R
 To a Gentleman in the COUNTRY,
 Giving an Account of the
Two Insurance-Offices;
 T H E
Fire-Office & Friendly-Society.

I Have received yours of the 26th of January, being an Account of the *Two Insurance Offices*, the *Fire Office*, and the *Friendly Society*; and, according to your desire, return you this Answer.

Whereto to observe your Own Method, I shall consider,

1. *The Securities of each Office.*
2. *The Charge of Insuring.*

And in Comparing them one with another, the Arguments I use, shall arise from those you make in your Letter to me, and the *Insurers* of the *Fire Office*, have formerly made in their Papers directed to the City.

The *Insurers* of the *Fire Office* have, as you say, sold in Ground Rents to the value of *Fifty thousand Pounds*, (which admitted) tho' I fear Rents of *2100 l. per Annum*, a great part of them lying in *Marine Square*, *1910-Street*, near *Ratcliff*, and other Places thereabouts, would hardly yield *24 years Purchase*.

On this Security by their Deed of Settlement, they have Liberty to *Insure 5000 Houses*, which the *Insurers* themselves (in the said Printed Papers to the City) have valued at *400 l. a House* one with another; which doth charge their Security of *50000 l.* with no less than *Two Millions of Pounds*.

But you say when any Loss happens to the Fire Office, it is Paid out of the Bank of the Office, and the Land which is the Fund is never the Less.

This indeed were a great Argument, if the *Premiums* received by them were Paid into a Bank, and that Engaged for the Payment of their Loss; but there is no such thing, neither is any Personal Security given, but especial Care taken that nothing in their Settlement should Charge their Persons; so that they may Pay, or not Pay, as they please; which, tho' no Default in Payment may be feared from those Gentlemen who are the present

Insurers.

Illustration 2.40

H[enry] S[pelman], *An Answer to a Letter to a Gentleman in the Country, Giving an Account of the Two Insurance-Offices; the Fire-Office & Friendly-Society* (1684).

4 p., fo.

180 x 295 mm.

EEBO (British Library).



Illustration 2.41

Hand in Hand Fire Office, firemark, issued 1729–1746.

Lead, 210 x 220 mm.

The policy number is stamped on the panel at the bottom of this mark. This office started as the Amicable Contributionship, but came to be known by its firemark.

Museum of London, NN16035.



Illustration 2.42
Friendly Society, *A Proposal for Insuring Houses by the Friendly Society* [1707?].
1 sheet (1 p.), fo.
Letterpress with engraved illustration.
255 x 410 mm.
The text is organised into 10 articles, each beginning with a roman numeral.

British Library.

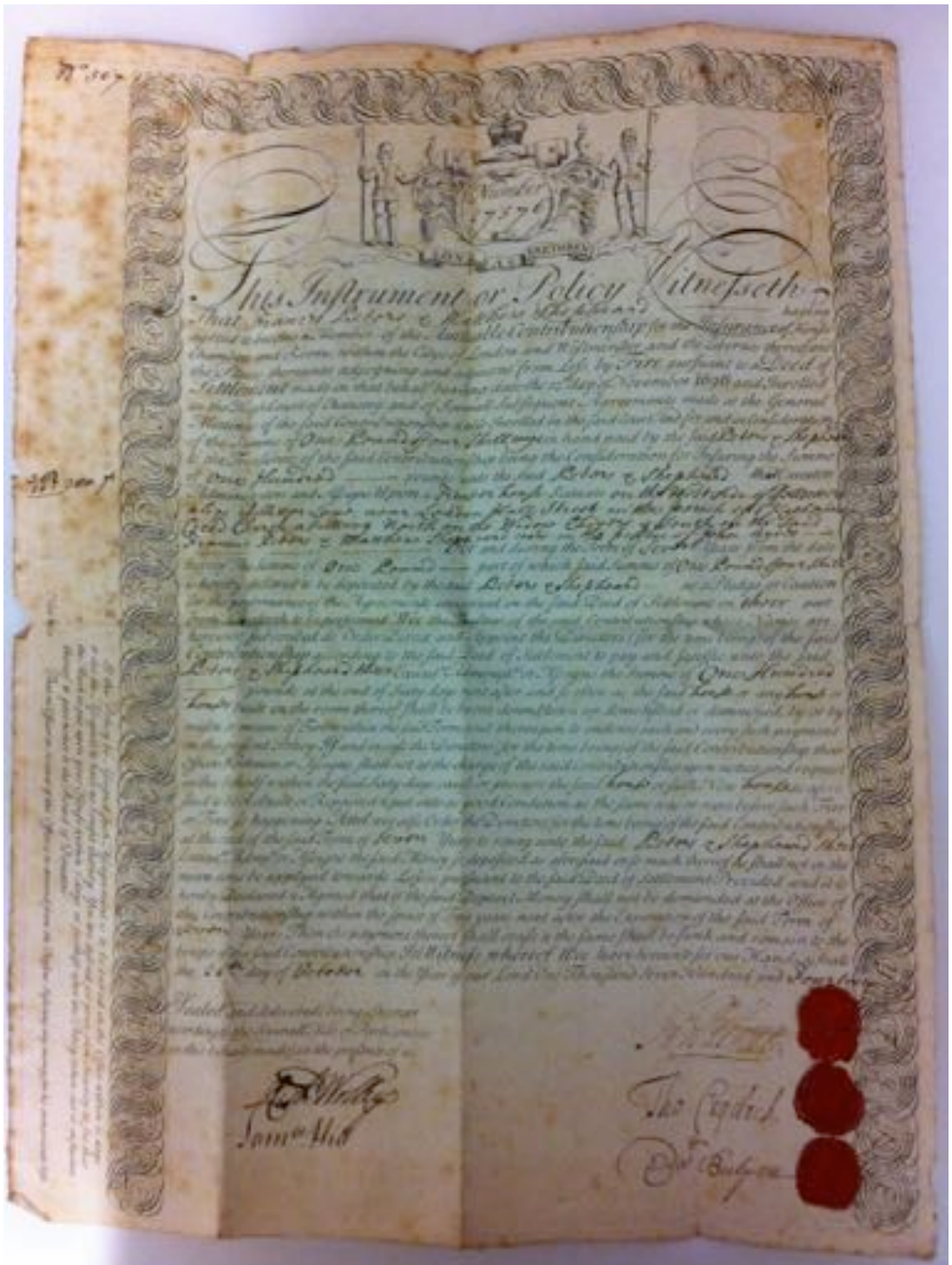


Illustration 2.43
Hand in Hand, policy, dated 26 October 1714.
Engraving.
375 x 490 mm.

LMA, DRO/014/J/01/027.



Illustration 2.45
Sun Fire Office, firemark, issued 1710–1735.
Lead, 165 x 170 mm.
Sun firemarks continued to be stamped with a specific policy number until at least 1806.

Museum of London.

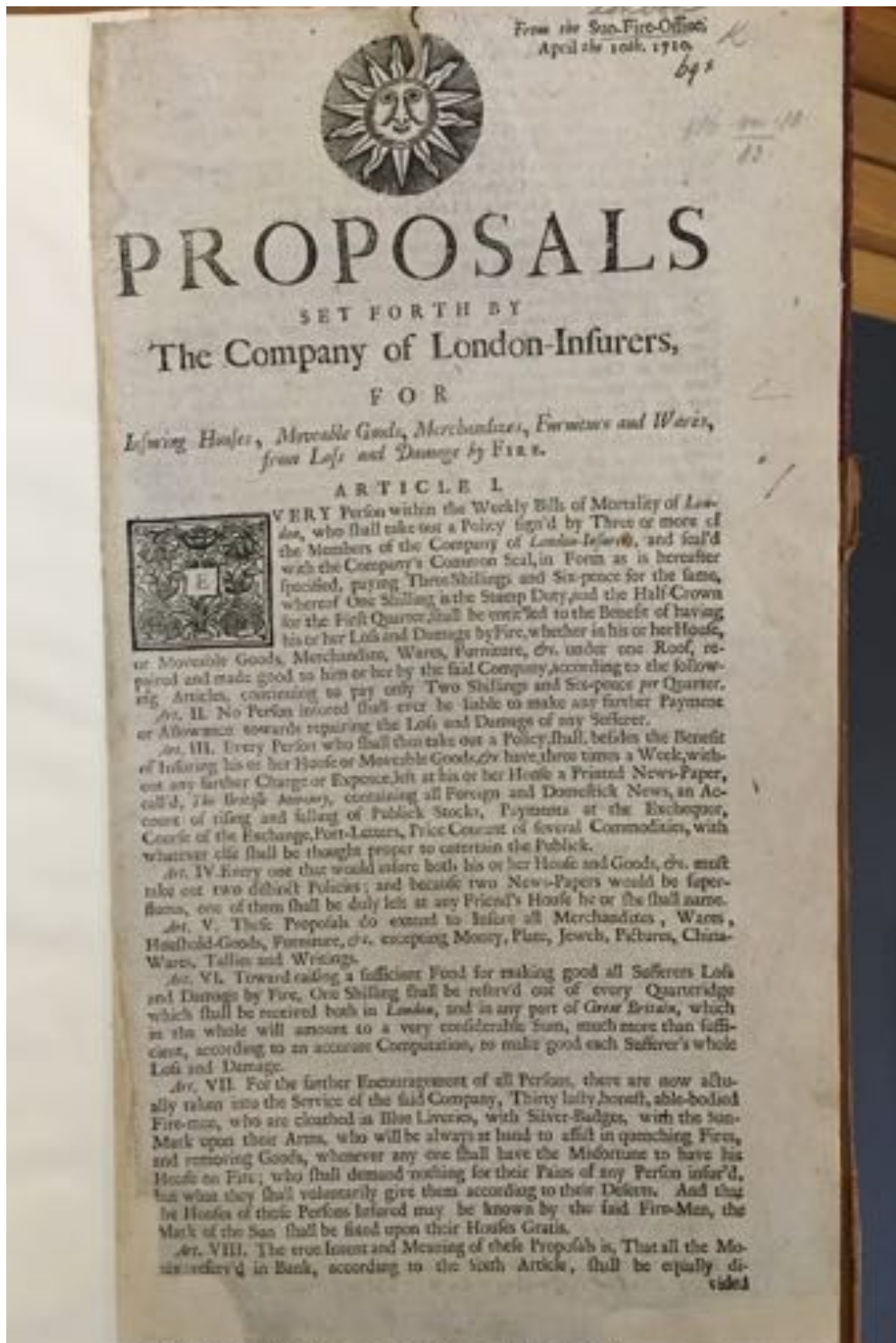


Illustration 2.46

Sun Fire Office, *From the Sun-Fire-Office, April the 10th, 1710. Proposals Set Forth by the Company of London-Insurers, for Insuring Houses, Moveable Goods, Merchandizes, Furniture and Wares, from Loss and Damage by Fire* (1710), p. 1.

1 sheet (2 p.).

185 x 340 mm.

British Library.

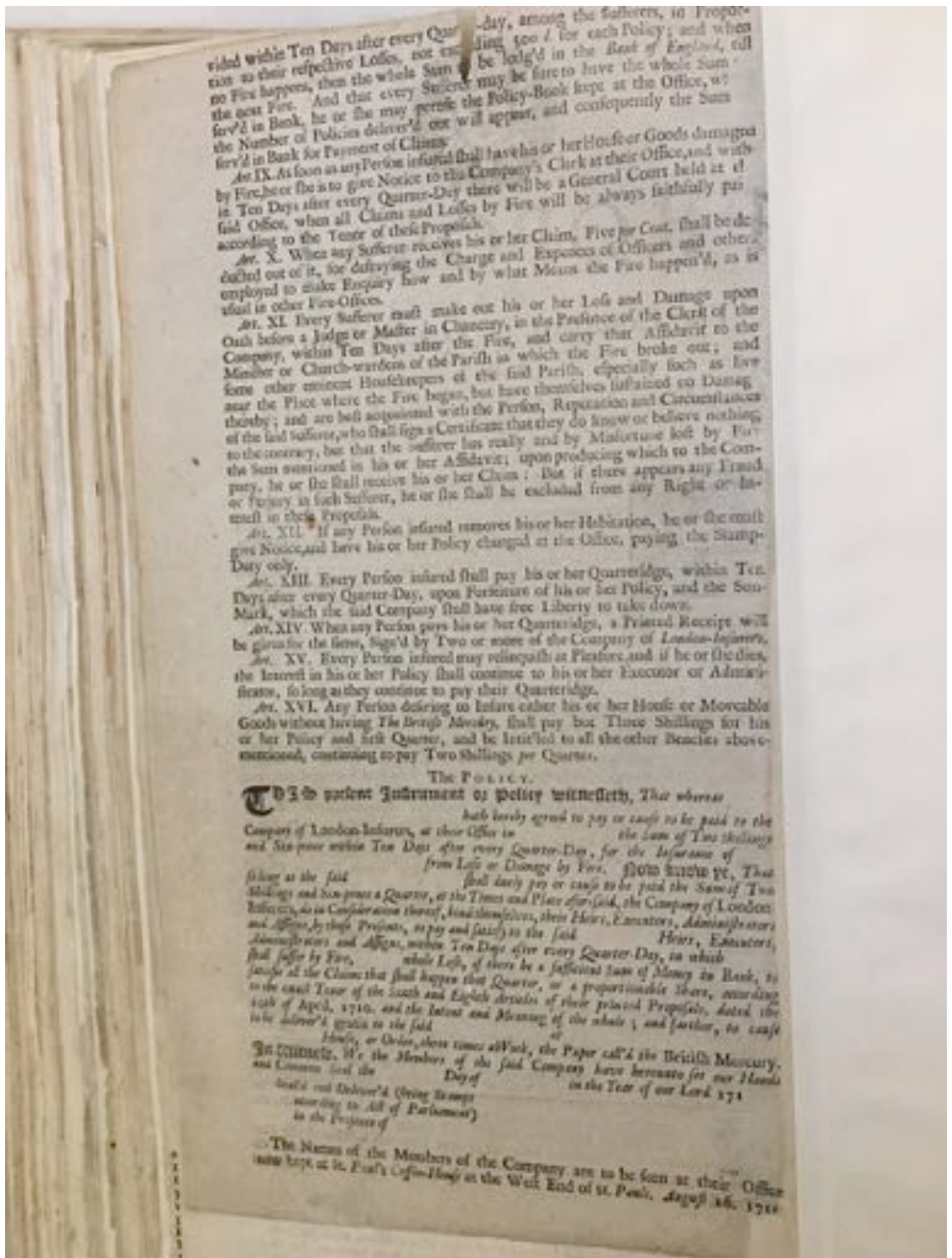


Illustration 2.47
 Sun Fire Office, *From the Sun-Fire-Office, April the 10th, 1710. Proposals Set Forth by the Company of London-Insurers, for Insuring Houses, Moveable Goods, Merchandizes, Furniture and Wares, from Loss and Damage by Fire* (1710), p. 2.
 1 sheet (2 p.).
 185 x 340 mm.

British Library.

From the Sun-Fire-Office,
July 4. 1712.



PROPOSALS

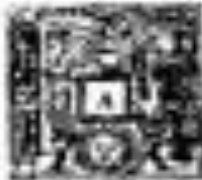
Set forth by the

Company of the Sun-Fire-Office,

In Threadneedle-Street, behind the Royal-Exchange, London,

For Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by FIRE, in any Part of Great Britain.

ARTICLE I.



1. I. Each Person who shall take out a Policy, agree'd by them or some of the Members of the Company of London Assurance, and sign'd with the Company's common Seal, in Form, as in hereafter specify'd, paying the Stamp Duty for the same, and 10 s. d. for the first Quarter, shall be entitled to receive the Benefit of having his or her Loss and Damage by Fire, whether in his or her House, or moveable Goods, Merchandize, Wares, Furniture, or any other one Kind, repair'd and made good, as hereafter shall be order'd by the Company, according to the following Articles.

Article II. Every Person who shall draw take out a Policy, amounting to not more than two Shillings and Six Pence per Quarter, shall, besides the Benefit of insuring his or her House or moveable Goods, &c. have, once in every Week, without any further Charge or Expence, left at his or her House, a printed Paper, call'd The British Mercury, provided for in the Statute in London, or within five Miles thereof. But if any Person shall not live within the Limits aforesaid, and be willing to have the Paper, he or she shall have the said Paper left at any Friend's House, or deliver'd, within any of the Walks or Divisions belonging to the Company.

Article III. Every one that would receive both his or her House and Goods, must take out two different Policies; and he shall have two Papers to some Purpose may be thought Expedient, one of them shall be left at any Friend's House, or deliver'd, within any of the Walks or Divisions belonging to the Company: And each Person so taken out two Policies, willing to have only one Paper, shall pay only four Shillings and Six Pence each Quarter, for both Policies.

Article IV. These Proposals do extend to insure all Merchandize, Wares, Household-Goods, Furniture, &c. excepting Money, Plate, Jewels, Pictures, China Wares, Tallow, and Wax.

Article V. For the better Employment of all Persons, there are severally employ'd in the Service of the said Company, thirty livery, with half a Crown, who are chiefly in their Liveries, with Silver Badges, with the Sun Mark upon their Arms, who will be always on Hand to assist in quenching Fires, and recovering Goods, whereas any one shall have the Misfortune to have his House on Fire, who have given Birth to the Company for their Humanity, and shall demand nothing for their Pains of any Person other than what they shall voluntarily give them according to their Debitum. And that the House of such Persons who have been known by the said Fire-men, the Mark of the Sun shall be set up in their Houses, &c.

Article VI. Towards making a Satisfaction for making good all Sufferers Loss and Damage by Fire, one Shilling shall be receiv'd out of every Quarter's due which shall be receiv'd in any Part of Great Britain.

Article VII. No Person or Persons shall ever be oblig'd to make any further Payment or Allowance towards repairing the Loss and Damage of any Sufferer.

Article

Illustration 2.48

Sun Fire Office, *From the Sun-Fire-Office, July 4, 1712. Proposals Set Forth by the Company of the Sun-Fire-Office, in Threadneedle-Street, behind the Royal-Exchange, London, for Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by Fire, in Any Part of Great Britain (1712), p. 1.*

1 sheet (2 p.).

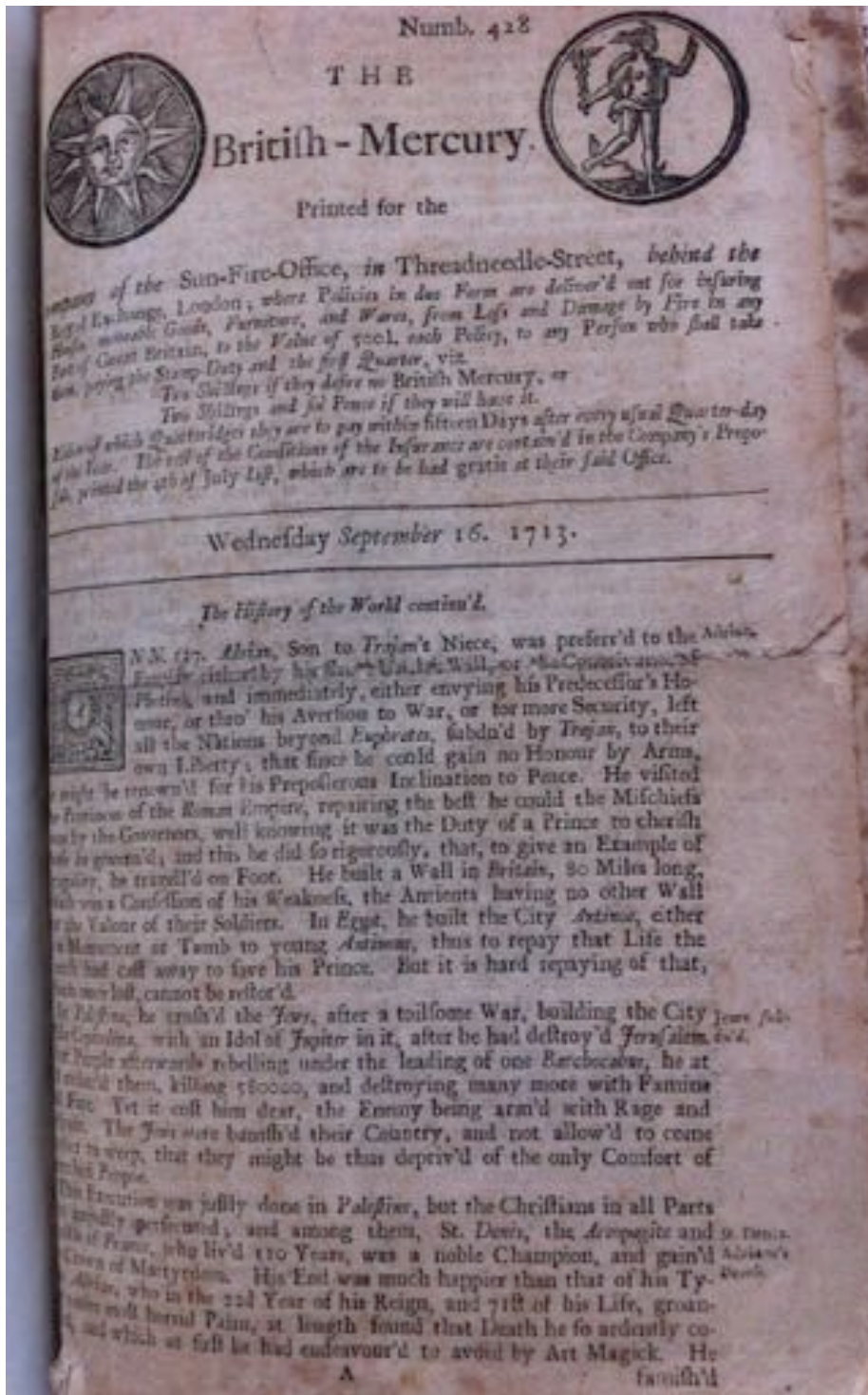


Illustration 2.49
British Mercury, 16 September 1713, p. 1.
 6 p.

Letterpress with woodcut illustrations.
 180 x 285 mm.

The *British Mercury* was distributed to the Sun's policy holders for free and then on an opt-out basis. The emblem of the sun in the masthead made a link to the Sun's emblem, used as its firemark and on its *Proposals*.

LMA, CLC/B/192/DD/008/MS38828/001.

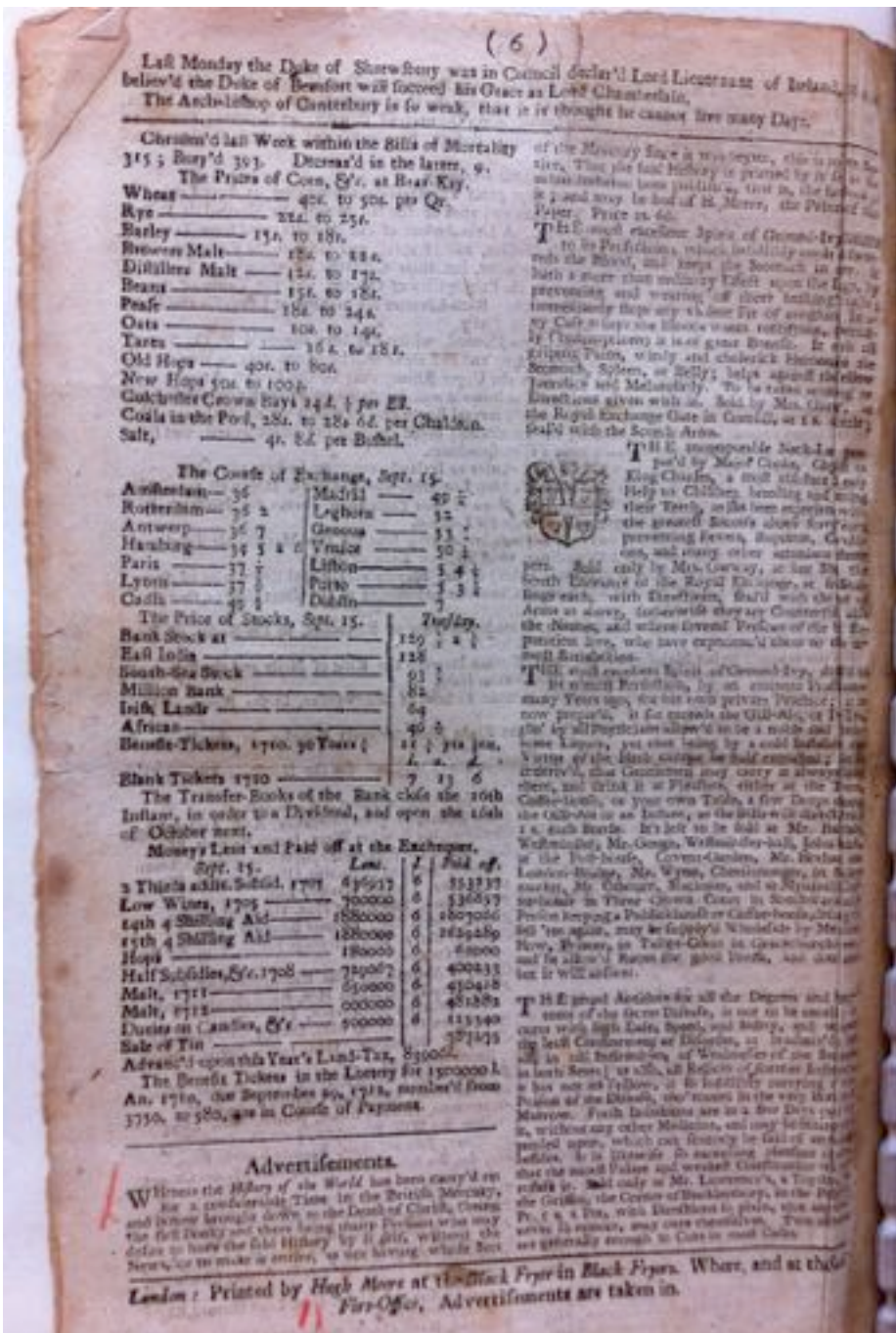


Illustration 2.50
British Mercury, 16 September 1713, p. 6.

Letterpress with woodcut illustrations.
 180 x 285 mm.
 The back page contained financial tables and advertisements.

LMA, CLC/B/192/DD/008/MS38828/001.

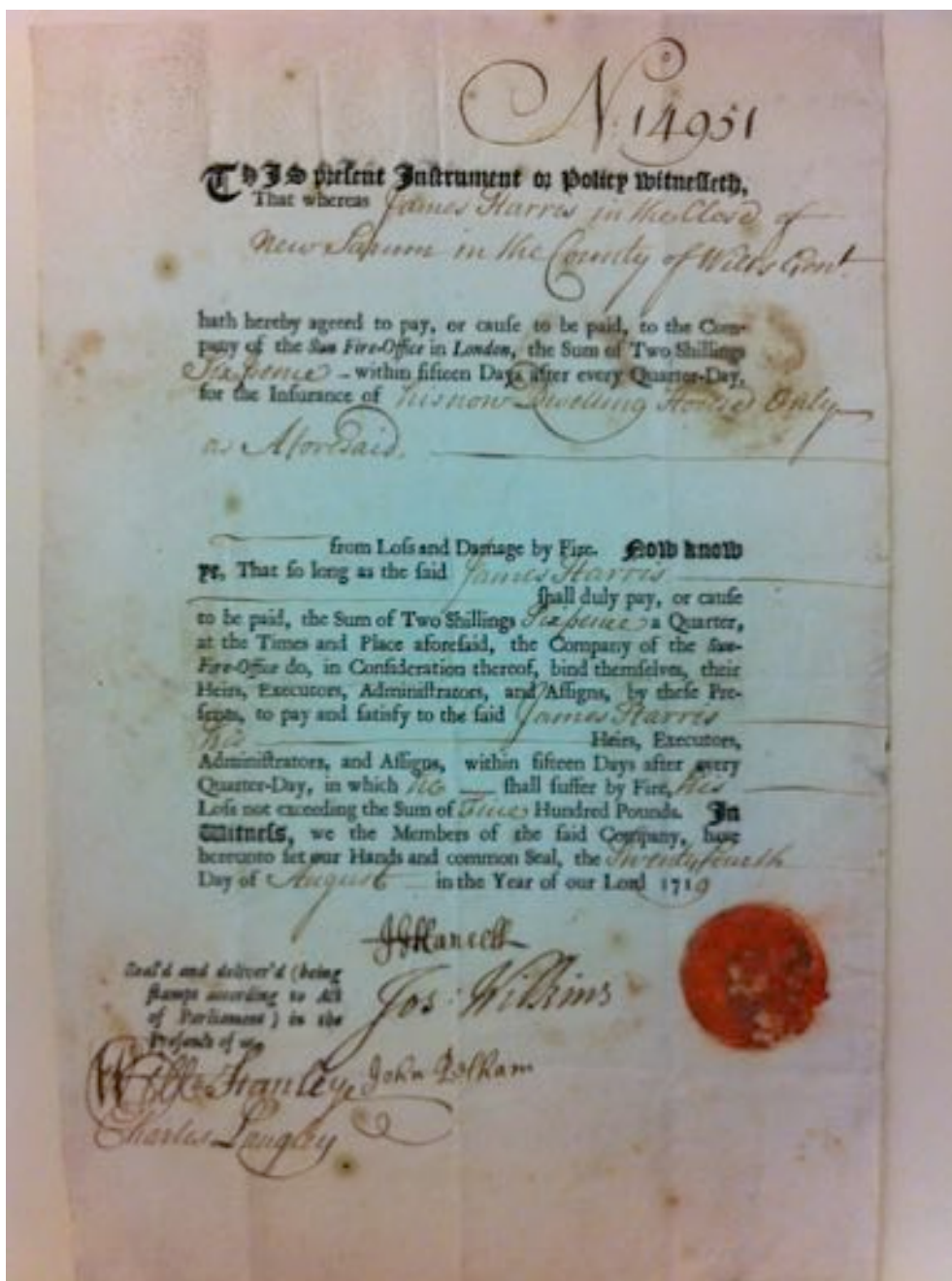


Illustration 2.51
 Sun Fire Office, policy, dated 24 August 1719.
 1 sheet ([1] p.).
 Letterpress.
 200 x 325 mm (=foolscap).

Bodleian, John Johnson Collection, Insurance 7.

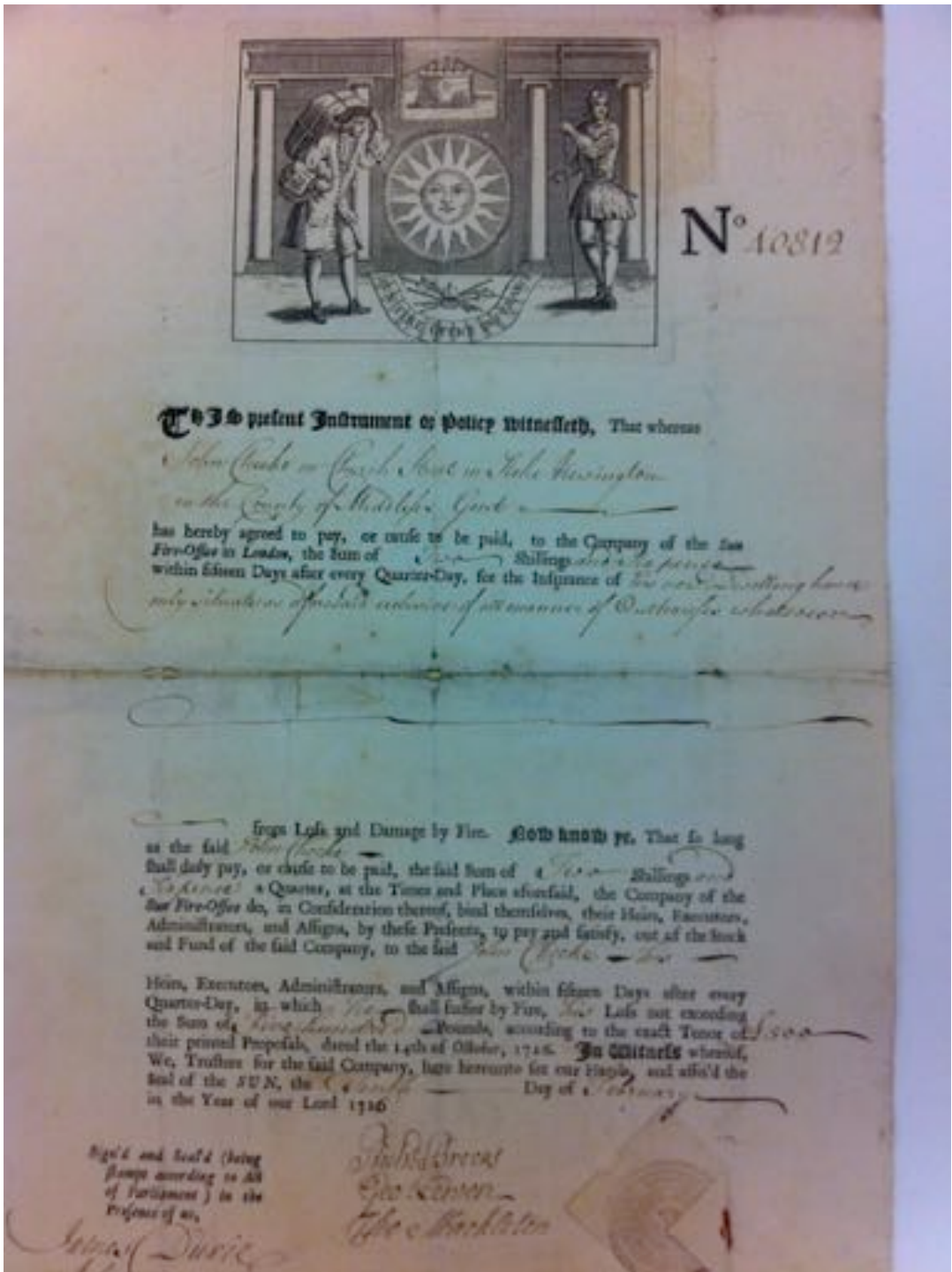


Illustration 2.52
 Sun Fire Office, policy, dated 10 February 1726.
 1 sheet ([1] p.).
 Letterpress, engraving and manuscript.
 275 x 420 mm.

Bodleian, John Johnson Collection, Insurance Folder II.

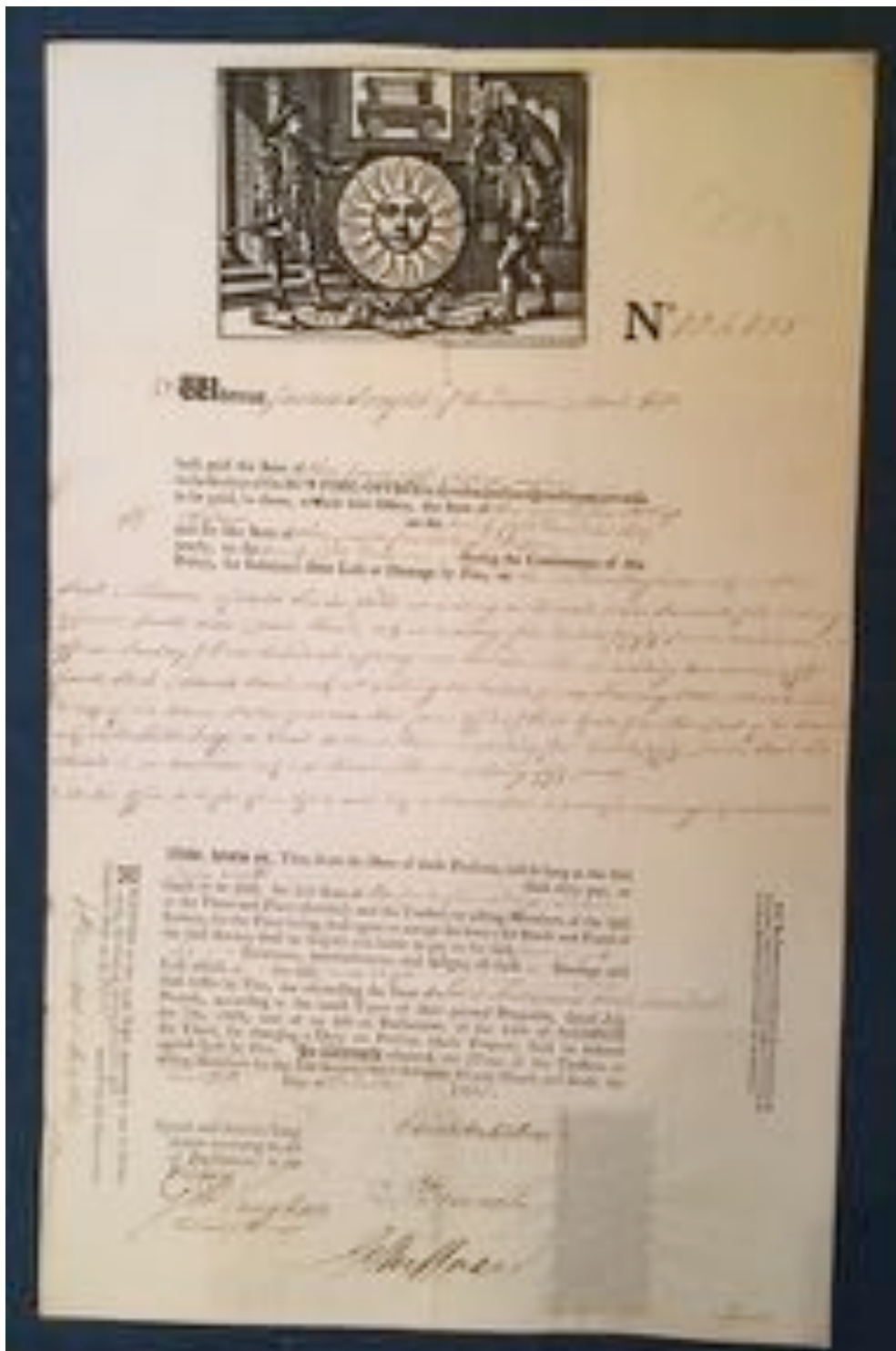


Illustration 2.53

Sun Fire Office, policy, dated June 1748.

1 sheet ([1] p.).

Letterpress, copperplate engraving and manuscript.

270 x 430 mm.

This is the earliest Sun Fire Office policy in the company's guard book of historical printed material. The 1740s saw the first use of this particular illustration on the policy.

LMA, CLC/B/192/DD/008/MS38828/001.

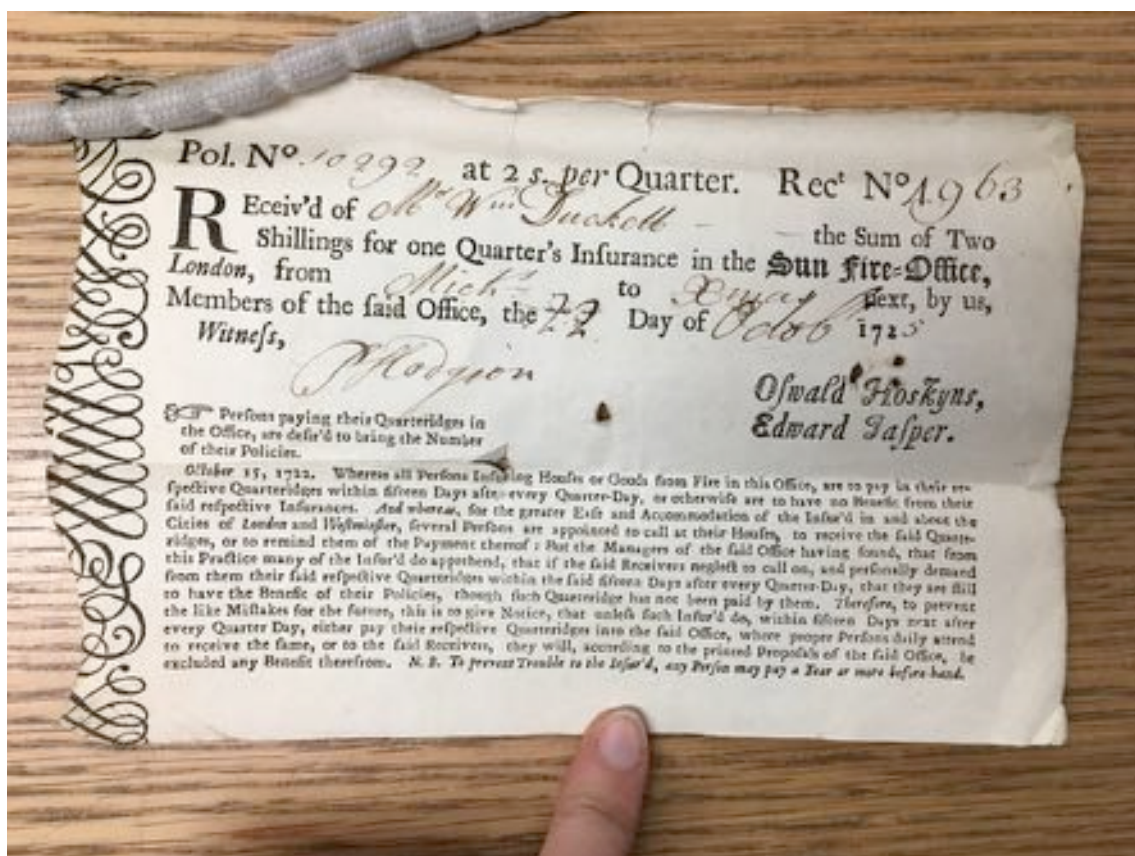


Illustration 2.54
 Sun Fire Office, receipt, dated 22 October 1725.

TNA, C 110/53.



Illustration 2.55

A fireman of the Sun Fire Office, from W. H. Pyne, *The Costume of Great Britain* (London: William Miller, 1808).



PROPOSALS

By the CORPORATION of the ROYAL EXCHANGE ASSURANCE, Established by His Majesty's ROYAL CHARTER, For Assuring Houses and other Buildings, Goods, Wares, and Merchandizes, FROM LOSS or DAMAGE BY FIRE.

WHEREAS the Assuring from Loss or Damage by Fire, hath in the Preference of many Particulars been that Property and Estate, which hath a Capacity might otherwise regard them to; THEREFORE HIS MOST GRACIOUS MAJESTY, being desirous of promoting and encouraging such lawful and reasonable Undertakings, as are for the Benefit and Security of all his Loving Subjects, HATH GRANTED, to the Corporation, his Royal Charter: By Virtue whereof, They shall House and Buildings, Household-Furniture, Goods, Wares, and Merchandizes, being the Property of the Assured, or on Commission, EXCEPT Cloth and Cloths Ware, and all Manner of Writings, Books of Accounts, Notes, Bills, Bonds, Tallies, Ready Money, Jewels, Pearls, Pillions, Working Apparel, Gun-Powder, Hay, Straw, and Corn, (notwithstanding from Loss or Damage by Fire, upon the following Terms and Conditions:

ARTICLE I.
This Corporation will Assure all Manner of Buildings having Walls of Brick or Stone, and covered with Slate, Tile, or Lead, wherein no Inventions Trades are carried on, nor any hazardous Goods deposited, at the annual Premiums set down under the Head of common Assurances in the Table N^o I. And Goods and Merchandizes not Inventions, in Brick or Stone Buildings, after the same Rate.

ARTICLE II.
For the Accommodation of such Persons, as are desirous of being Assured for a Term of Years, This Corporation will Assure the said Buildings or Goods or Merchandizes for any Term exceeding 12000 l. at the Rate of TWELVE SHILLINGS per Cent. for SEVEN Years, and so far as 20000 l. at the Rate of FOURTEEN SHILLINGS per Cent. for the like Term of SEVEN Years, without obliging the Assured to any Calls or Contributions in order good Liffe.

ARTICLE III.
Assurances on BUILDING, and Goods, in several Districts and separate Administrations, so that the Premium on Goods is not advanced, by reason of any Assurance on the Building where the Goods are kept, nor the Premium on the Building by reason of any Assurance on the Goods.

ARTICLE IV.
Trades in Plaster-Buildings, covered with Slate, Tile, or Lead, wherein no Inventions Trades are carried on, nor any hazardous Goods deposited; and Goods or Merchandizes not Inventions, in such Timber or Plaster-Buildings, may be Assured at the annual Premiums, set down under the Head of Inventions Assurances, in the Table N^o II.

ARTICLE V.
Inventions Trades, such as Distilleries, Breweries, and Spirit Distilleries, Colouring, Soap and Tallow-Chandlers, Iron-Foundries, Millers, and Tallow-Keeps, carried on in Brick or Stone Buildings, covered with Slate, Tile, or Lead; and Inventions Goods, such as Hemp, Flax, Pitch, Tar, Tallow, and Turpentine, deposited in such Buildings, may be Assured at the annual Premiums set down under the Head of Inventions Assurances in the aforesaid Table, N^o II.

ARTICLE VI.
Any of the aforesaid Inventions Trades carried on, or Inventions Goods deposited in Timber or Plaster-Buildings, Houses and Goods on London-Docks, and their Buildings, or Goods therein, may be Assured at the annual Premiums, set down under the Head of aforesaid Inventions Assurances, in the Table N^o III.

ARTICLE VII.
Assurances on Cheeses, Dairies, and Sugar-Boilers, or any other Administrations more than ordinary Inventions, by virtue of the Trade, Nature of the Goods, or manner of the Place, or other dangerous Circumstances, may be made by Special Agreement.

ARTICLE VIII.
Two Dwelling-Houses, or any one Dwelling-House, and the Two Houses belonging, or any one Dwelling-House and Goods therein, may be included in the Sum of 2000 l. But when several Buildings, or Buildings and Goods are Assured in the same Place, the Sum Assured on each, is to be particularly mentioned; And in all Assurances the Premium is to be paid for every hundred Pounds.

Illustration 2.56
Royal Exchange Assurance, *Proposals By the Corporation of the Royal Exchange Assurance, Established by His Majesty's Royal Charter, For Assuring Houses and other Buildings, Goods, Wares, and Merchandizes, FROM LOSS or DAMAGE BY FIRE* (1734), p. 1.
1 sheet ([2] p.).
255 x 410 mm.

Bodleian Library, John Johnson Collection, Insurance Folder II.

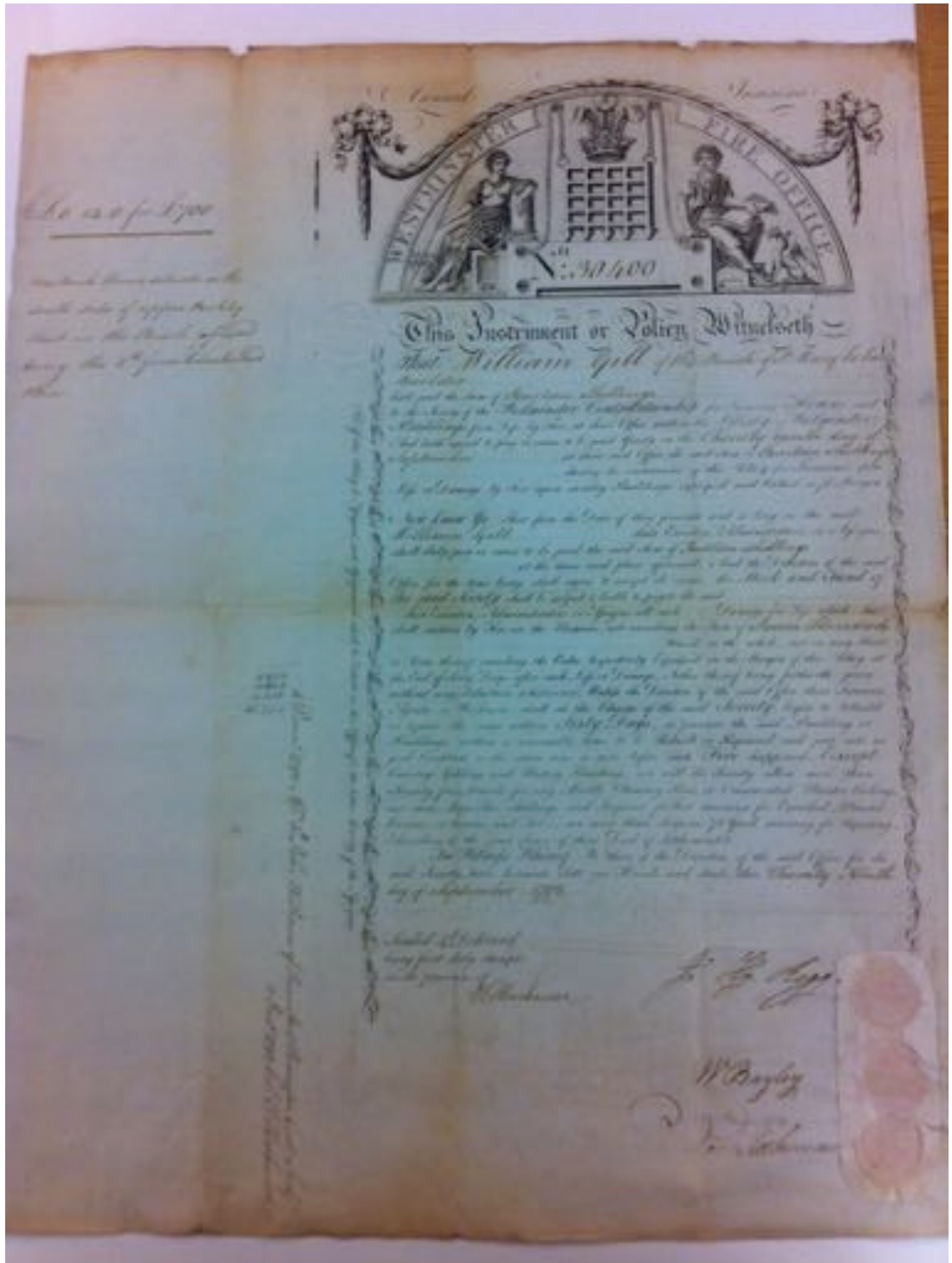


Illustration 2.57
Westminster Fire Office, policy, dated 29 September 1792.
Engraving.
470 x 595 mm.

Bodleian Library, John Johnson Collection, Insurance Folder II.

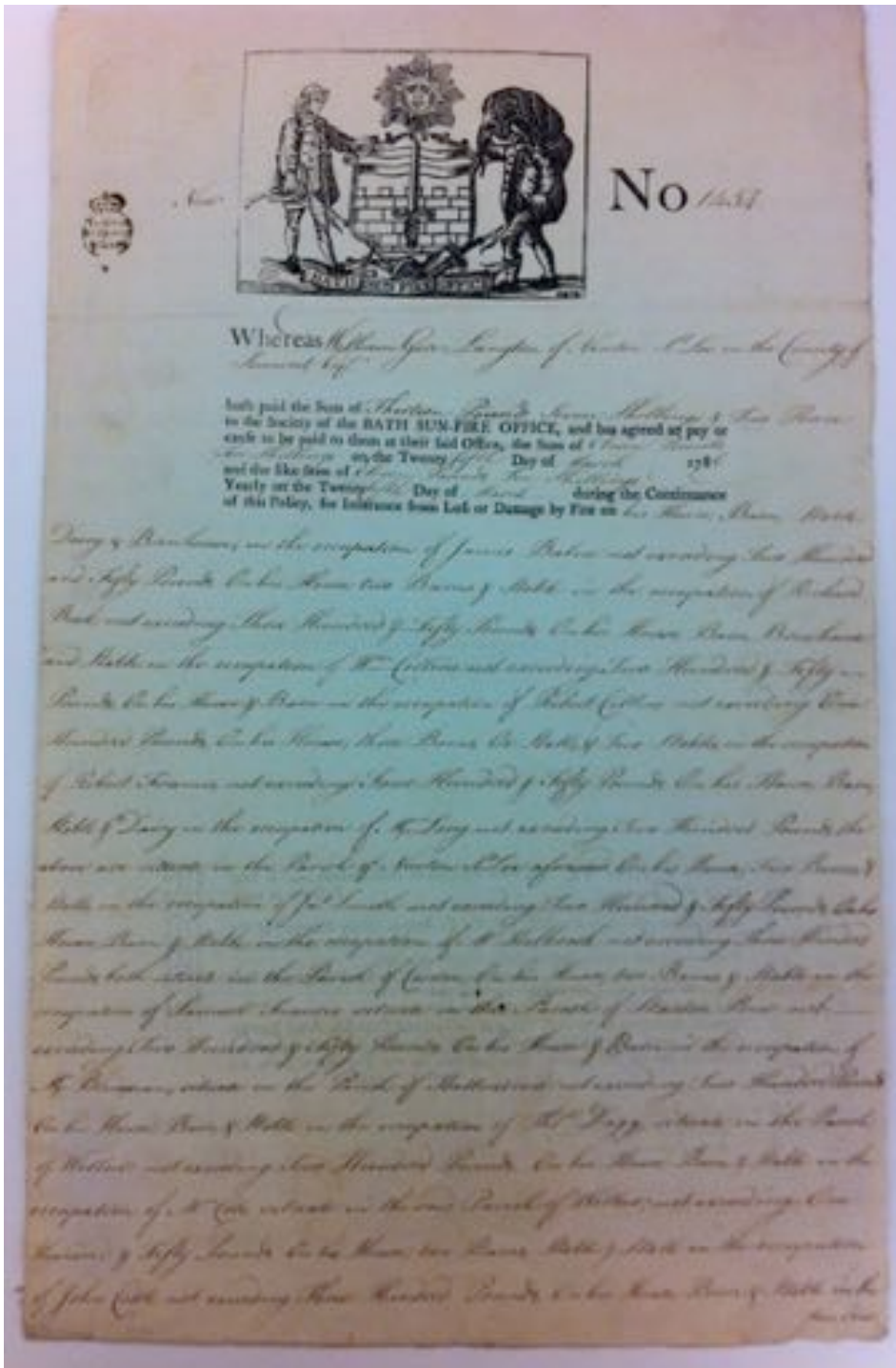


Illustration 2.58
 Bath Sun Fire Office, policy, dated 25 January 1785.
 1 sheet ([2] p.).
 Letterpress with woodcut illustration.
 305 x 490 mm.

Bodleian Library, John Johnson Collection, Insurance Folder II.



Illustration 2.59

Sun Fire Office, *Rates and Rules of Insurance on Cotton, Lint, and Flax, Mills*, 1804.

This sheet was sent to agents. Similar documents were produced in 1803, 1805 and 1815.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 2.60
 Kent Insurance Company, *Proposals of the Kent Insurance Company, For Insuring Houses, and other Buildings, Goods, Wares, and Merchandizes, from Loss and Damage by FIRE – December 24, 1804.* (1804), p. 1.
 1 sheet ([2] p.).
 Letterpress with woodblock illustration.

Bodleian Library, John Johnson Collection, Insurance Folder I.



Illustration 2.61
 Hope Fire and Life Office, policy, dated 1808.
 1 sheet ([1] p.).
 Letterpress, copperplate engraving and manuscript.
 390 x 550 mm.

Bodleian Library, John Johnson Collection.

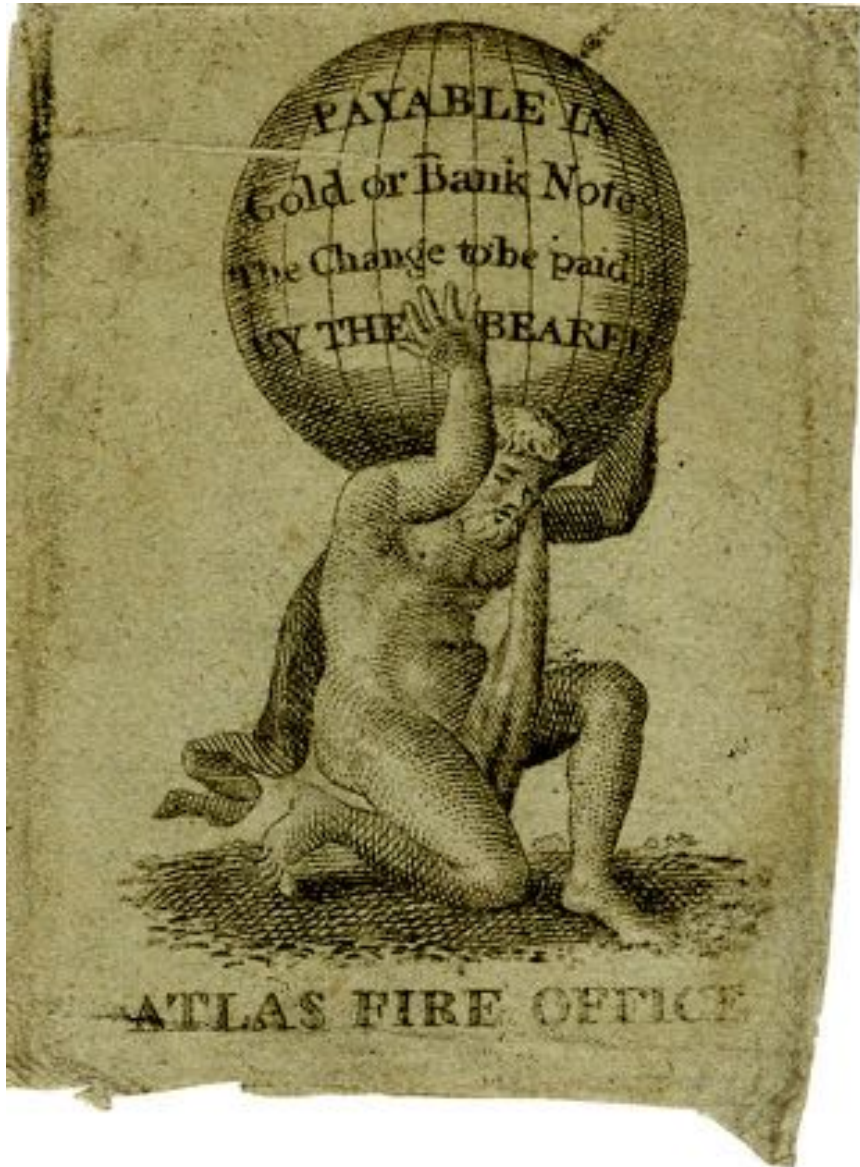


Illustration 2.62
Atlas Fire Office, receipt, 1808–1850.
Engraving and etching.

British Museum.



Illustration 2.63
 Sun Fire Office, July 28th, 1803. *Proposals from the Sun Fire-Office, in Cornhill, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1803), p. 1. 1 sheet ([2] p.).
 Letterpress and woodcut illustration.

LMA, CLC/B/192/DD/008/MS38828/001.

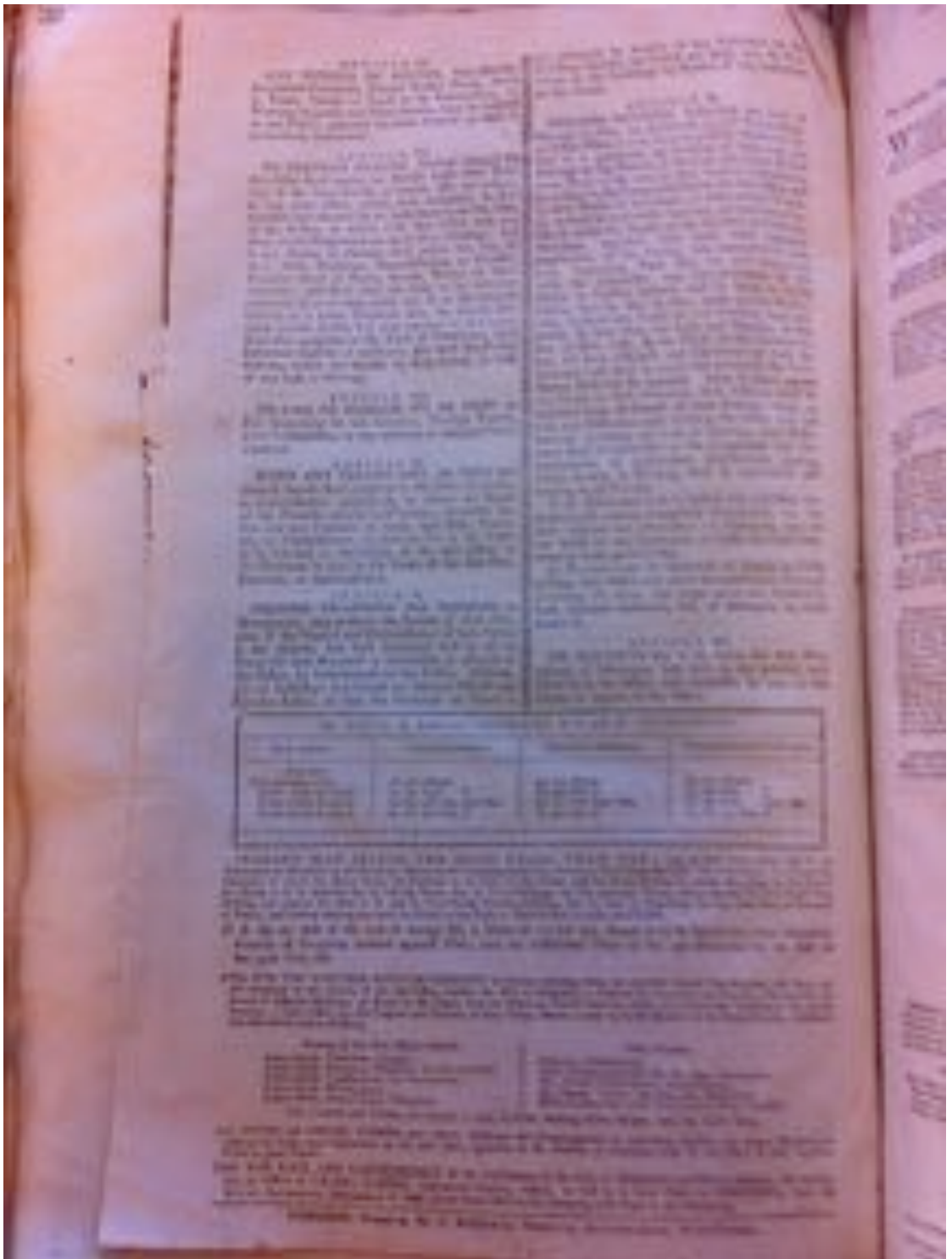


Illustration 2.64

Sun Fire Office, July 28th, 1803. *Proposals from the Sun Fire-Office, in Cornhill, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1803), p. 2. 1 sheet ([2] p.).

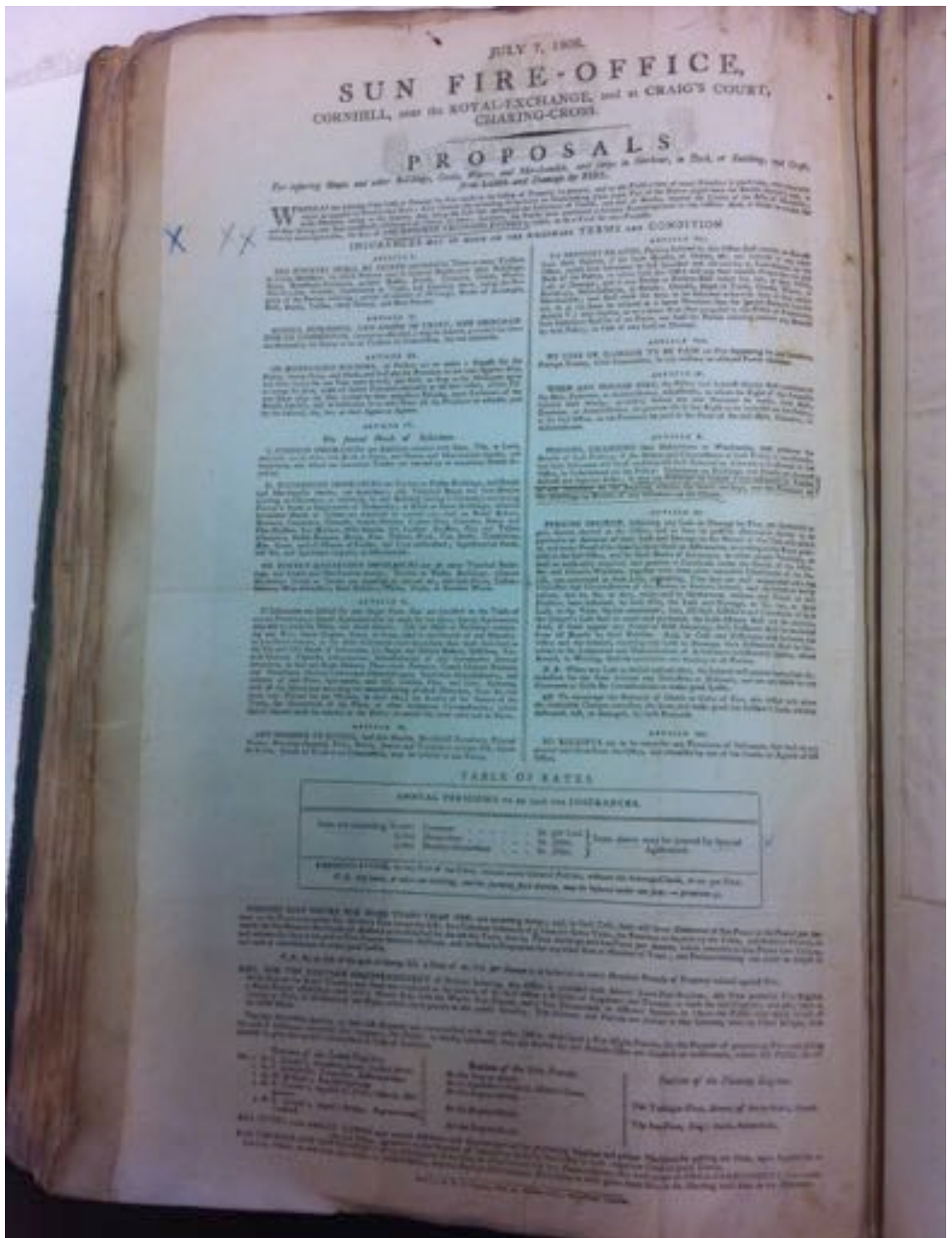


Illustration 2.66
 Sun Fire Office, July 7, 1808. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandise, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1808).
 1 sheet ([2] p.)
 284 x 450 mm.

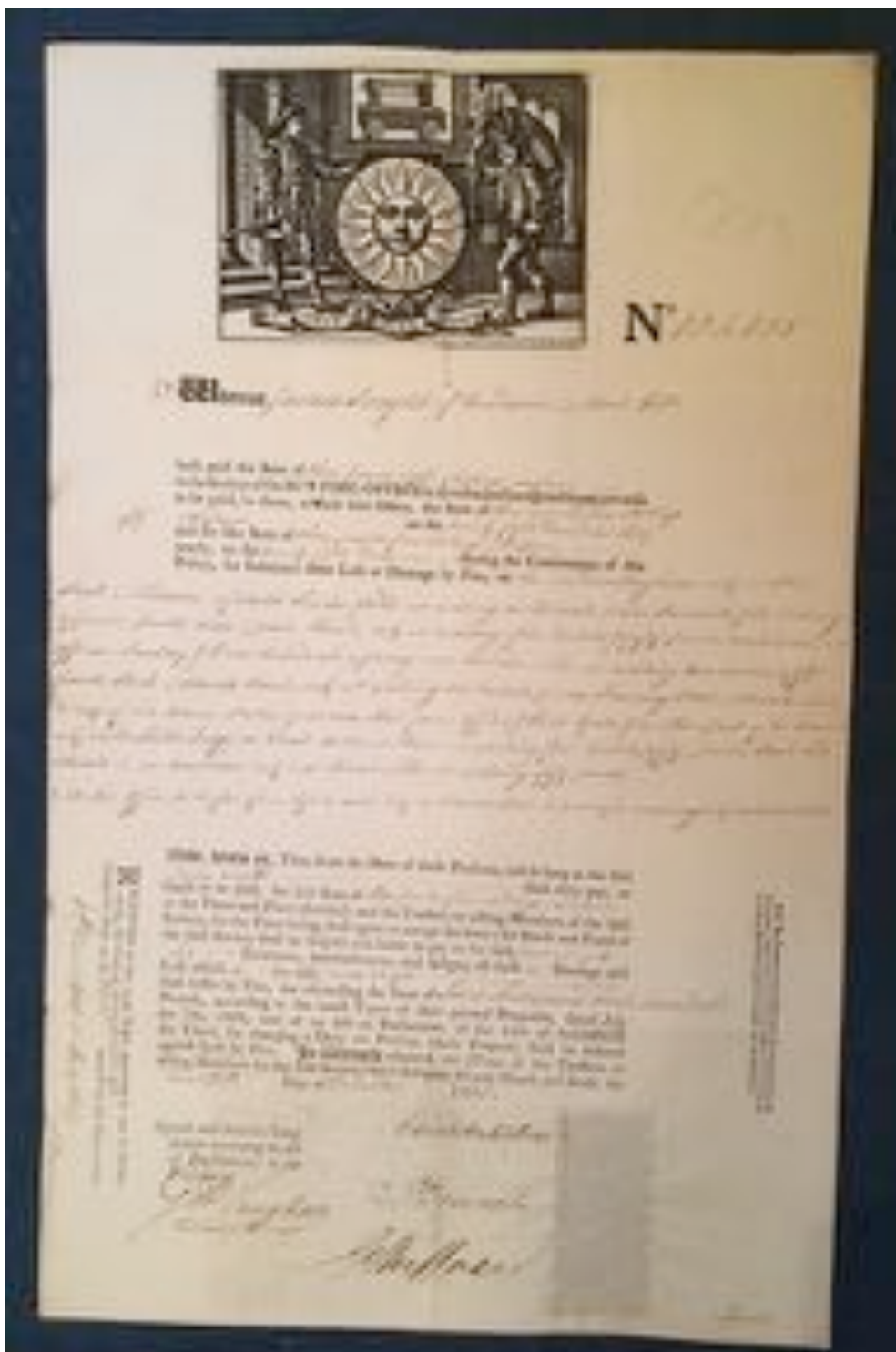


Illustration 2.67
 Sun Fire Office, policy, dated 12 December 1808.
 1 sheet ([1] p.).
 Letterpress, copperplate engraving and manuscript.
 292 x 457 mm.

Private Collection.

From the Sun-Fire Office, in Cornhill, near the
Royal Exchange, 7 December, 1804.

SIR,

THIS is to inform you that your Policy of Insurance in this OFFICE, expires *Friday* Day after Christmas last; and the Managers of the said OFFICE (as Requested in your Certificate) have advised me to give you this Notice, that you may not lose the Benefit of your Present by omitting the Payment.

It is to be observed that the Premium of *£* _____ is due, and a further Sum of *£* _____ is to be paid on the next Monday.

Your humble Servant,

Job Marks.

P. S.—You are requested to bring this Letter.

Amount of *£* _____
Annual Premium *£* _____
Sum in full for Cash *£* _____

Insurance Duty of *£* _____ per 1000, to be paid to the Insured
to give up this Office *£* _____
£ _____

TABLE of RATES			
ANNUAL PREMIUMS in the said OFFICE			
Sum Insured	London	Wholesale	Foreign Insurance
1000	10	12	15
2000	18	22	28
3000	24	30	38
4000	30	38	48
5000	36	45	58
6000	42	52	68
7000	48	60	78
8000	54	68	88
9000	60	75	98
10000	66	82	108

Additional rates to be paid for the above sum of 10000, and above 10000, and for the Foreign Insurance, as per the above Table.

P. S.—The Managers do not receive any other Sum, or other consideration, for the above Rates.

Illustration 2.68
Sun Fire Office, renewal letter-form, 7 December 1804.
This letter reminds a policy holder to renew their policy.

LMA, CLC/B/192/DD/008/MS38828/001.

*The first Notice sent out in the
Name of Richards - 5 Feb: 77*

**Sun Fire Office,
CORNHILL.**

THE Premium and Duty on Policy N^o _____
which became due at _____ last, not having
been paid within the *Fifteen Days* allowed from the
said Day, you will please to observe, that the Bene-
fit of the Insurance is lost, according to the Terms
of the Policy, but you may, without any additional
Expence, renew the same by making the usual Pay-
ment immediately, or before any Accident happens.

I am,
Your most obedient Servant,
JOHN RICHARDS.

Premium on £ _____
Duty 2s. 6d. per Cent.

Illustration 2.69
Sun Fire Office, renewal letter-form, 1807.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 2.70
 Sun Fire Office, receipt, dated 24 June 1801.
 Policy holders received this receipt when they renewed their policy, annually in this period.

LMA, CLC/B/192/DD/008/MS38828/001.

SUN INSURANCE OFFICE
N^o 5509017 £1000

SUN INSURANCE OFFICE.

DIRECTORS.
 Messrs J. & F. B. ...
 Messrs ...
 Messrs ...



FIRST PREMIUM
 £ 100 0 0

RENEWAL PREMIUM
 £ 10 0 0

Head Office - 6, THREADNEEDLE STREET, LONDON, E.C.

This Policy of Insurance Witnesseth that Ann Elizabeth, wife of James
James, Captain of the Ship "The ..."
 of the County of ...

do hereby insure the contents therein ...
 to the value of £1000 ...

	£	s	d
One ...	16	00	
...
... ..	7 10	2 30	
... ..	60	0	
... ..	50	0	
... ..	100	0	
Total	780		

The Company hereby agrees with the Insured ...
 to indemnify the Insured ...

In Witness Whereof I being one of the Directors of the said Company have hereunto set my hand and seal this 10th day of June 1904.
 J. B. ...
 J. B. ...

Illustration 2.71
 Sun Insurance Office, policy, dated 10 June 1904.
 1 sheet ([2] p.).
 279 x 457 mm.
 Private Collection.

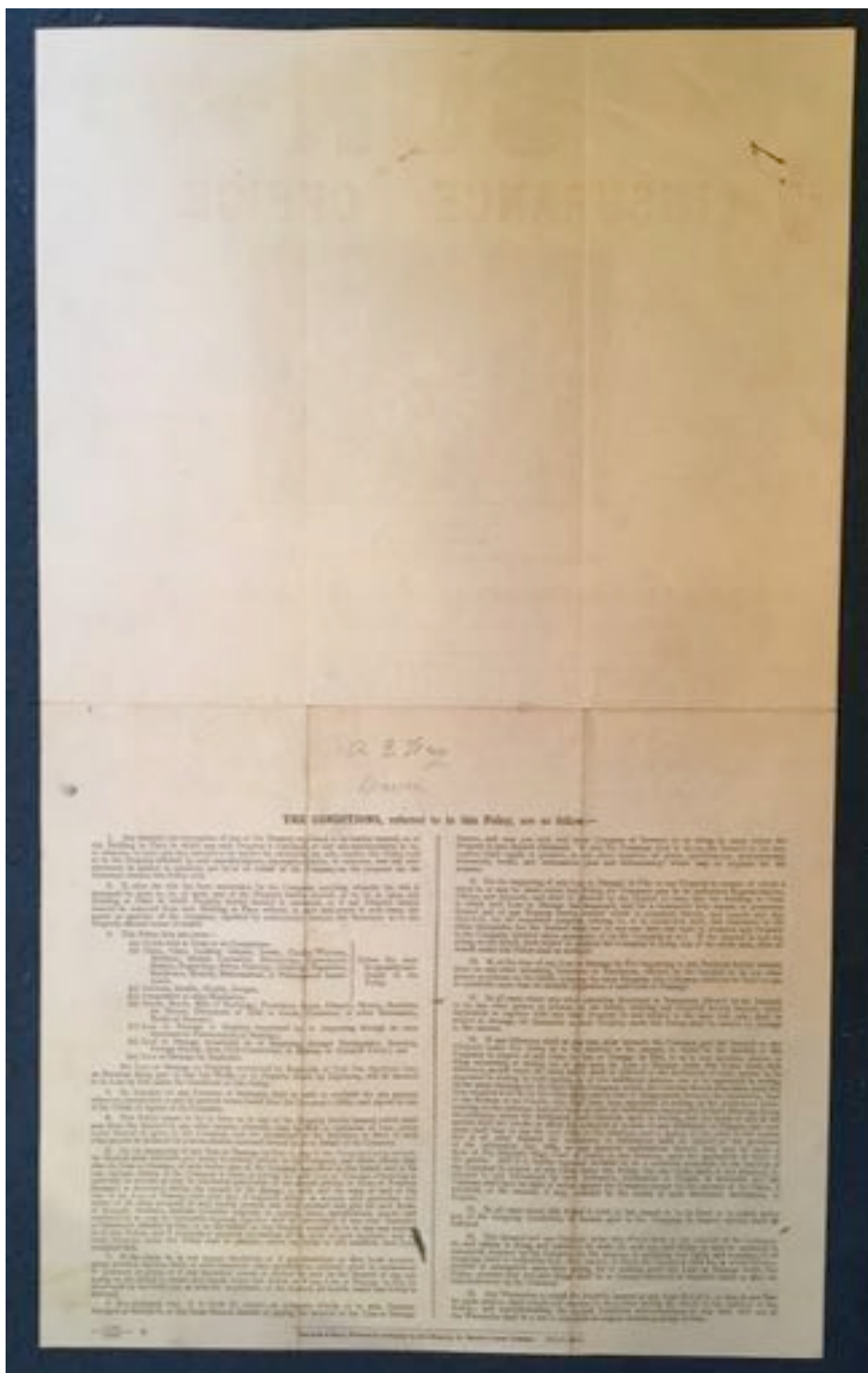


Illustration 2.72

Sun Insurance Office, The Conditions, on the reverse of policy, dated 10 June 1904.

1 sheet ([2] p.).

279 x 457 mm.

The heading reads: 'The Conditions, referred to in this Policy, are as follows:-'. Fifteen numbered clauses follow. 'Articles' is no longer used.

Private Collection.

Sun

FIRE
RENEWAL
NOTICE.



Insurance

(LONDON)

Office.

June, 1909.

This Notice intact should accompany a Remittance.

The Directors beg to remind you that your Policy of Insurance, as undermentioned, will expire on the 24th instant, and that, in order to prevent the same becoming void, the Premium should be paid to the undersigned within fifteen days after that date.

If any alteration has been made in the state of the Risk, and the same is not allowed in the Policy, notice thereof should be immediately given to the Office.

No Receipts will be recognised as valid but such as are printed and issued from the Office.

Yours faithfully,

Agent at _____

Policy No.	Sum Insured.	Annual Premium.		
		£	s.	d.
7413705-	400	£	6	
6	400		6	
78	400		6	
	400		6	

J. Church Esq.

10/11/09

Illustration 2.73
Sun Insurance Office, *Fire Renewal Notice* (1909), cover.
1 sheet ([4] p.).
130 mm x 206 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.

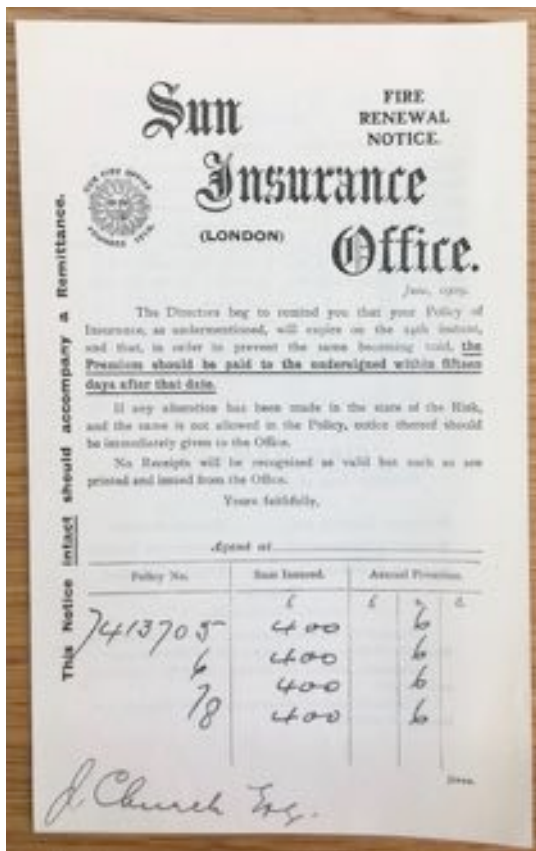


Illustration 2.74
Sun Insurance Office, *Fire Renewal Notice* (1909), front and back pages.
1 sheet ([4] p.).
130 mm x 206 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.

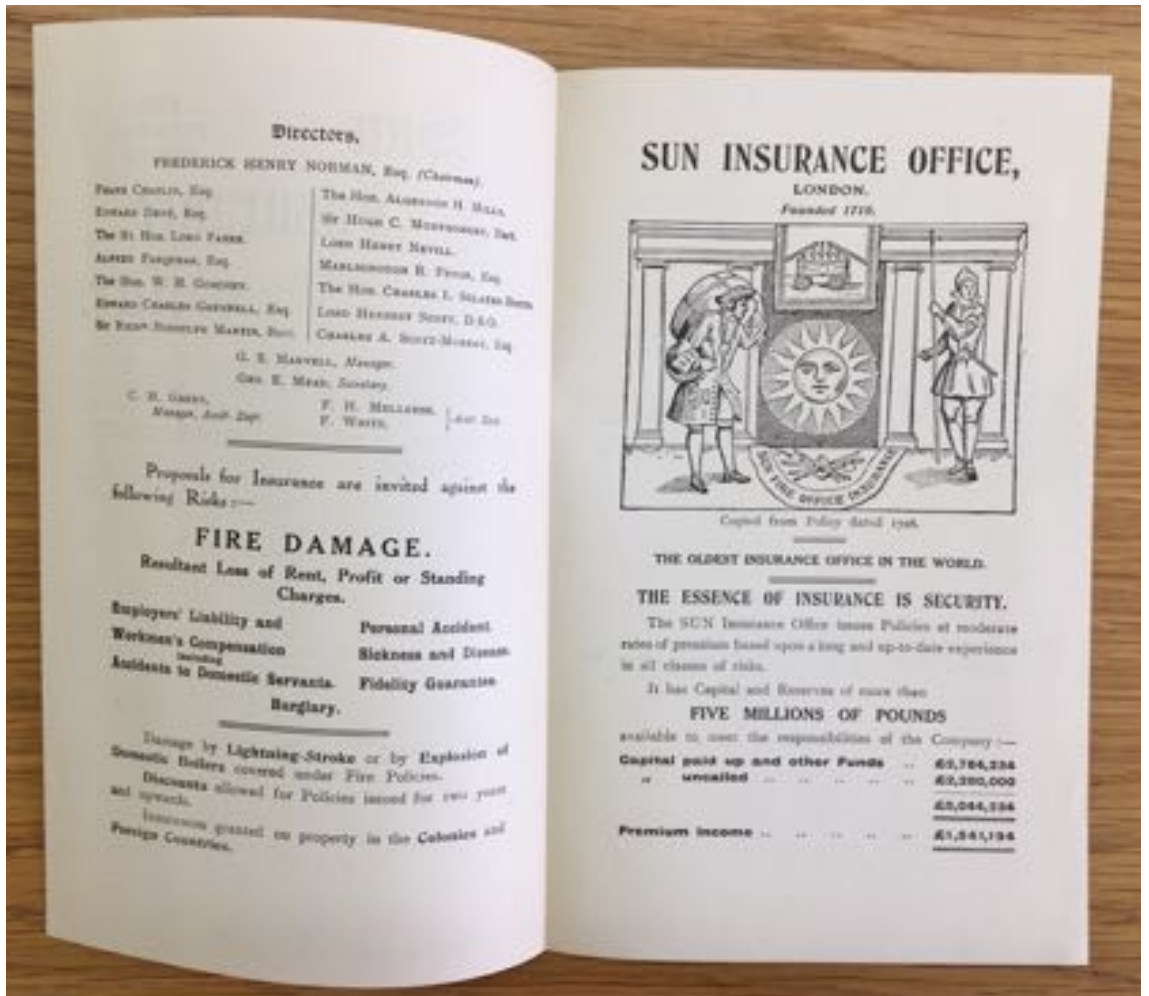


Illustration 2.75
 Sun Insurance Office, *Fire Renewal Notice* (1909), inside pages.
 1 sheet ([4] p.).
 130 x 206 mm.



Illustration 2.76
Sun Insurance Office, receipt, dated 21 March 1902.
265 mm x 104 mm.

Hillingdon, MC25C/SF1/1570/2/1.

THE SUN FIRE OFFICE

THE SUN FIRE OFFICE has moved a reputation for prompt and equitable loss settlements. The figures quoted covered ground the Capital, Premium Income, and Reserves.

is common with other Proprietary Offices as usually can readily attach good any issues of the Company.

The Largest London Insurers

THE SUN FIRE OFFICE insures in value £11,000,000. This amount is for share of that insurance by 112 other Companies, and represents more than one-half of the total insurance on property in London.

Rates for Insuring £100 For One Year

The following Quotations are intended for general purposes, and are subject to modification by reason of exceptional circumstances relating to any particular risk.

Insurance of Private Dwellings
£100 to £500 - 1s 6d
£500 to £1,000 - 1s 9d
£1,000 to £2,000 - 2s 0d
£2,000 to £5,000 - 2s 6d
£5,000 to £10,000 - 3s 0d
£10,000 to £50,000 - 4s 0d
£50,000 to £100,000 - 4s 6d
£100,000 to £500,000 - 5s 0d
£500,000 to £1,000,000 - 5s 6d
£1,000,000 to £5,000,000 - 6s 0d
£5,000,000 to £10,000,000 - 6s 6d
£10,000,000 to £50,000,000 - 7s 0d
£50,000,000 to £100,000,000 - 7s 6d
£100,000,000 to £500,000,000 - 8s 0d
£500,000,000 to £1,000,000,000 - 8s 6d

ENHANCED VALUE OF BUILDINGS

IN view of the great increase in the cost of building, policyholders are invited to apply for insurances under their existing insurances, that they are adequately protected.

A DISCOUNT in respect of new insurances

is granted for all years more than one year. A policy for seven years is treated as seven on an annual basis. A discount on the insurances is allowed on the basis of the term of the insurances.

RENT

insurances can be effected for insurances covering the loss of rent on buildings insured under insurances.

LOSS BY LIGHTNING

and by EXPLOSION in COAL GAS in built up areas covered by our policies.

THE OLDEST INSURANCE OFFICE IN THE WORLD.

LONDON, 63, Threadneedle St. E. C.

SUN

FIRE OFFICE

FOUNDED 1710. C. SUBSCRIBED CAPITAL £2,400,000. PREMIUMS 1906 £1,319,329. Receipts Funds 31st DEC 1906. £2,788,638

SUN FIRE OFFICE

Chief Office:
63 THREADNEEDLE STREET,
LONDON, E.C.

Branch Offices:

LONDON: 40 CANNON CROSS, S.W. / 55 OXFORD STREET, W. / 40 CHANCERY LANE, W.C. / 40 NINE ELMS, E.C.

BIRMINGHAM	-	40 BENOETT'S ROW
BRISTOL	-	CLARE STREET
CARDIFF	-	4 CHURCH SQUARE
LEEDS	-	14 PARK ROAD
LIVERPOOL	-	14 CHURCH STREET
MANCHESTER	-	140 CROSS STREET
NEWCASTLE	-	140 COLUCCI STREET
PLYMOUTH	-	140 TOWN STREET
GLASGOW	-	40 PRINCE STREET
DUBLIN	-	140 TRINITY STREET

Sub-Branches:

BRADFORD	-	MARKET STREET
NOTTINGHAM	-	140 BAKER STREET
LEICESTER	-	140 BAKER STREET
ARKWORTH	-	140 BAKER STREET

SUN FIRE OFFICE

FOUNDED 1710

THE SUN FIRE OFFICE

Supply sent to any London Application

Directors:
FREDERICK HENRY
GEO. CHAPMAN, Esq.
EDWARD DEWEY, Esq.
NICHOLAS DEWEY
THE HON. JOHN LEECH
ALFRED FERGUSON
THE HON. WYLLIE
THE MARQUESS OF
EDWARD CHARLES
JOHN G. & T. HALL
SIR RICHARD BEECHER
THE HON. ALGERNON
SIR HENRY C. G. MURPHY
LAWRENCE POOL, Esq.
MARGARET B. P.
THE HON. ARTHUR STURGEON
THE HON. C. J. SCLESNER-BODFORD
CHARLES A. SCOTT-MONAGHAN, Esq.

CEO. E. BEAD, JNO. SMITH, Assistant Secretaries.
EDWARD BUCHNER, Manager and Secretary.

Illustration 2.77
Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).
1 sheet.
205 x 260 mm.

If left open for inspection this form may be posted with a £10 stamp.



SUN FIRE OFFICE

Head Office: THREADNEEDLE ST., LONDON, E.C.

Agency C.A.

Proposal for Fire Insurance

A SUPPLY SENT TO ANY AGENT ON APPLICATION

DATE when Insurance is to commence
PROPOSER'S NAME in full
RESIDENCE
PROFESSION or TRADE

Description of the Building, which must be given whether the insurance is required on Building or Contents

Building (with communicating offices, if any) situate

External and party walls built of

Roofed with

Occupied as

* If in private tenancy, insert "Private dwelling solely," but should any trade be carried on, give particulars, and state whether sale shop only or whether there is any process of manufacture.

Alternative sub-divisions at different rates

On Household Goods, &c. £
On China and Glass, &c. £
On Musical Instruments, &c. £
On Mathematical £
On Prints and Paintings, &c. £
On Jewels, &c. £

These two items can be insured in one sum if desired.

Engines and machinery worked by power other than manual shall be separately valued.

* Underwritten "Best Available" - Best Available - as far as the nature of a Tenants' Contract - Rental Value

Separate rates apply for specified goods in each distinct Building, or otherwise the Contents of each.

If any pipe-work, or heating apparatus of any description is present in the premises insured, it must be specially placed.

If material etc. are kept for sale the quantity and quality should be stated.

PROPERTY TO BE INSURED

On Household Goods, Furniture, Fixtures; Linen; Wearing Apparel; Clocks; Watches; Jewellery; Trinkets; Printed Books; Plate; Wine and other Liquors in private use; China, Earthenware, Glass, and Looking Glasses; Musical Instruments, Printed Music; Prints, Paintings, Drawings and Sculptures (in case of loss no one Print, Painting, Drawing, or Article of Sculpture to be deemed of greater value than £); Mathematical and Philosophical Instruments and Apparatus
Stock in Trade
Goods in Trust or on Commission, for which Proposer is responsible
Movable Utensils in Trade
Business Fixtures (Plate Glass Front excepted)
Plate Glass Front
Building as described above
One Year's Rent of the same
Other Property as follows (State situation, construction, marking and amount)

Sum to be Insured

£
£
£
£
£
£
£
£
£
£
£

N.B.—The only Receipts for Premiums recognized as valid are those printed and issued from the Office

QUESTIONS TO BE ANSWERED BY THE PROPOSER

- How long have you occupied these premises?
- Have you hitherto been Insured? If so, state name of Office and No. of Policy
- Has any Proposal of Insurance against Fire made by you on this or other property been declined?
- Has a Fire occurred in any Building whilst wholly or partially occupied by you?

Date

Proposer's Signature

Illustration 2.78 (reverse of 2.77)
Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).
1 sheet.
205 x 260 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.

ALL COMMUNICATIONS
TO BE
ADDRESSED TO
THE SECRETARY.
REMITTANCE WARRANT.
No. 7663



Sun Insurance Office,
Threadneedle Street,
London. 7 JAN 1909 190
E.C.

Messrs Lewis & Holman
Leves

Dear Sir,

We have this day received £ 4. 18. 6 the
premium on policy 6512009 Wightman

The amount has been placed to the credit of your
account, and a renewal receipt, signed on your behalf,
issued to the assured.

The Insurance being retained in your agency we
will ask you to take credit for the commission on
the above payment, and send out future notices of
renewal.

Yours faithfully,

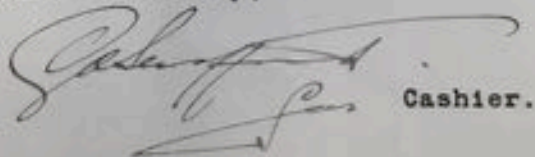

Cashier.

Illustration 2.79

Sun Insurance Office, letter from the cashier to agents Lewis & Holman, dated 7 January 1909.
H 190 mm.

ESRO, ACC 4113/6/17.

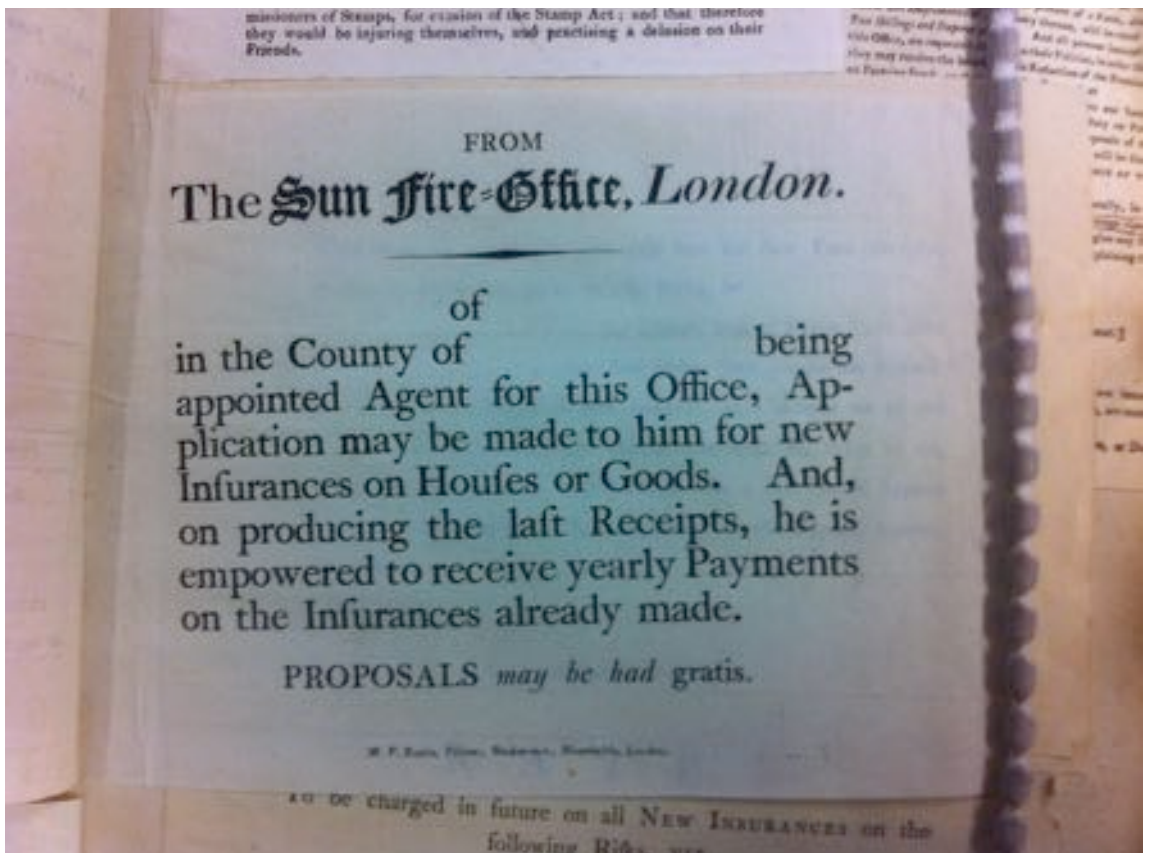


Illustration 2.80
Sun Fire Office, Agents' appointment form-notice, 1800–1810.

LMA, CLC/B/192/DD/008/MS38828/001.

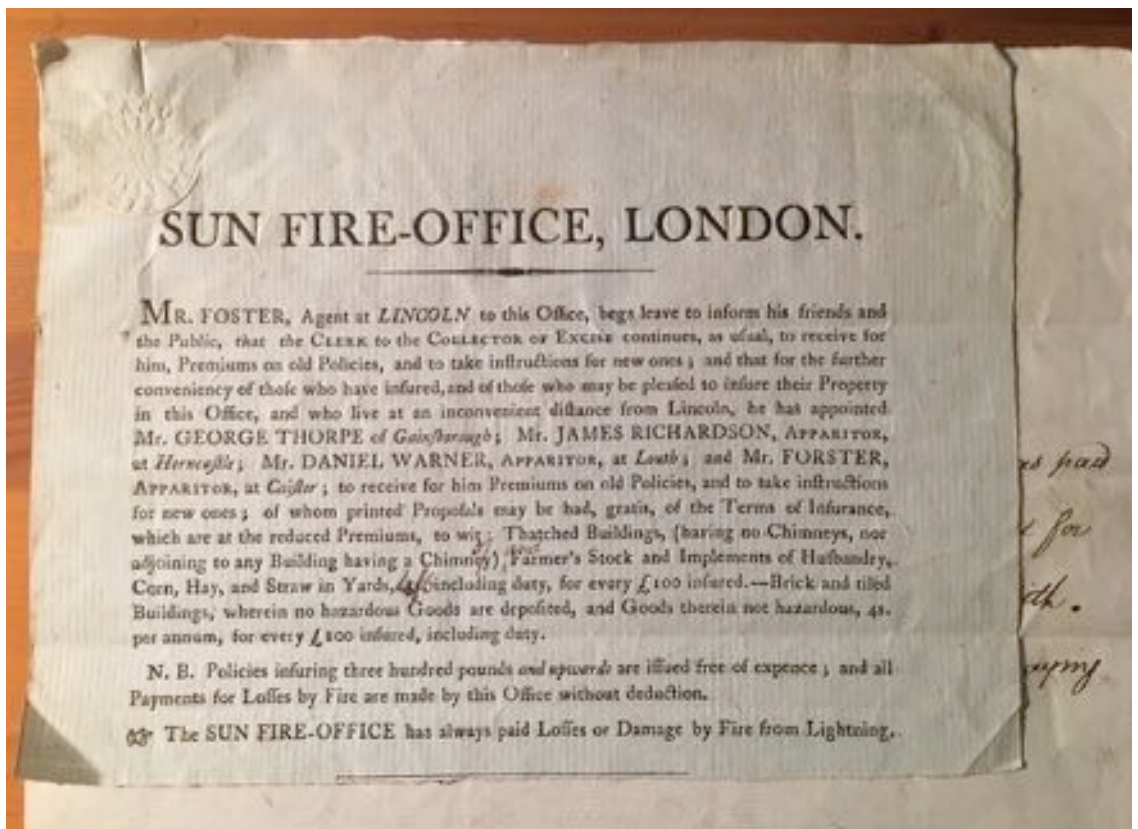


Illustration 2.81
Sun Fire Office, handbill notice from the agent in Lincoln (1804).
181 mm x 137 mm.

Private Collection.

11/11
18/14

FIRE OFFICE

BANK BUILDINGS,
AND CRAIG'S COURT, CHARING CROSS,
LONDON.

For INSURING HOUSES and other BUILDINGS, GOODS, MERCHANDIZE,
SHIPS in Harbour, in Dock, or Building, and CRAFT, from LOSS and DAMAGE
by FIRE.

WE, whose NAMES are underwritten, being AGENTS for the SUN FIRE
OFFICE, acquaint the Public that Printed Receipts under our Hands are ready for
Delivery, for the Premium and Duty on Policies as they become due; and that Details
of the Terms of Insurance may be had of Us, which will be found AS MODE-
RATE, IN EVERY RESPECT, AS THOSE OF OTHER OFFICES.

☞ FARMING STOCK may be insured, generally, in all Barns and Out-Houses, or on a
Farm, without the average Clause, which may be seen by applying to Us, who will give
any further Information which may be required for the explaining this Mode of
Insurance.

KENT/

F. COBB, Jun. Margate.

Greenwich, G. Allen
Greenwood, T. Mayle
Maidstone, J. Tyrrell
Tushbridge Wells, E. Jenner

Canterbury, J. Jager
Dartford, R. Kirk
Rochester & Chatham, J. Batten
Sittingbourne, T. Clout

Canterbury, S. Bender
Dover, H. Moore
Whitton, J. Besser

MIDDLESEX.

Uxbridge, D. S. Norton

SURREY.

Kingston, J. Baker

Guildford, R. Sparks

Dorking, H. Nislett

Farnham, W. Tetlow

Godalming, J. Fly

BERKSHIRE.

Windsor, W. Vanden, jun
Reading, J. Blandy

Maidenhead, C. S. Wood
Newbury, W. Bold

Reading, J. Goss
Wallingford, J. Hodges

Buckingham, T. Stockley

High Wycombe, J. Waldock
Newport Pagnell, W. Lucas

Abingdon, E. Dagnall

HERTFORDSHIRE.

Barnet, R. Robinson
Hertford, B. Clerry

St. Alban's, J. Greaves
Huntingford, J. Walker

Great Berkhamstead, W. Bailey
Hitchin, T. Wildmore

ESSEX.

Epping, W. Woodley
Colchester, W. Sawyer

Royston, N. Hayward
Chelmsford, T. Chalk

Royston, W. Schmitt
Malden, W. M. Nockolds

Bolton, W. Smith

Bedford, J. Peley

Leighton Buzzard, T. Sandon

HAMPSHIRE.

Basingstoke, C. Hawthorn

N. B. All Payments for Losses by Fire, are made by this Office without Deduction.
* The Sun Fire Office has always paid Losses or Damage by Fire from Lightning.

Printed by James Smith, London.

Illustration 2.82

Sun Fire Office, Fire Office, Bank Buildings, and Craig's Court, Charing Cross, London. For Insuring Houses and other Buildings, Goods, Merchandize, Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1806).

270 mm x 440 mm


Kent Archives, EK/U1453/B6/2/4.



Illustration 2.83
Sun Fire Office, poster for an agent in Leeds, 29 January 1819.

LMA, CLC/B/192/DD/008/MS38828/001.

Sun Fire-Office,

BANK AND BUILDINGS,
AT
Craig's Court,  Charing Cross,
LONDON.

For INSURING HOUSES and OTHER BUILDINGS,
GOODS, MERCHANDISE, SHIPS in Harbour, in
Dock, or Building, and CRAFT, from LOSS and
DAMAGE by FIRE.

WE, whose names are underwritten, being Agents for the SUN FIRE-OFFICE, have authority from the Managers to inform the Public, and all Persons insured in the said Office, that the Premium on the Stock of Corn and Hay, being the produce of a Farm, also Cattle and Implements of Husbandry thereon, will be rated at Two Shillings and Sixpence per cent. And all persons insured in this Office, are requested to refer to their Policies, in order that they may receive the benefit of this Reduction of the Premium on Farming Stock, on their respective Renewals at Lady-Day next; and that printed Receipts, under our hands, are ready for delivery, for the Premium and Duty on Policies, as they become due; and that printed Proposals of the Terms of Insurance may be had of us, which will be found as usual in EVERY RESPECT AS THOSE OF ALL OTHER OFFICES.

FARMING STOCK may be insured, generally, at all Rates and on all Terms.

the average course, which may be seen by applying to us; who will give any further information which may be required for the explaining this mode of Insurance.

CHELMSFOLD,	—	MENNY and CHALK.
COLCHESTER,	—	W. KAYNER, JUNR.
EPPING,	—	E. DOUBLEDAY.
BURY ST. EDMUND'S,	—	J. DECK.
SUDBURY,	—	J. BURRITT.
CAMBRIDGE,	—	R. CONINGS.
ST. ALBAN'S,	—	JOHN GREAVEL.
BUNTINGFORD,	—	J. WALKER.
HERTFORD,	—	BENJ. CHERRY.
HITCHIN,	—	T. WALLISIER.
BARNET,	—	S. ROBINSON.
ROCHFORD,	—	R. SALMON.
SAPPHRON WALDEN	—	MARTIN NICKOLDS.
MARCH,	—	N. GOODMAN.
BUNGAY,	—	W. DEBALL.
HAVERHILL,	—	J. BERNAN.
KOMFORD,	—	N. HAYWARD.

Policies for insuring Farming Stock at short Periods and reduced Premiums, will be issued by the Sun Fire-Office, (if required) and Instructions for that purpose may be given to the respective Agents.

The SUN FIRE-OFFICE has always paid Losses on Damage by Fire from Lightning.

London, March 17, 1807.

Illustration 2.84
Advertisement for the Sun Fire Office, *Chelmsford Chronicle*, 1 April 1808 (so identified in the guard book in which it is pasted).

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 2.85

Sun Fire Office, *Instructions for the Agents of the Sun Fire-Office* (London: W. P. Norris, 1807), cover and title page.

72 p.

approximately 120 x 190 mm.

LMA, CLC/B/192/DC/001/MS15671.

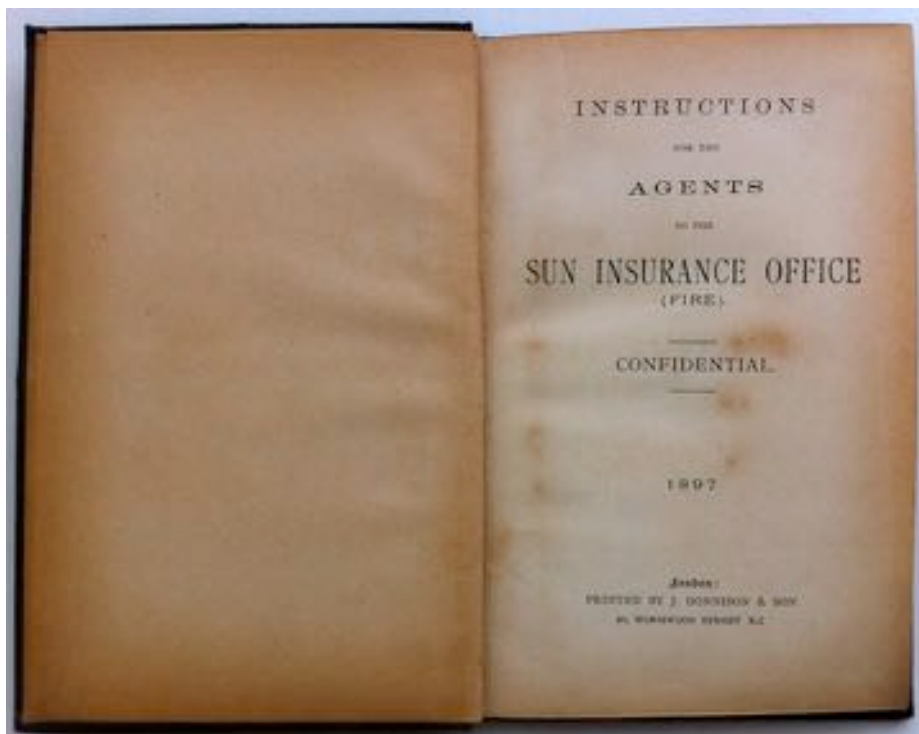
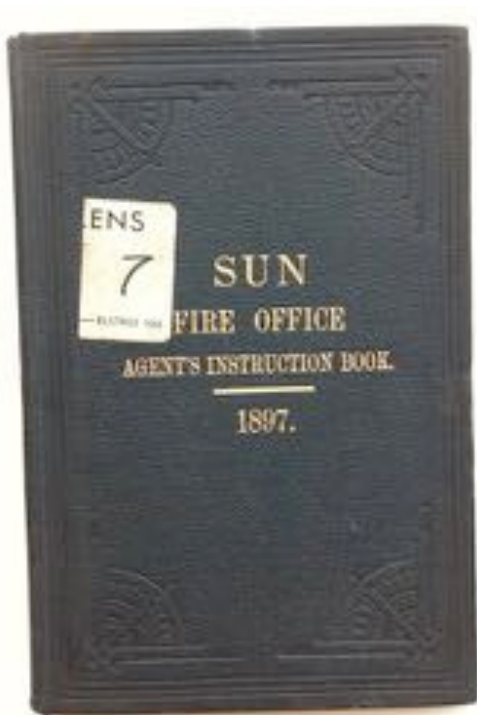


Illustration 2.86

Sun Insurance Office, *Instructions for the Agents to the Sun Insurance Office (Fire)* (London: J. Donnison, 1897), cover and title page.

98 p.

approximately 120 x 190 mm.

LMA, CLC/B/192/DC/001/MS15671.

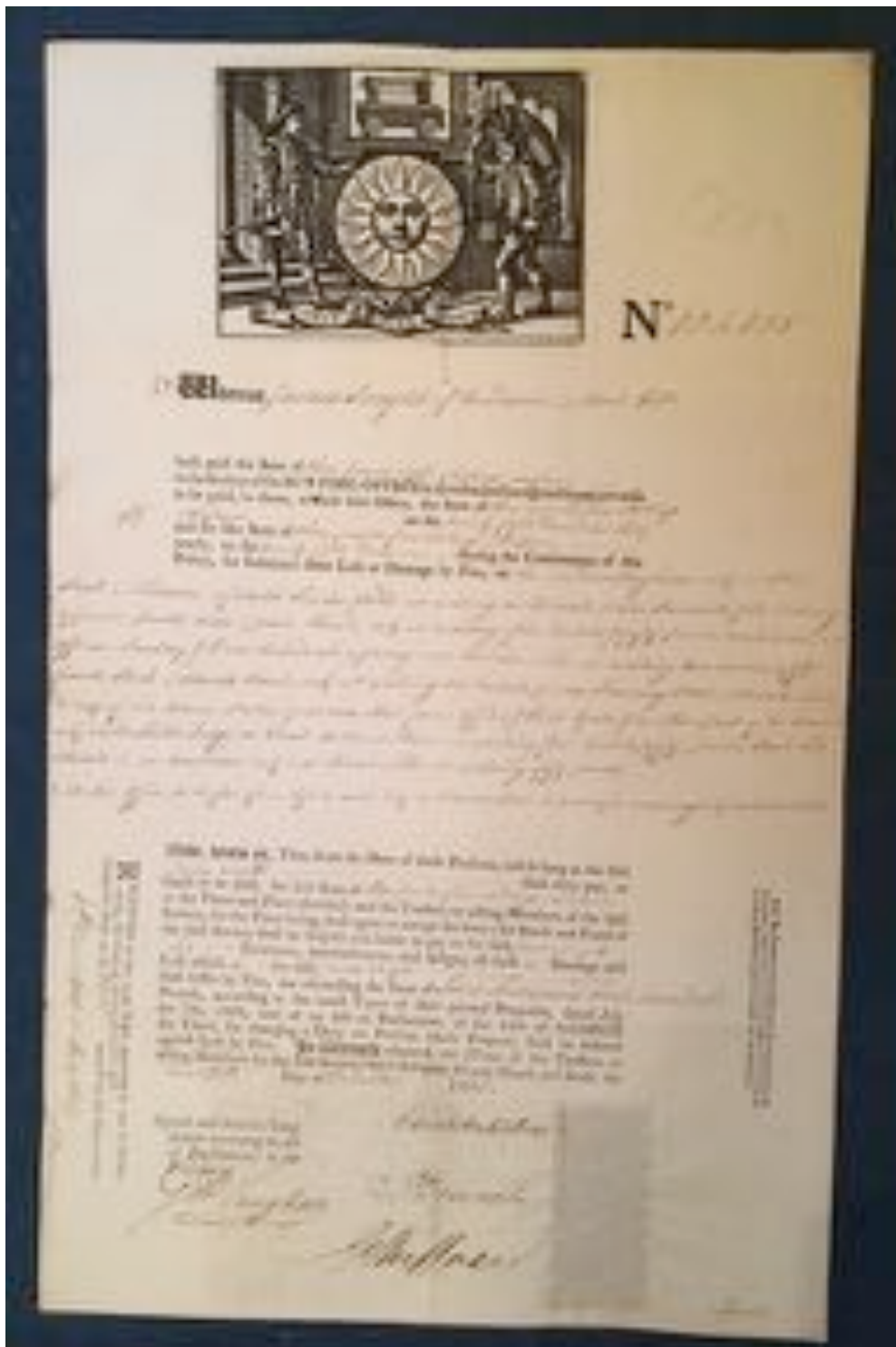


Illustration 3.2
 Sun Fire Office, policy, dated 12 December 1808.
 1 sheet ([1] p.).
 Letterpress, copperplate engraving and manuscript.
 292 x 457 mm.

Private Collection.



Illustration 3.3
Illustration from a Sun Fire Office, policy, dated 1803.
134 x 94 mm.

Bodleian Library, John Johnson Collection, Insurance Folder II.

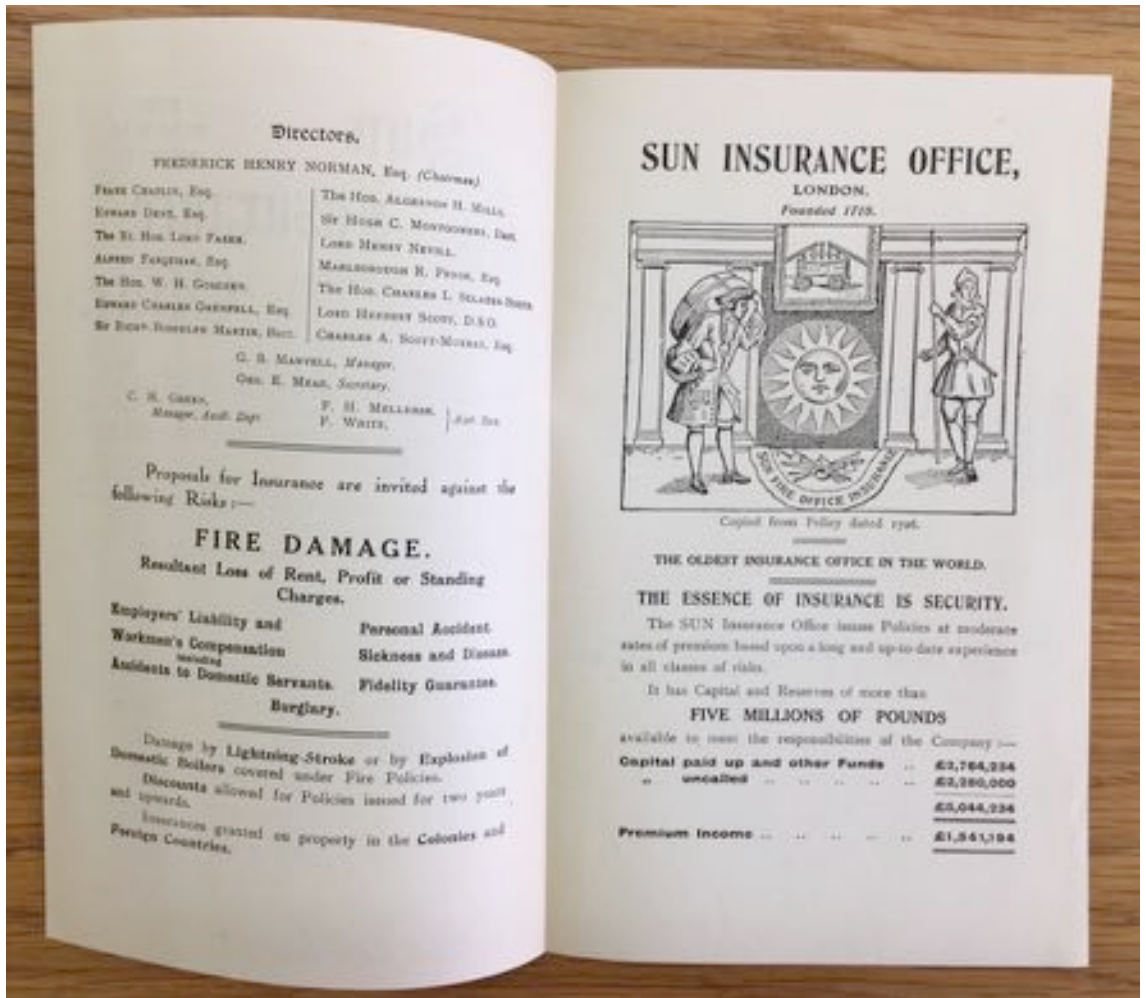


Illustration 3.4
 Sun Insurance Office, *Fire Renewal Notice* (1909), inside pages.
 1 sheet ([4] p.).
 130 x 206 mm.



Illustration 3.5
 Sun Fire Office, July 28th, 1803. *Proposals from the Sun Fire-Office, in Cornhill, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1803).
 1 sheet ([2] p.).
 Letterpress and woodcut illustration.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 3.6
Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).
1 sheet.

Hillingdon, MC25C/SF1/1570/1/3/1.

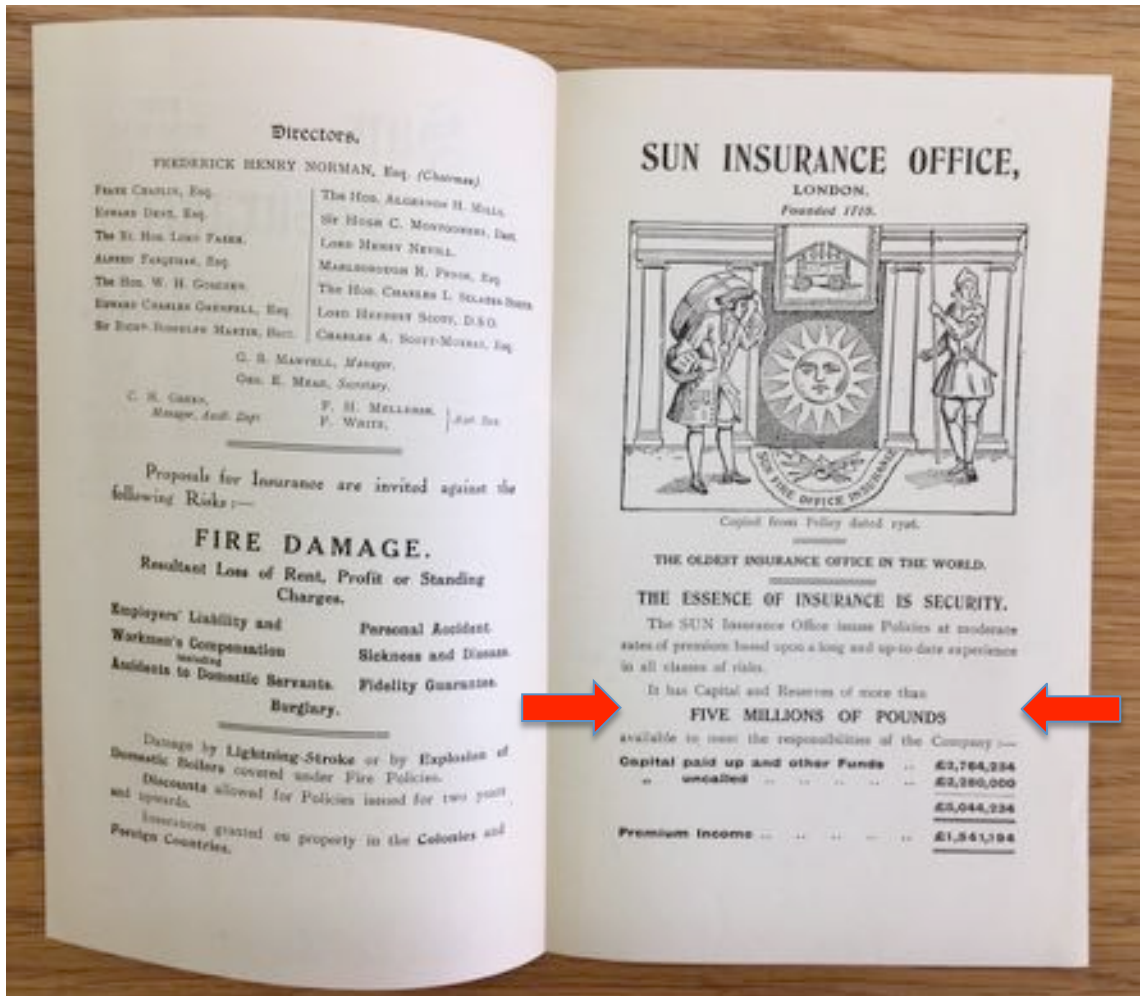


Illustration 3.7 (= Illustration 3.4)
 Sun Insurance Office, *Fire Renewal Notice* (1909), inside pages.
 1 sheet ([4] p.).
 130 x 206 mm.



Illustration 3.8
Fire Office, [Advertisement] from the Insurance-Office for Houses on the Back-Side of the Royal-Exchange [1681].
1 sheet ([1] p.), 1°.
205 x 335 mm.
'Mutilated at the top', according to bibliographic note.



Illustration 3.9
Fire Office, *September the 16th, 1681. An Advertisement from the Insurance-Office for Houses, &c* (1681), p. 1.
1 sheet (2 p.), 1°.
185 x 295 mm.

British Library.

TO THE
 Right Honourable the Lord MAYOR,
 The Worthy the Aldermen, and the Worthy Citizens of
 LONDON.

The Proposals of the Gentlemen of the Insurance Office, is humbly Offered.

in answer.



That since the first Invention of a Design both as good Right, as the first Possessor of Land, or as men have in the Profit of their own Labour; and that in an equal Justice (if not a greater) to Dispose the First, as the Latter; the Labour of the Brain being of more Value, than that of the Body: As men of Science are better Paid than Day-Labourers: And since the Printing of another mans Copy, is called by the same Name, as Wrongfully taking his Goods: And if the Reason is, because the Book-seller (by Purchase) has a Property: The Argument is the same to the First Inventor, or Author, because if he had no Property, he could not Sell it: Neither is it material, whether the Law doth equally protect the Labour of a mans Brain, and of his Hands, since the Justice (which binds mens Conscience) is the same to both.

And since the Gentlemen of the Insurance-Office, did for above a Year, publicly expose their Propositions for Insuring of Houses from Fire, and have at length by Great Charge & Advice of many Learned Council, settled their Design; & therupon Engaged several Ground-Rents to the Value of Thirty Thousand Pounds, no way to be Discharged for the Term of Thirty One Years; and all this while, had not the least Knowledge, that the City were about such a Design; otherwise, Than as it was Propos'd by Mr. Newbold, for Insuring a Joyns-Stock to Insure Houses; which the Gentlemen of the Insurance Office, supposed no way to Interfere with their Design: And were it now in Practice, should have no cause to Complain.

But now finding that the City have Published their Intention to settle a Fund in Ground Rents, which seems to be exactly the same with their Proposals, are extremely Surpris'd thereat: Because, they are perswaded, That the Great and Honourable City (whose Actions for Justice ought to be an Example to private Men) will not intermeddle in a Design where they have no Right: Therefore it must be, that the same manner of Forming this Design, was first Resolved on by the City; Or at least, that they have since added some other Thoughts, which (by greatly Improving the Design) may Claim an equal Right with the first Inventor. Should this appear, the Gentlemen of the Insurance-Office, do desire the City to believe, That the Temptations of the greatest Profit (much less when it is uncertain) will not influence their Proceedings, to the Prejudice of the City: Especially since some of them are Members.

Therefore it is humbly Propos'd, (That if the City shall not have other Reasons to alter their Intention to Insure Houses from Fire) That before they proceed, they would please, that Council may be Chosen on each side, to determine who have the Original Right: And if it appear, by any of the City Journals, that they had formerly Resolved the same way of Effecting this Design, Or if they have since added any new Thoughts that Betters the Security, or Improves the Design, other than Lessening the Rates, or Prolonging the Terms of Insurance, which are no essential Differences; and may perhaps be no Advantage to the Insurer, or Insured, Should either appear, The Gentlemen of the Insurance-Office do promise, That after the City have Settled their Fund, Not to Insure any Houses within the City and Liberties: And they are Satisfied in the Justice of the City, that if the contrary appear, they shall not be dispos'd of their Rights.

This may be a further Inducement to the City to accept this Proposal, because it will prevent such Contentions which constantly attend Competitions, and which will inevitably Ruine the Design.

Printed for the Gentlemen of the Insurance Office for Houses, on the Back of the Royal-Exchange.

Illustration 3.10

Fire Office, *To the Right Honourable the Lord Mayor ... The Proposals of the Gentlemen of the Insurance Office is humbly Offered* [1681].

1 sheet ([1] p.), 1°.

238 x 380 mm.

TNA, SP 9/251/177.

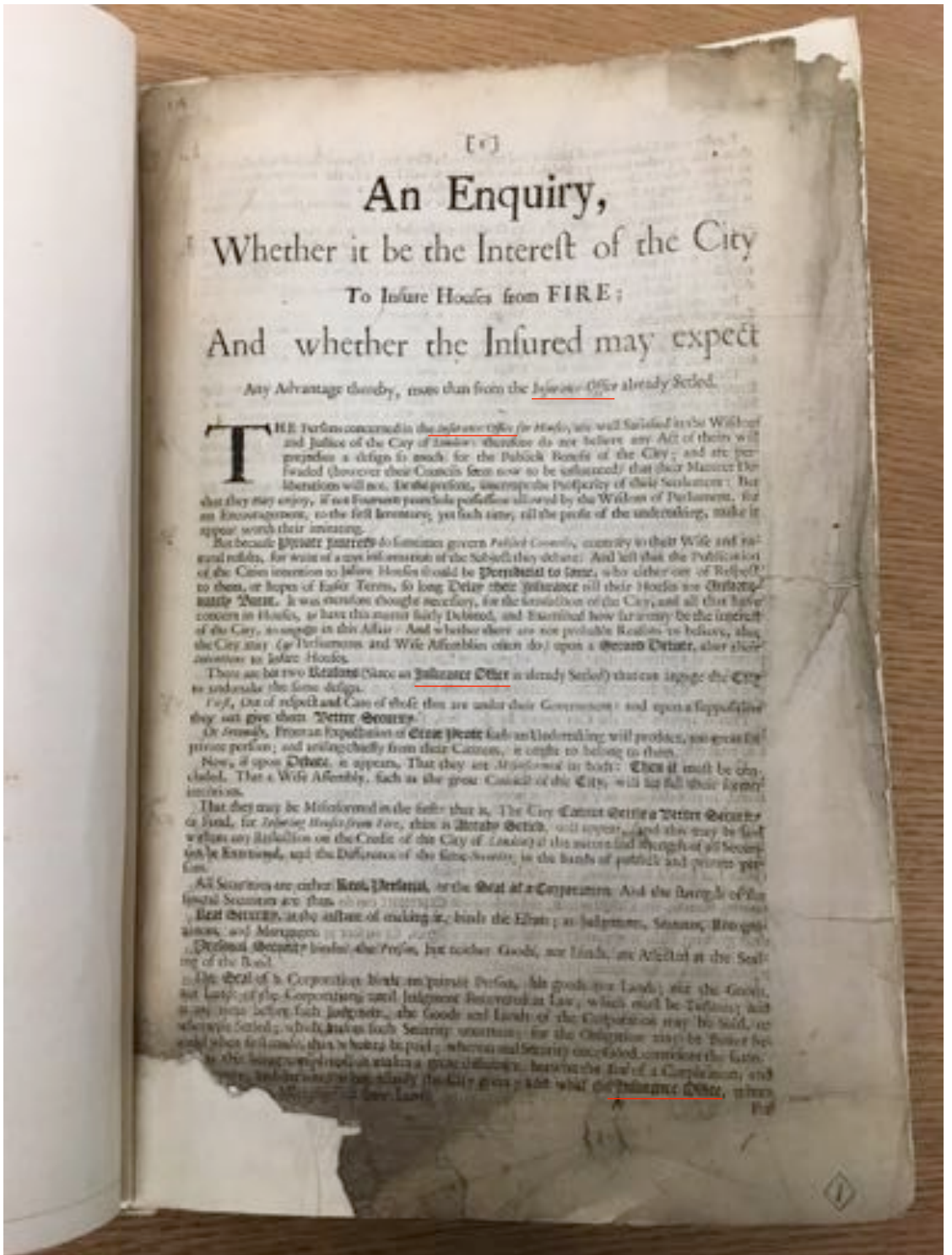


Illustration 3.11

Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], p.1.

4 p., fo.
238 x 355 mm.

TNA, SP 9/251/178.

Observations on the Proposals of the CITY, to Insure Houses in
Case of FIRE.



HEN Right is Invented, all manner of Defence is Lawful; Therefore, Since the City of LONDON endorses to Set Up the Insuring of Houses from FIRE, by the Invention of Other Persons, it is reasonable to expect, that they who were Authors of the Design, and see thereby Injury, will not forbear, to Publish those Truths which may Lessen their Advantage, and be useful to Preserve their Right, though by so doing, they should seem to Be- lieve on the Justice, Wisdom, or Credit of the City of LONDON.

But, that the Gentlemen of the Insurance Office on the Backside of the First Exchange, were the First Inventors of this Design, is not to be conceded to all; because the City would have reverently Accepted that fair Proposal that was at first made to the Right Honourable the LORD MAYOR, *See. viz. To Insure a Ten Years, to determine the Original Right; and if it did appear (by any of the City-wards) that they had formerly refused the same way of Insuring the Design, or could add any New Thoughts that improved it, other than Insuring the Rates or Preserving the Terms of Insurance, which are no Essential Advantages, nor was perhaps by any Advantage to the Insured; The Gentlemen of the Insurance Office did promise, to abstain from Insuring, in the City and Liberties.*

And though it may be true, that about the Year, 1670. Proposals were made to the City about Insuring Houses from Fire, upon which a Committee was Chosen to Examine them; yet they were extremely different from this Design, and so Imperfectible in themselves, that they were forced to lay them Aside: And it is more than probable, that the City could never have Settled this Affair, had they not taken the Pattern from the Insurance Office, since Ten Years have been spent without making the least Progress in it.

Now, since the Undertaking of the City to Insure Houses, is but a Copy of Another's Invention, the best way to Disprove it, and show its Imperfections, will be to Compare it with the Original.

The Method that was at first used to Send the Insurance Office on the Backside of the Royal Exchange, was thus, *viz.*

Propositions for Insuring Houses were published; whereas were set forth, the Reasons, an Act of Insurance; the several Terms of Years; the Society of Ground-holders, and number of Houses more or less. And that General Satisfaction might be given, several Copies, upon Printed Pa- per, were Appointed for those that had Thoughts of Insuring, to Meet at the Office, to Object and Debate what might be Advantageous or Disadvantageous to the Design; and according to the Result of these Debates, this Affair was Settled by Council chosen by those that Subscribed to Insure.

This Example the City would seem to Follow: Some things they have Invented not now Necessary, others Necessary they have Omitted: Some things they have Altered, which has much prejudiced their Design. All which may be observed from these Four Particulars in these Printed Papers, *viz.*

- I. Taking Subscriptions. § III. The Terms of Years.
- II. The Rates of Insurance. § IV. Their going at last to Council, to know whether they can Settle.

AS to the first, [Their taking Subscriptions] There can be no occasion now; unless you under- stand the Reason of the Design, they are careful to make a True Copy: For though the first Inventors did take Subscriptions, because the Design being altogether New, they could no other- ways discover, whether their Proposition were Approved of, but by the Readiness of several Gentle- men to Subscribe. Yet since this Affair is Settled, and gives General Satisfaction, there is no occa- sion of Subscriptions: For if the City can in all respects follow this Pattern, they have reason to expect the Same Success. But if not, Why should men Subscribe to their Disadvantage? Espe- cially when their Houses are not Insured by Subscribing; and it may probably be so Long, if ever, before the CITY Settle their Fund, that their Houses may be burnt before they are Insured.

Moreover, they may Insure at the Office already Settled, and be Retained, when they find the CITY have made better Provision for them. Therefore, there can be no Occasion of Subscrip- tions, unless those Gentlemen of the Committee, that drew this Design, believe they may rather engage men to Subscribe, than to Buy their Houses; and by persuading the Count of Arden- don, the Common Council, the Officers, and other Persons who have their Dependence on the City to Subscribe; may, by their Number and Quality of Subscribers, gain a Reputation to their Design, which may serve as an Encouragement to many more persons, and thereby

Illustration 3.12

Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681), p. 1.

4 p., fo.

230 x 320 mm.

TNA, SP 9/251/176.

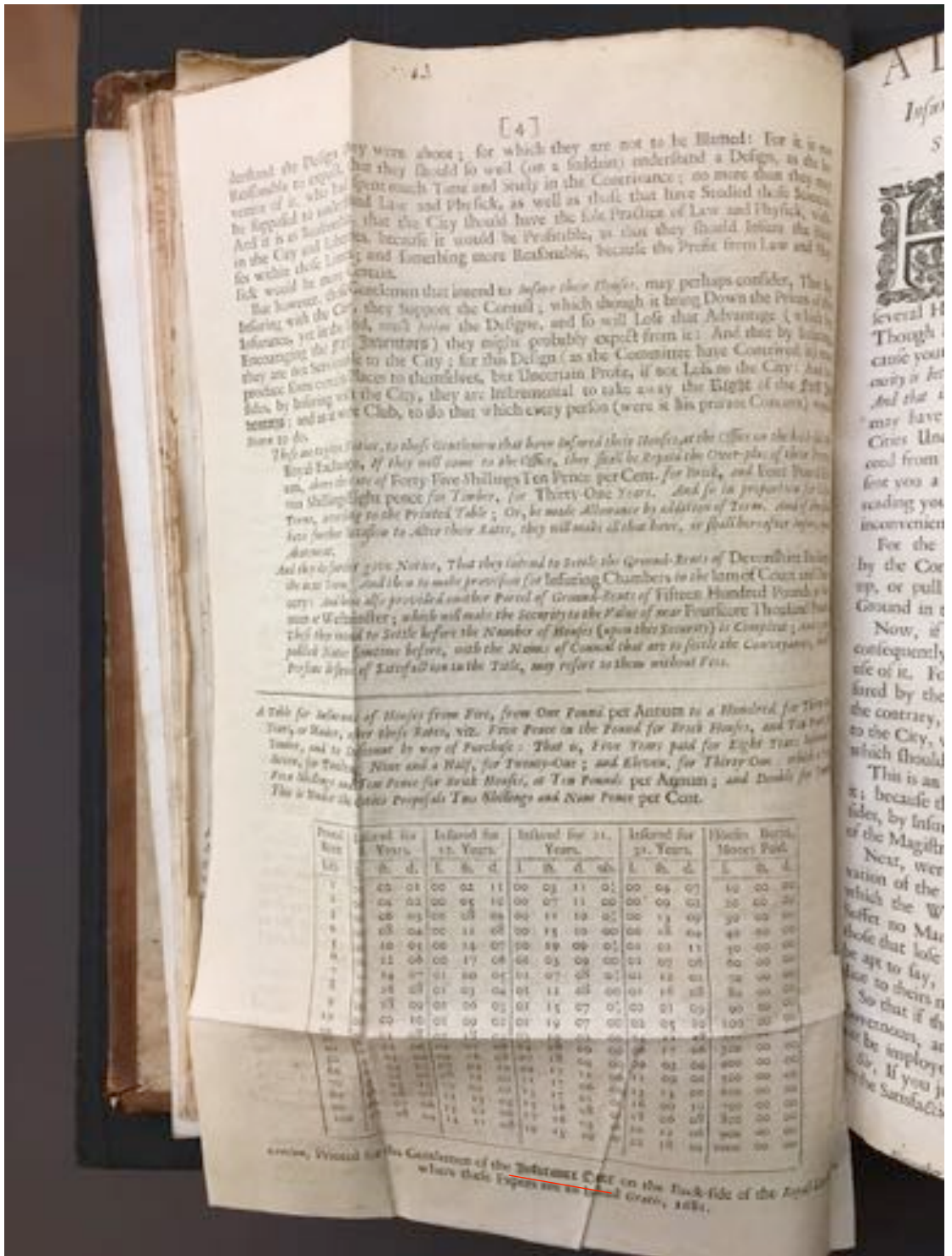


Illustration 3.13
 Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681),
 p. 4.
 4 p., fo.
 220 x 340 mm.
 The colophon reads: 'London, Printed for the Gentlemen of the **Insurance Office** on the Back-
 side of the *Royal Exchange*, where these Papers are to be had *Gratis*, 1681.'

Bodleian.

286

A Table of the **Insurance Office** at the Back-side of the **Royal-Exchange**,
Shewing

The Premium, or Rate of Insurance for Brick-Houses (the same to be reckoned Double for Timber) from One Pound per Annum Rent to an Hundred, for the Term of Twenty-One Years, or Under, which is Six Pence in the Pound-Rent for one Year, and to be Discount by way of Purchase, that is, Five Years Paid down for Seven Years Insurance; Seven, for Eleven; Ten, for Twenty-One. For every Pound-Rent Insured, Ten Pounds is to be paid in Money (which is One Hundred Pounds for Ten Pounds per Annum) which is to be paid as often as the House is Rent down, or Demolished, within the Term Insured. But if Damaged, then to be Repaired, or the Damage to be paid in Money.

29. Jan. 1682.

Pound Rent	Insured for 7. Years.			Insured for 11. Years.			Insured for 21. Years.			Houses Burnt, Money Paid.
	l.	s.	d.	l.	s.	d.	l.	s.	d.	
1	—	2	6	—	3	6	—	5	—	10
2	—	5	—	—	7	—	—	10	—	20
3	—	7	6	—	10	6	—	15	—	30
4	—	10	—	—	14	—	—	20	—	40
5	—	12	6	—	17	6	—	25	—	50
6	—	15	—	—	21	—	—	30	—	60
7	—	17	6	—	24	6	—	35	—	70
8	—	20	—	—	28	—	—	40	—	80
9	—	22	6	—	31	6	—	45	—	90
10	—	25	—	—	35	—	—	50	—	100
20	—	50	—	—	70	—	—	100	—	200
30	—	75	—	—	105	—	—	150	—	300
40	—	100	—	—	140	—	—	200	—	400
50	—	125	—	—	175	—	—	250	—	500
60	—	150	—	—	210	—	—	300	—	600
70	—	175	—	—	245	—	—	350	—	700
80	—	200	—	—	280	—	—	400	—	800
90	—	225	—	—	315	—	—	450	—	900
100	—	250	—	—	350	—	—	500	—	1000

These are the Rates that were Agreed to at the First Selling of this Office, by these Gentlemen that were Subscribers and Encouragers to this Undertaking, who took the Trouble to see the Security Settled according to the Propositions then made.

The Propositions Were:

That Two Thousand One Hundred Pounds per Annum in Ground-Rents should be Settled on Trustees, as a Security to make good the Losses of Five Thousand Houses: And after that Number were Insured, Ten Thousand Pounds should be laid out in Ground-Rents, to be Added, and Settled as the Former, for the Insuring of Five Thousand Houses more, &c.

The Ground-Rents which are Settled for Security.

The Ground-Rents of *Essex Buildings* in the Strand, are One Thousand and Fifty Pounds per Annum: The Ground-Rents of the Buildings on the East-side of *St. Martins Lane*, from the Strand to the Church-Yard, are about Three Hundred and Fifty Pounds per Annum; several Ground-Rents in *Stuart-Street*, *Duke-Street*, and *Artillery-Street* near *Spittle-Fields*, to the Value of Three Hundred Pounds per Annum; and several Ground-Rents in *Marine Square*, and *Well-Street* near *Ratcliff*, to the Value of Four Hundred Pounds per Annum; the whole Two Thousand One Hundred Pounds per Annum, which together are a Security to make good the Losses of Five Thousand Houses.

The Trustees Names which Accepted the Trust, Are,

Sir *Michael Mordaunt*, Sir *William Warren*, Sir *Richard Raddock*, Knights; *Peter Rich*, Alderman of the City of London; *Samuel Daffwood*, Alderman, and one of the present Sheriffs of London; *William Thompson*, *George Bradbury*, *Anthony Starr*, *Edward Maynard*, Esquires; *Mr. Ralph Marley*, *Mr. Nathaniel Harris*, and *Mr. Rowland Ingram*.

The Council that Approved of the Title of this and the former Security.

Sir *Francis Pemberton*, Sir *Robert Sawyer* Attorney General, Sir *Edmond Saunders* late Lord Chief Justice, and Sir *William Jones* (since Deceased); Sir *Francis Warrington*, Mr. *William Williams*, Mr. *John Myjer*, and Mr. *Foljafin*.

The Names of the Insurers, Are,

Samuel Vincent Esq; Dr. *Nicholas Barbon*, *John Parson*, *Felix Calvert*, *Bernard Turner*, *Salustian Lyford*, *John Hand*, Esquires; Mr. *Edward Noel*, Mr. *John Wilson*, Mr. *Thomas Price*, Mr. *Samuel Newton*, and Mr. *Samuel Tootie*; Any Two of them Selling, make good the Policy.

London, Printed by *The Milkmaid*, in *Seven-Street*, for the Gentlemen of the **Insurance Office** on the Back-side of the **Royal-Exchange**, where these Papers are to be had gratis, *February*, 1683.

Illustration 3.15
Fire Office, A Table of the Insurance Office at the Back-side of the Royal-Exchange (1683).
1 sheet ([1] p.), 1°.

A TABLE
Of the Insurance Office at the Back-side of the Royal-Exchange,
 Shewing

The Premium, or Rate of Insuring an Hundred Pounds on a Brick-House, is Eight Shillings for One Year, (and Double for Timber;) and so in Proportion for a lesser Sum; and because the Office (to avoid trouble) doth not Insure for a lesser Term than Four Years. The Discount for Paying down the Money is after this Rate; Three Years and a Quarter, is Paid for Four Years Insurance; Five for Seven; Seven, for Eleven. The Money Insured on the House, is to be paid as often as the House is Burnt, or Demolished within the Term Insured. But if Damaged, then to be Repaired at the Charge of the Office.

Money	Insured for 4 Years.			Insured for 7 Years.			Insured for 11 Years.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.
10	—	2	8	—	4	—	—	5	8
20	—	5	4	—	8	—	—	11	4
30	—	8	—	—	12	—	—	17	—
40	—	10	8	—	16	—	1	2	8
50	—	13	4	1	—	—	1	8	4
60	—	15	—	1	4	—	1	14	—
70	—	18	8	1	8	—	1	19	8
80	1	1	4	1	12	—	2	5	4
90	1	4	—	1	16	—	2	11	—
100	1	6	—	2	—	—	2	16	—
200	2	12	—	4	—	—	5	12	—
300	3	18	—	6	—	—	8	8	—
400	4	4	—	8	—	—	11	4	—
500	5	10	—	10	—	—	14	—	—
600	7	16	—	12	—	—	16	16	—
700	9	2	—	14	—	—	19	12	—
800	10	8	—	16	—	—	22	8	—
900	11	14	—	18	—	—	25	4	—
1000	12	—	—	20	—	—	28	—	—

There are Ground-Rents Seised on Trustees, to make good the Losses; to the value of Two Thousand Six Hundred Pounds per Annum, and the Title and Conveyances were Seised and Approved of by,

Sir Francis Pemberton, Sir Robert Sawyer Attorney General, Sir Edmund Saunders late Lord Chief Justice, and Sir William Jones (since Deceased); Sir Francis Winnington, Mr. William Williams, Mr. John Meffer, and Mr. Poljafen.

The Names of the Trustees, which Accepted the Trust, Are,

Sir Michael Henegge, Sir William Warren, Sir Richard Noddy, Sir Peter Rich, Sir Samuel Dugwood, Knights; William Thompson, George Bradbury, Anthony Stuart, Edward Maynard, Esquires; Mr. Ralph Harley, Mr. Nathaniel Hoar, and Mr. Rowland Ingram.

L O N D O N,

Printed by *The Millbourn*, in *Jewen-Street*, for the Gentlemen of the Insurance Office on the Back-side of the *Royal-Exchange*, where these Papers are to be had *Gratis*. 1685.

Illustration 3.16
 Fire Office, A Table of the Insurance Office at the Back-side of the Royal-Exchange (1685).
 1 sheet ([1] p.), 1°.

A TABLE
Of the Insurance Offices:

ONE, Against the *Royal-Exchange* in *Cornhill*; And the
OTHER, at the *Rainbow Coffee-House*, next the *Inner-
Temple-Gate*.

Shewing

The Premium, or Rate of Insuring an Hundred Pounds on a Brick-House, is Eight Shillings for One Year, (and Double for Timber;) and so in Proportion for a lesser Sum: and if any Insure for a longer Term, The Discount for Paying down the Money is after this Rate; Three Years and a Quarter, is Paid for Four Years Insurance; Five, for Seven; Seven, for Eleven. The Money Insured on the House, is to be paid as often as the House is Burnt, or Demolished within the Term Insured. But if Damaged, then to be Repaired at the Charge of the Office.

Money	Insured for 1. Year.			Insured for 4. Years.			Insured for 7. Years.			Insured for 11. Years.			
	Lib.	l.	sh. d.	l.	sh. d.	l.	sh. d.	l.	sh. d.	l.	sh. d.		
10	—	—	9½	—	2	8	—	4	—	—	5	8	
20	—	1	7	—	5	4	—	8	—	—	11	4	
30	—	2	4½	—	8	—	—	12	—	—	17	—	
40	—	3	2	—	10	8	—	16	—	—	2	8	
50	—	4	—	—	13	4	—	2	—	—	1	8	
60	—	4	9½	—	16	—	—	4	—	—	1	14	
70	—	5	7	—	18	8	—	4	—	—	2	19	
80	—	6	4½	—	1	1	4	—	1	12	—	2	5
90	—	7	2	—	1	4	—	—	1	16	—	2	11
100	—	8	—	—	1	6	—	—	2	—	—	2	16
200	—	16	—	—	2	12	—	—	4	—	—	5	12
300	1	4	—	—	3	18	—	—	6	—	—	8	8
400	1	12	—	—	5	4	—	—	8	—	—	11	4
500	2	—	—	—	6	10	—	—	10	—	—	14	—
600	2	8	—	—	7	16	—	—	12	—	—	16	16
700	2	16	—	—	9	2	—	—	14	—	—	19	12
800	3	4	—	—	10	8	—	—	16	—	—	22	8
900	3	12	—	—	11	14	—	—	18	—	—	25	4
1000	4	—	—	—	13	—	—	—	20	—	—	28	—

There are Ground-Rents Settled on Trustees, to make good the Losses; to the value of Two Thousand Six Hundred Pounds per Annum, and the Title and Conveyances were Settled and Approved of by,

Sir Francis Pemberton, Sir Robert Sawyer Attorney General, Sir Edmund Saunders late Lord Chief Justice, and Sir William Jones (since Deceased); Sir Francis Winnington, Mr. William Williams, Mr. John Moser, and Mr. Polaxfen.

The Names of the Trustees, which Accepted the Trust, Are,

Sir Michael Henage, Sir William Warren, Sir Richard Haddock, Sir Peter Rich, Sir Samuel Dugwood, Knights; William Thompson, George Bradbury, Anthony Start, Edward Maynard, Esquires; Mr. Ralph Hartley, Mr. Nathaniel Hawes, and Mr. Rowland Ingram.

L O N D O N,

Printed for the Gentlemen of the Insurance Offices abovementioned, where these
Papers are to be had *Gratis*. 1687.

Illustration 3.17

Fire Office, A Table of the Insurance Offices: one, against the Royal-Exchange in Cornhill; and the Other, at the Rainbow Coffee-House, next the Inner-Temple-Gate (1687).

1 sheet ([1] p.), 1°.



Illustration 3.18
 Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill; and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleet-Street* (1693).
 1 sheet ([1] p.), 1°.
 175 x 293 mm.

British Library.

SHEWING
The Rates of Insuring Houses from One Year to Eleven:
AT THE

FIRE-OFFICE,

Kept against the Royal-Exchange in Cornhill: And at
the Rainbow-Coffee-House by the Inner-Temple-Gate in
Fleetstreet.

ONE Hundred Pounds on a Brick-House, is Six Shillings for a Year; Twelve Shillings for Two Years, Eighteen Shillings for Three Years, (and Double for Timber;) and so in proportion for a Lesser Summ; But if any Insure for Four Years, the Discourse for Paying down the Money, is three Year and a Quarter; Five, for Seven; Seven, for Eleven Years Insurance. The Money Insured on the House, it to be payd as often as the House is Burnt or Demolish'd by reason of Fire within the Terms Insured. But if Damaged, then to be Repaired at the Charge of the Office.

Money Lib.	Insured for 1 Year.			Insured for 2 Years.			Insured for 3 Years.			Insured for 4 Years.			Insured for 5 Years.			Insured for 6 Years.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
10	—	—	7 1/2	—	—	14 1/2	—	—	21 1/2	—	—	28 1/2	—	—	35 1/2	—	—	42 1/2
20	—	—	14 1/2	—	—	28 1/2	—	—	42 1/2	—	—	56 1/2	—	—	70 1/2	—	—	84 1/2
30	—	—	21 1/2	—	—	42 1/2	—	—	63 1/2	—	—	84 1/2	—	—	105 1/2	—	—	126 1/2
40	—	—	28 1/2	—	—	56 1/2	—	—	84 1/2	—	—	112 1/2	—	—	140 1/2	—	—	168 1/2
50	—	—	35 1/2	—	—	70 1/2	—	—	105 1/2	—	—	140 1/2	—	—	175 1/2	—	—	210 1/2
60	—	—	42 1/2	—	—	84 1/2	—	—	126 1/2	—	—	168 1/2	—	—	210 1/2	—	—	252 1/2
70	—	—	49 1/2	—	—	98 1/2	—	—	147 1/2	—	—	196 1/2	—	—	245 1/2	—	—	294 1/2
80	—	—	56 1/2	—	—	112 1/2	—	—	168 1/2	—	—	224 1/2	—	—	280 1/2	—	—	336 1/2
90	—	—	63 1/2	—	—	126 1/2	—	—	189 1/2	—	—	252 1/2	—	—	315 1/2	—	—	378 1/2
100	—	—	70 1/2	—	—	140 1/2	—	—	210 1/2	—	—	280 1/2	—	—	350 1/2	—	—	420 1/2
1000	—	—	7 1/2	—	—	14 1/2	—	—	21 1/2	—	—	28 1/2	—	—	35 1/2	—	—	42 1/2
2000	—	—	14 1/2	—	—	28 1/2	—	—	42 1/2	—	—	56 1/2	—	—	70 1/2	—	—	84 1/2
3000	—	—	21 1/2	—	—	42 1/2	—	—	63 1/2	—	—	84 1/2	—	—	105 1/2	—	—	126 1/2
4000	—	—	28 1/2	—	—	56 1/2	—	—	84 1/2	—	—	112 1/2	—	—	140 1/2	—	—	168 1/2
5000	—	—	35 1/2	—	—	70 1/2	—	—	105 1/2	—	—	140 1/2	—	—	175 1/2	—	—	210 1/2
6000	—	—	42 1/2	—	—	84 1/2	—	—	126 1/2	—	—	168 1/2	—	—	210 1/2	—	—	252 1/2
7000	—	—	49 1/2	—	—	98 1/2	—	—	147 1/2	—	—	196 1/2	—	—	245 1/2	—	—	294 1/2
8000	—	—	56 1/2	—	—	112 1/2	—	—	168 1/2	—	—	224 1/2	—	—	280 1/2	—	—	336 1/2
9000	—	—	63 1/2	—	—	126 1/2	—	—	189 1/2	—	—	252 1/2	—	—	315 1/2	—	—	378 1/2
10000	—	—	70 1/2	—	—	140 1/2	—	—	210 1/2	—	—	280 1/2	—	—	350 1/2	—	—	420 1/2

This Office having a Fund to the Value of Sixty Thousand Pounds in Ground Rent, of Inheritance, to answer Losses and Damages; and Settled on Several Gentlemen's Trusts, by many of the Eminentst Council at Law.

The Names of the Insurers are:

SIR James Daker, Sir John Parson, Sir John Johnson, Sir William Scaplen, Richard Aile, Esq; John Perry, Esq; Edward Noell, Esq; Sebastian Lyford, Esq; William Calvert, Esq; Edward Northey, Esq; Mr. Edward Duckley, Mr. George White, Mr. Henry Headley, Mr. George Hutton, Mr. Felix Fowl, Mr. Thomas Turner, and Mr. Samuel Tooker.

Some of the said Gentlemen are to be Spoken with daily at the Exchange-Office, from Eleven till One; and at the Temple-Office from Four to Six in the Afternoon.

LONDON, Printed by The Millers in Jewell-street, 1698.

Illustration 3.19
Fire Office, [A Table.] Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet (1698).
1 sheet ([1] p.), 1°.
Framed, 280 x 365 mm.

Museum of London.

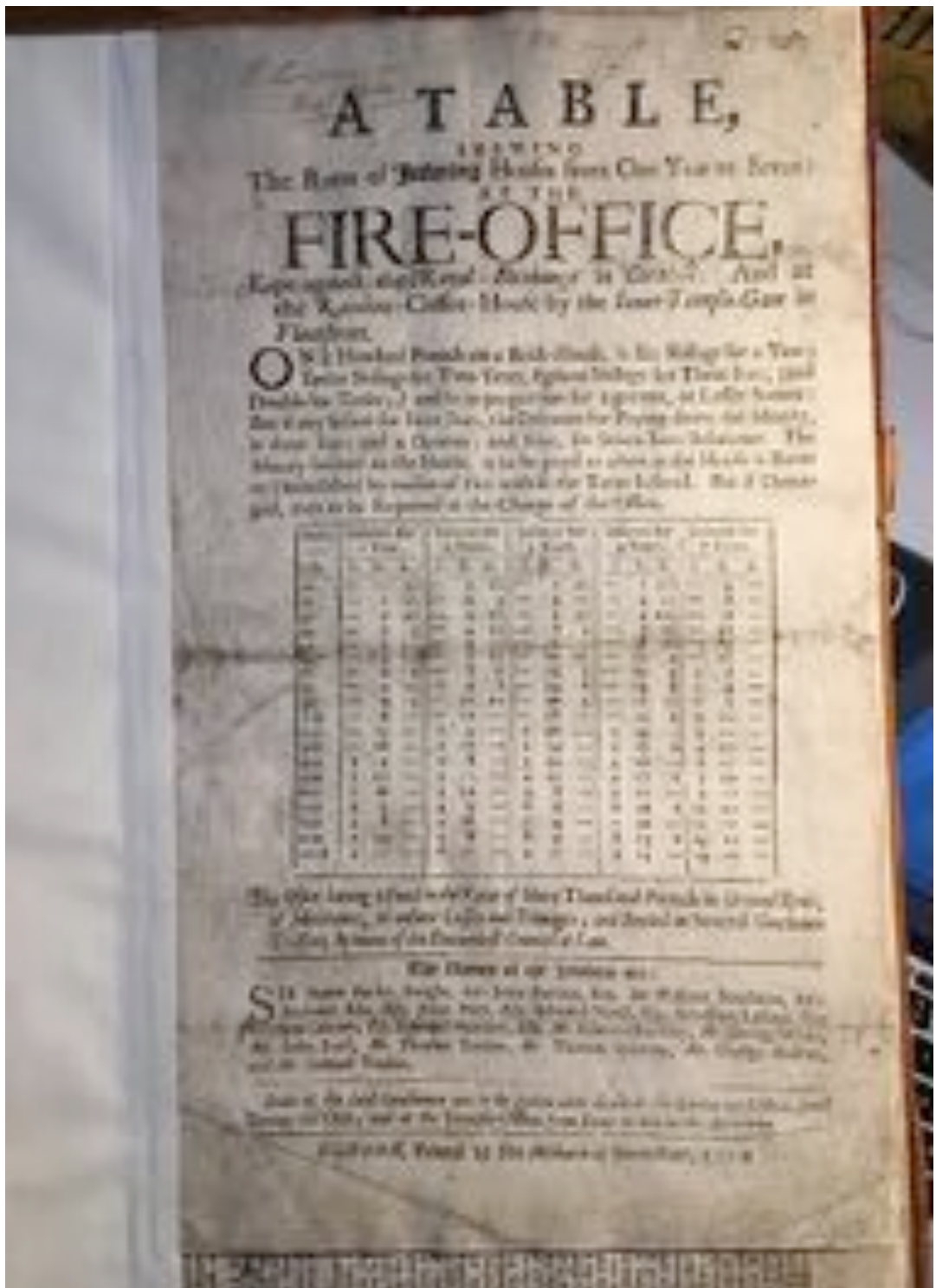


Illustration 3.20
 Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Seven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet (1700).*
 1 sheet ([1] p.), 1°. 190 x 330 mm.

British Library.

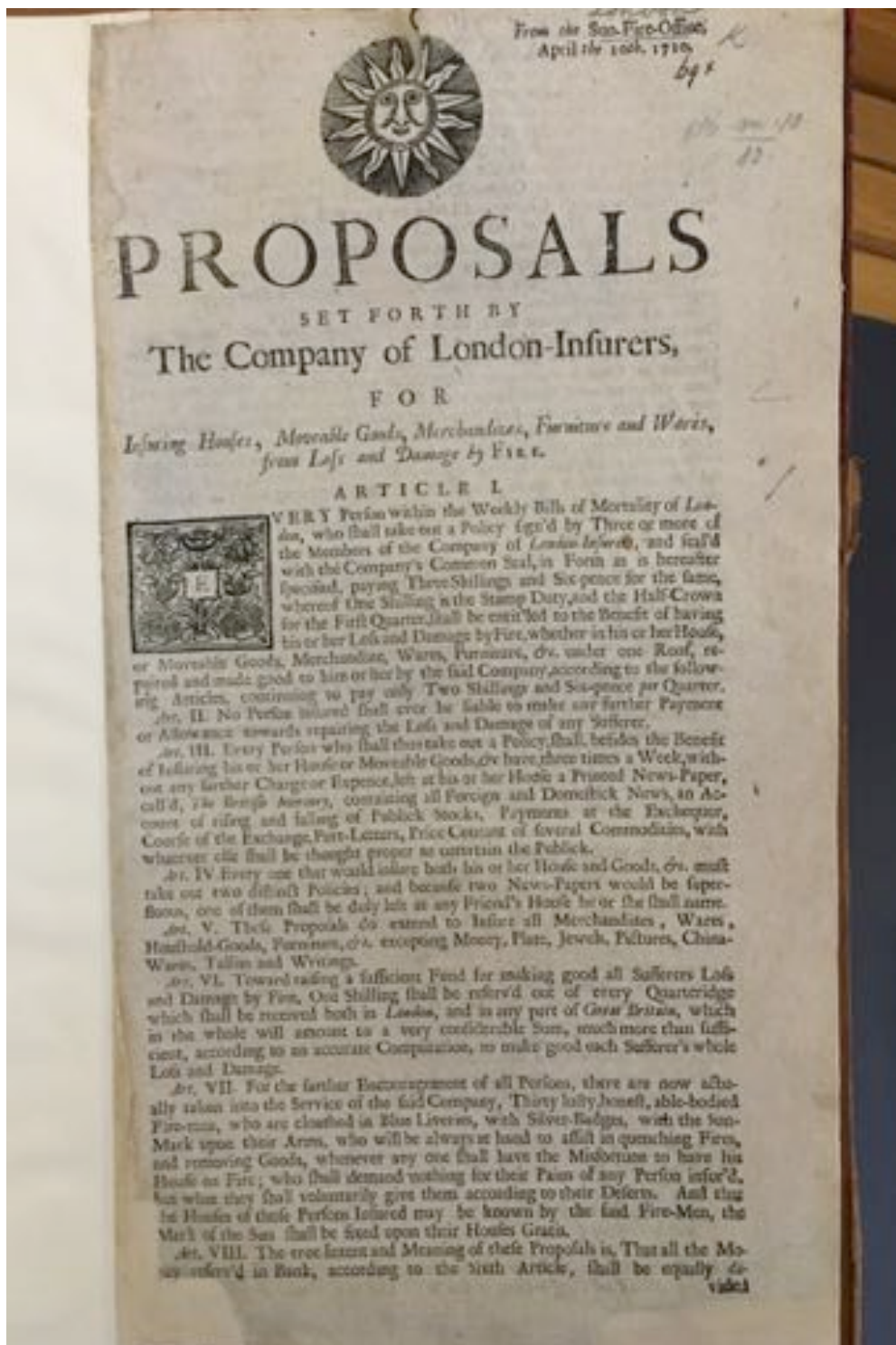


Illustration 3.21

Sun Fire Office, *From the Sun-Fire-Office, April the 10th, 1710. Proposals Set Forth by the Company of London-Insurers, for Insuring Houses, Moveable Goods, Merchandizes, Furniture and Wares, from Loss and Damage by Fire* (1710), p. 1.

1 sheet (2 p.).

185 x 340 mm.

British Library.

From the Sun-Fire-Office,
July 4. 1712.



PROPOSALS

Set forth by the

Company of the Sun-Fire-Office,

In Threadneedle-Street, behind the Royal-Exchange, London,

For Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by FIRE, in any Part of Great Britain.

ARTICLE I.



1. I. Each Person who shall take out Policies, shall by them or some of the Members of the Company of London Assurance, and shall with the Company's consent Sign, in Writing, an Invention specifying, paying the Stamp Duty for the same, and 10 s. d. for the said Quotum, shall be entitled to the Benefit of having his or her Loss and Damage by Fire, whether in his or her House, or moveable Goods, Merchandize, Wares, Furniture, or other usefull, useful and useful goods, as hereinafter shall be expressed, warranted to the following Articles.

Article II. Every Person who shall take out a Policy, amounting to not more than two Shillings and Six Pence per Quarter, shall, besides the Benefit of insuring his or her House or moveable Goods, &c. have, once in every Week, without any further Charge or Expence, left at his or her House, a printed Paper, called The British Mercury, provided for in the Statute in London, or within five Miles thereof. But if any Person shall not live within the Limits aforesaid, and be willing to have the Paper, he or she shall have the said Paper left at any Friend's House, or desired, within any of the Walks or Divisions belonging to the Company.

Article III. Every one that would insure both his or her House and Goods, shall take out two distinct Policies; and he shall give Papers to some Person may be thought proper, one of them shall be left at any Friend's House, or desired, within any of the Walks or Divisions belonging to the Company: And each Person so taking out two Policies, willing to have only one Paper, shall pay only four Shillings and Six Pence each Quarter, for both Policies.

Article IV. These Proposals do extend to insure all Merchandize, Wares, Household-Goods, Furniture, &c. excepting Money, Plate, Jewels, Pictures, China Wares, Tallow, and Wax.

Article V. For the better Execution of all the said, there are expressly employed in the Service of the said Company, thirty livery, with half a Fire-iron, who are chiefly in blue Liveries, with silver Badges, with the Sun Mark upon their Arms, who will be always on Hand to assist in quenching Fires, and securing Goods, whereas any one shall have the Misfortune to have his House on Fire, who have given Surety to the Company for their Houses, and shall demand nothing for their Pains of any Person other than what they shall voluntarily give them according to their Debitum. And that the House of such a Person whose Name is known by the said Fire-iron, the Mark of the Sun shall be held up to their Neighbour's view.

Article VI. Towards making a Satisfaction for making good all Suffered Loss and Damage by Fire, one Shilling shall be retained out of every Quotum which shall be made in any Part of Great Britain.

Article VII. No Person or Persons shall ever be obliged to make any further Payment or Allowance towards repaying the Loss and Damage of any Sufferer.

Article

Illustration 3.22

Sun Fire Office, *From the Sun-Fire-Office, July 4, 1712. Proposals Set Forth by the Company of the Sun-Fire-Office, in Threadneedle-Street, behind the Royal-Exchange, London, for Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by Fire, in Any Part of Great Britain (1712), p. 1.*

1 sheet (2 p.).



Illustration 3.23 (= Illustration 3.5)
 Sun Fire Office, July 28th, 1803. *Proposals from the Sun Fire-Office, in Cornhill, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1803).
 1 sheet ([2] p.)

LMA, CLC/B/192/DD/008/MS38828/001.

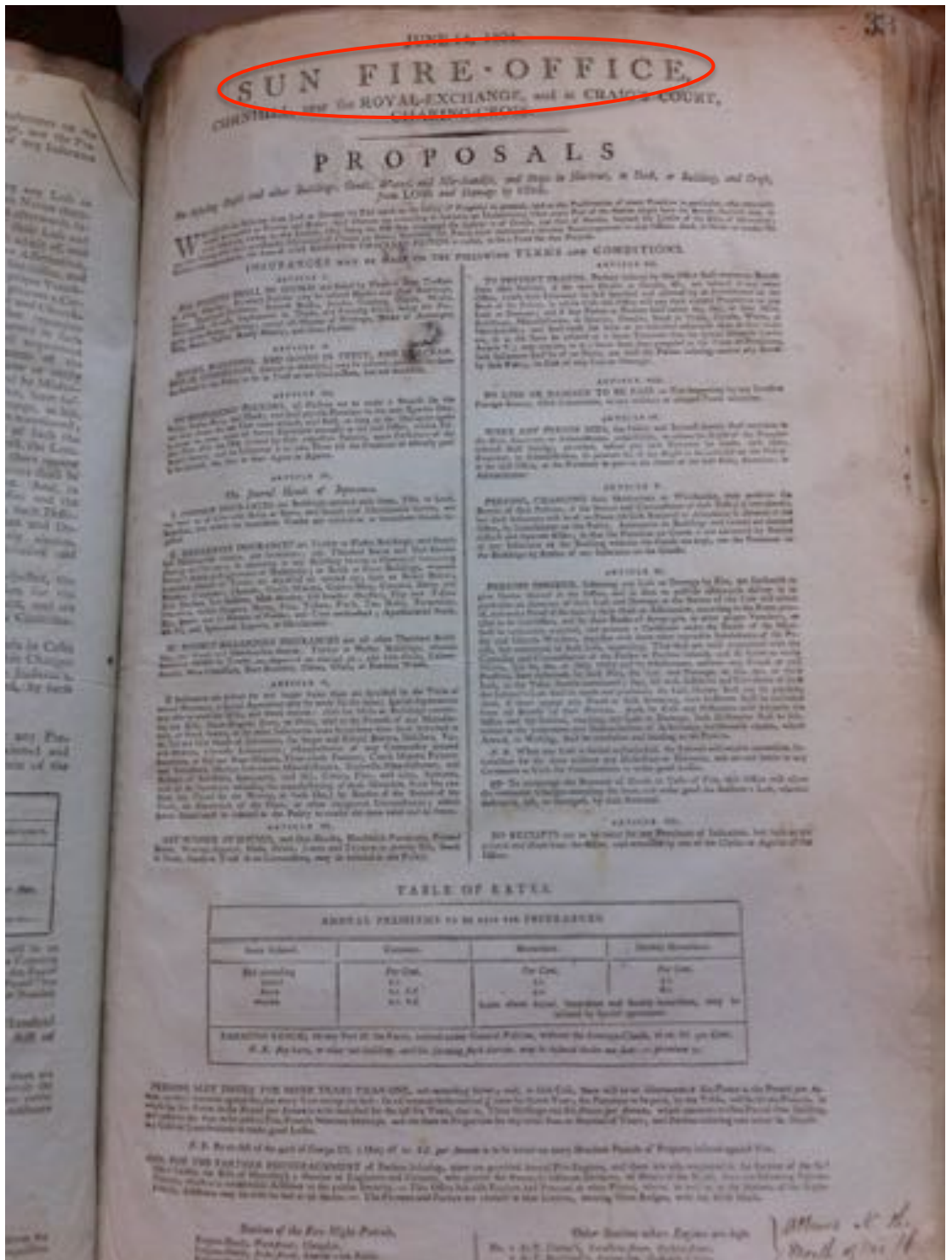


Illustration 3.24 (=Illustration 3.1)
 Sun Fire Office, June 14, 1804. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1804), p. 1.
 1 sheet ([2] p.).

LMA, CLC/B/192/DD/008/MS38828/001.

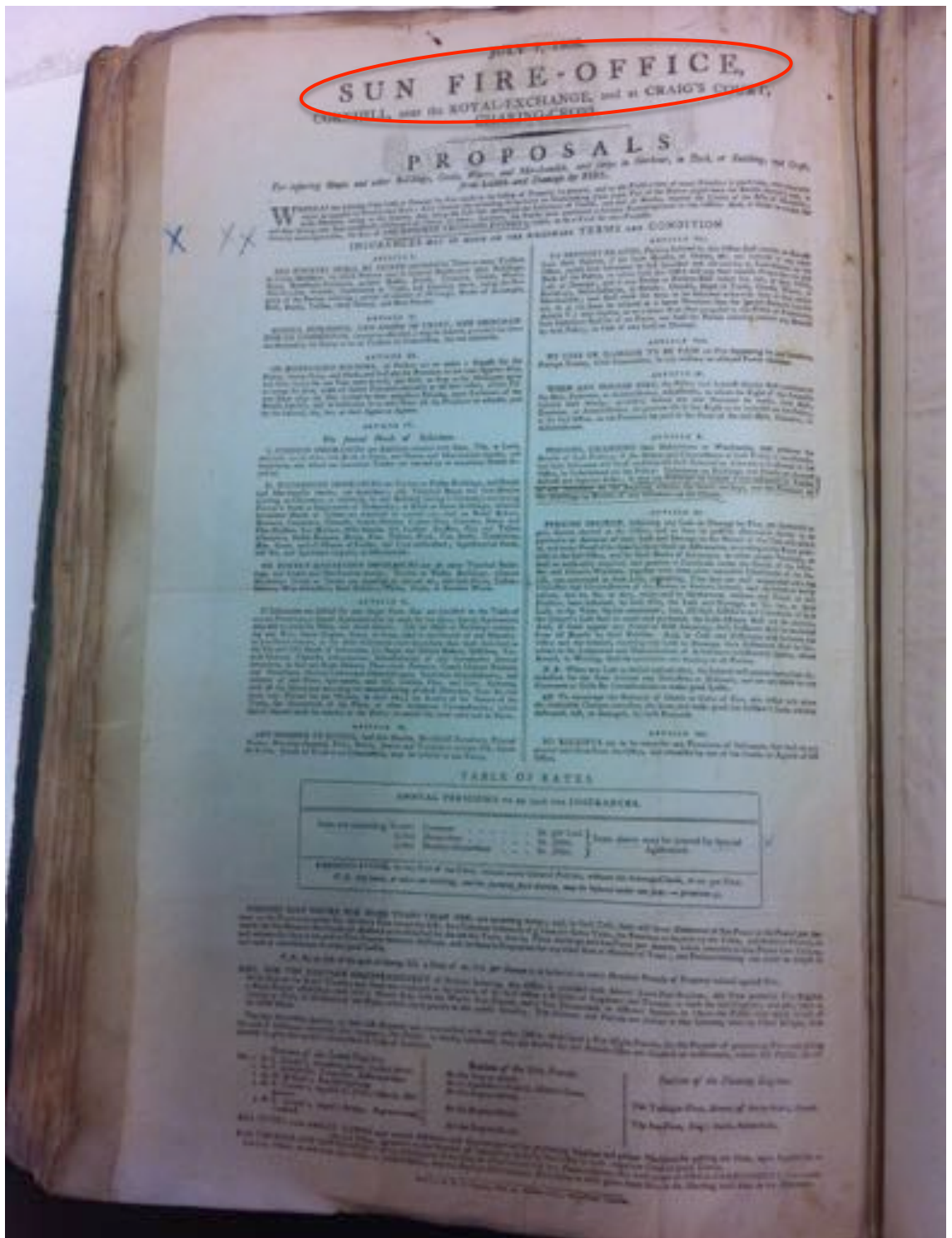


Illustration 3.25
Sun Fire Office, July 7, 1808. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandise, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1808).
1 sheet ([2] p.)
284 x 450 mm.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 3.26
 Sun Fire Office, receipt, dated 24 June 1801.
 Policy holders received this receipt when they renewed their policy, annually in this period.

LMA, CLC/B/192/DD/008/MS38828/001.

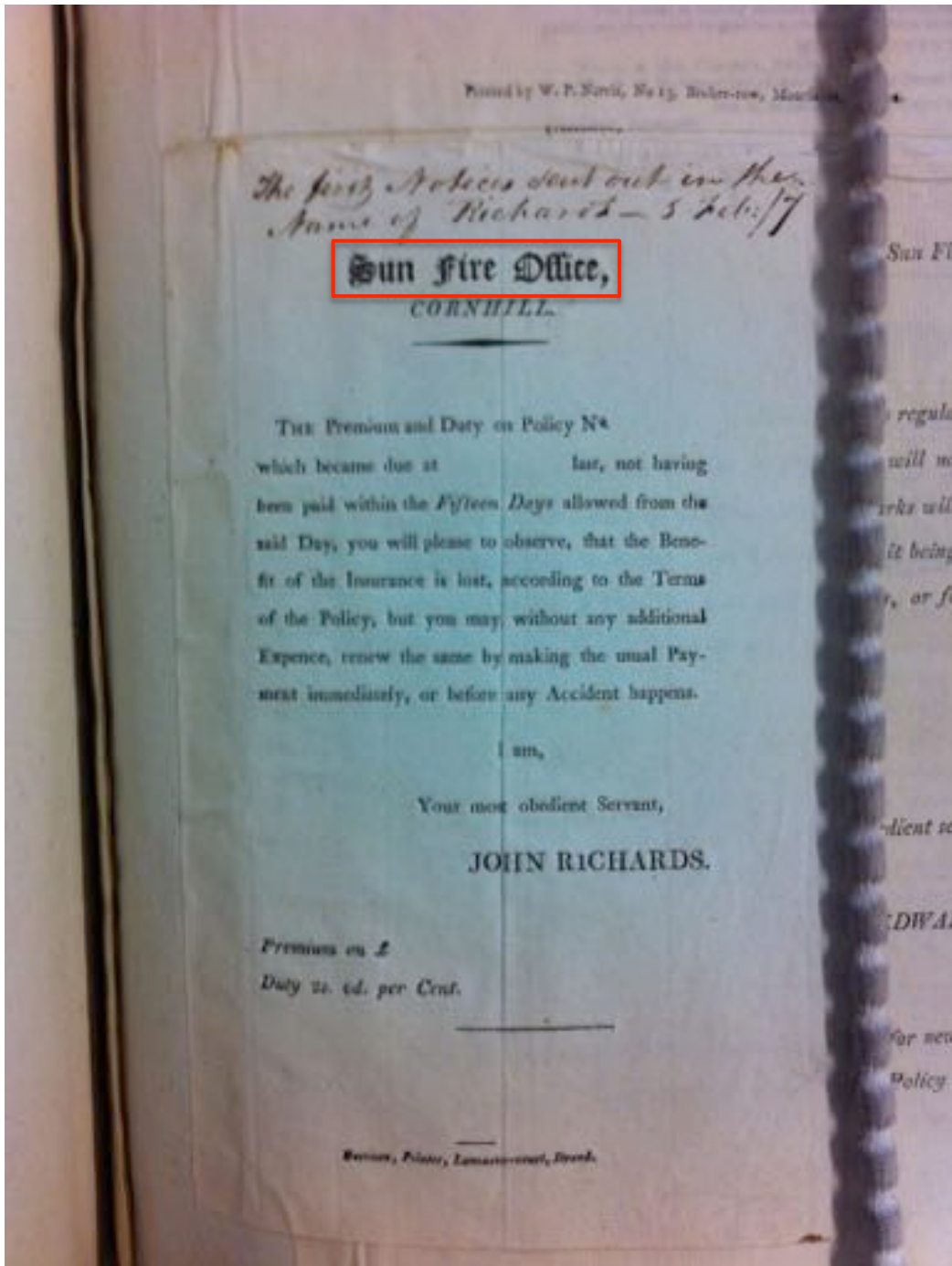


Illustration 3.27
Sun Fire Office, renewal letter-form, 1807.

LMA, CLC/B/192/DD/008/MS38828/001.

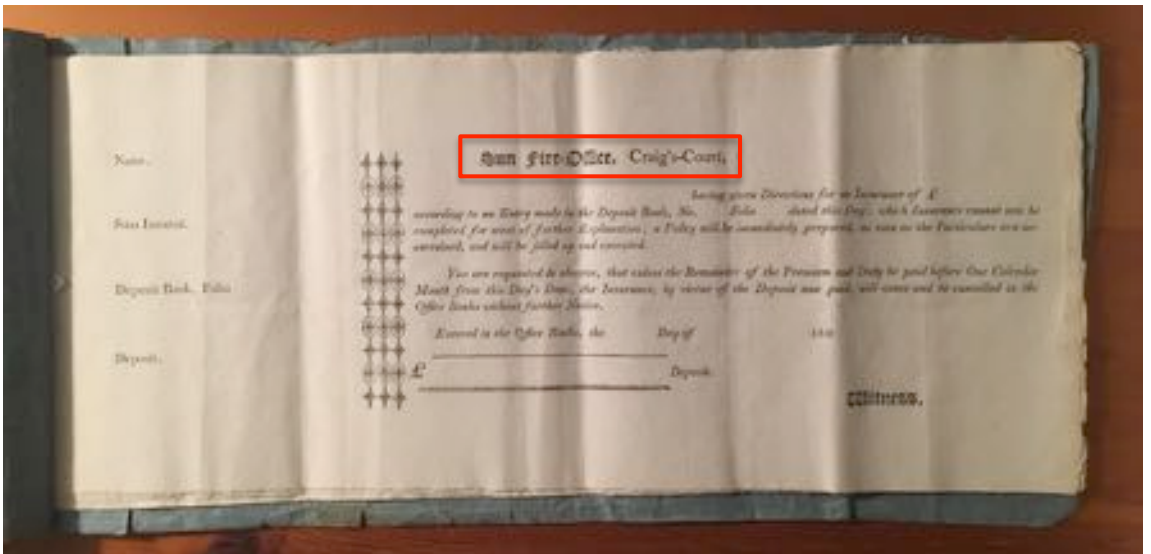


Illustration 3.28

Sun Fire Office, deposit book, 1800s,

Purchaser received a deposit receipt when they paid down for a policy but before they received the filled-in policy. Deposit receipts were torn out from this book.

12" x 6".

Private Collection.

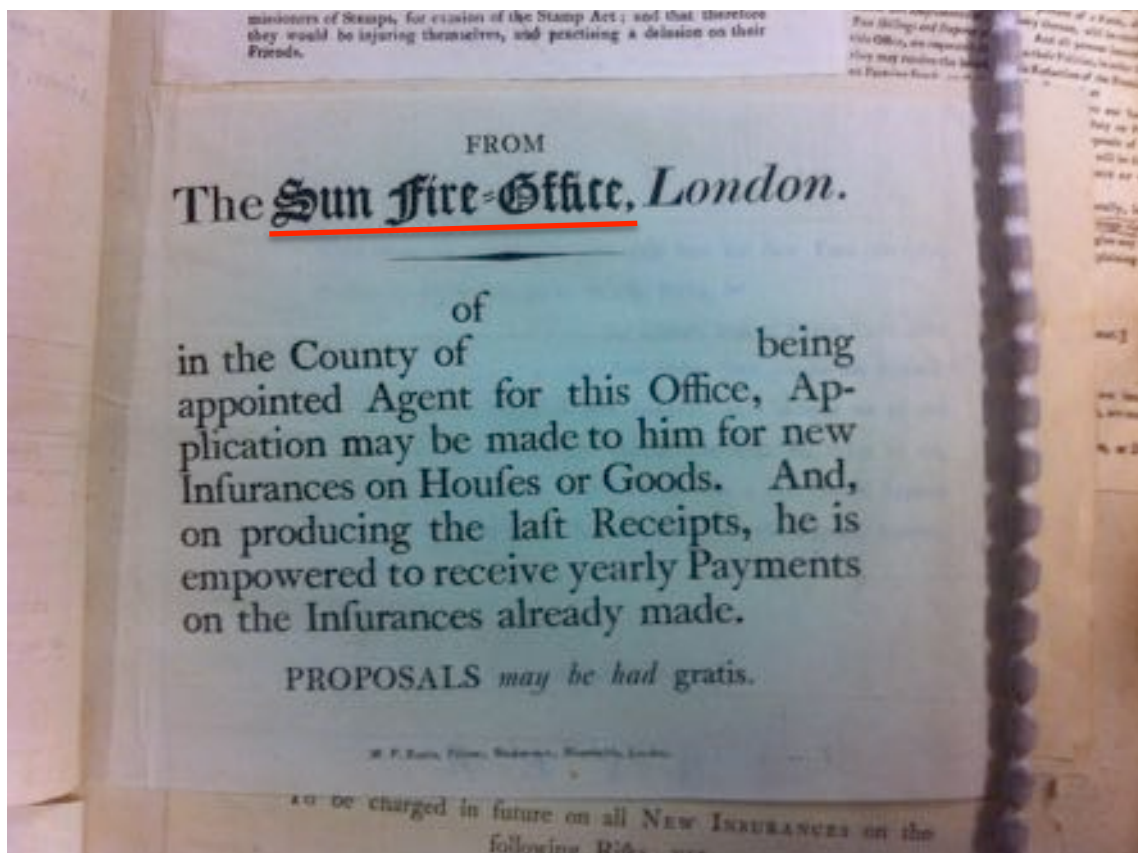


Illustration 3.29

Sun Fire Office, Agents' appointment form-notice, 1800–1810.

In the index to the Guard Book, this is identified as 'Appointment – Handbill Notice' and 'Agents – Appointment – Handbill Notice'. The printer's imprint dates it to 1800–1820. Its style dates it before 1810.

LMA, CLC/B/192/DD/008/MS38828/001.

October, 12, 1804.

SUN FIRE-OFFICE.

Orders and Directions to Firemen.

It is hereby ordered, That, for the purpose of procuring as early a supply of water as possible, the following Regulations shall be strictly attended to.

That every Fireman be furnished with a printed list of the names and places of abode of the different Foremen and Turncocks belonging to the New-River Company; also, with the Regulations hereby provided for the guidance of Firemen at fires; That a tin case be provided, in which such list and orders shall be deposited, and at all times kept in the pocket of every Fireman, and that a fine of One Shilling be levied on every Fireman found without it. On the first alarm of a fire, Firemen are ordered to look over their lists, and make immediate application to the New-River Foreman, and also to the Turncock, whose abode shall be nearest to where the fire is stated to be; he shall then give the call to the Firemen in general, in the regular way, and proceed himself immediately to the fire: As soon as the fire is extinguished, he shall make known to his Foreman, or Deputy Foreman, the name of the New-River Foreman, or Turncock, to whom he applied; and, at the same time, take notice himself, as well as the said Foreman, or Deputy Foreman, in what time a supply of water was furnished, and by whom; and the Foreman, or Deputy Foreman, shall deliver a report on the fire in writing to the Committee of Management, adding any other circumstance which refers to the supply of water.

It is positively ordered, That the Firemen do on no account turn a cock, or ever attempt to draw a plug, for the purpose of procuring water, unless they see a board to convince them it is a fire-plug, or are by some means absolutely certain it is such, as considerable injury may be done to the New-River Company's works, and the supply of water delayed instead of being hastened by mistaking a cock for a fire-plug.

And it is particularly directed, That the Firemen in general, as well as the Foremen and Turncocks, do at all times conduct themselves with strict decorum to each other; any improper behaviour on the part of either will be reported to their respective Governors and Directors.

In the event of a large fire, or in any case where the Foreman or Turncock may have any difficulty in procuring an immediate or sufficient supply of water, they are directed to apply to Mr. Croshaw, No. 58, High Holborn, who will immediately repair to the fire, and give the necessary advice and assistance; and will also give his assistance and advice as to the rewards to be given to the Foreman and Turncocks for their assiduity and attention during the time of the fire.

The Firemen, belonging to the Sun Fire-Office, are most strictly enjoined to pay every attention to the above instructions, and in every case closely comply with them. They are acquainted that every deviation or neglect shall immediately be noticed by their superiors, and, if repeated, will certainly be attended with a dismissal from the Office.

Illustration 3.30

Sun Fire Office, October, 12, 1804. Sun Fire-Office. Orders and Directions to Firemen.

Private Collection.

THE
List of FIREMEN and PORTERS,
 With their Places of Abode, and Stations of the Engines,
 BELONGING TO THE
SUN FIRE-OFFICES,
 In CORNHILL, and CRAIG'S COURT, CHARING-CROSS.
 MARCH 25, 1803.

- FIREMEN**
- Judge
 No. 1 James Bailey, Tavern, Bedy's Bridge, Southwark
 2 Richard Evans, House, Wapping Obelisk.
- 1 John Mason, Engineer, Broadbridge, Upper Broad-st.
- 4 Joseph Allen, 4th, Shagbush-lane.
- 5 William Gardner, 4th, Nassau-st., Lambeth.
- 6 Peter Coombe, 4th, Green-Bank, Trinity-street.
- 7 Thomas Latham, 4th, Back-st.
- 8 William Ward, Bedy's Bridge, Southwark.
- 9 Henry Park, Little Old-st., Upper Thames-st.
- 10 John Barker, Southwark-lane.
- 11 James Robinson, Great Garden, St. Catherine's.
- 12 George Robinson, Rotted Bay.
- 13 William Lingley, King's Lane, Dock-lane.
- 14 James White, Broad-st., Ising.
- 15 James Bingham, Coper's Bridge, Lambeth.
- 16 James Bailey, Jet, Broad-lane, Strand.
- 17 John Gardner, Shagbush-lane.
- 18 John Lane, Fore-street, Broad-st.
- 19 Joseph Hall, Dock-lane.
- 20 James Coper, Vine-st., Trinity-street.
- 21 James Smith, Coper's Bridge, Lambeth.
- 22 John Gilford, Bedy's Bridge, Southwark.
- 23 Robert Hoey, Horse's Causeway, Nassau-st.
- 24 Charles Taylor, Little Trinity-st., Upper Thames-st.
- 25 Charles Little, Greenway, Dock-lane.
- 26 Benjamin Beckett, Budge-row, Trinity-st., M.H.
- 27 Thomas Hoey, jet, Broad-st.
- 28 Alexander Edington, Broad-st., Ratcliff.
- 29 Thomas Bagg, Church-st., Hoxby-lane.
- 30 Richard Danson, Virginia-st., Ratcliff.
- 31 William Evans, Ship-yard, Upper East Broad-st.
- 32 John Foster, Bedy's Bridge, Southwark.
- 33 Charles Richard Wright, Bull-st., Chiswell-lane.
- 34 John Dering, Vine-st., Trinity-street.
- 35 John Elliot, Water-lane, Dock-lane.

Stations of the FIRE-FIGHT PATROLS.
 Engine-House, Water-lane, Obelisk.
 Engine-House, Broad-st., Little's Lane, Southwark.
 Engine-House, Broad-st., near Goodwin-lane.
 Engine-House, Wapping-lane.
 Engine-House, Margate's Lane, Trinity-street.

- PORTERS**
- 1 John Oswald Bailey, No. 14, Weather's Court, Cannon-street.
- 2 Joseph Taylor, No. 2, Bedy's Court, Little Trinity-lane.
- 3 George England, Peter's Hill, Upper Thames-st.
- 4 James Cross, Bedy-street, St. Mary Axe.
- 5 William Cross, No. 11, Rotherhithe-st. within.
- 6 William Hoey, No. 18, Union-st., Black-Friars.
- 7 John Lonsdale, No. 45, Queen-street, Chancery-lane.

ASSISTANT-FIREMEN.

- 10 Thomas Dowling, Lambeth-street, Ratcliff.
- 11 Peter Hoey, Queen-street, Three-Cranes.
- 12 Alexander Black, Cannon-street, Ratcliff.
- 13 Charles Cook, Temple-street.
- 14 Adam Spurr, Arundel-street.
- 15 William Carey, Lambeth-street.
- 16 Jonathan Godfrey, Thames-street, Broad-st.
- 17 Joseph Newman, Peter's Hill, Upper Thames-st.
- 18 Matthew Culp, Clark's Orchard, Rotherhithe.
- 19 Edmund Jackson, Lambeth-street, Dock-lane.
- 20 William Hoey, Broad-st.
- 21 William Hoey, Broad-st.
- 22 Joseph Greenway, Broad-st., Nightingale-lane.
- 23 James Cook, No. 3, Old-lane, Dock-lane.
- 24 Nathaniel Hudson, Old Budge-lane.
- 25 William Dault, Broad-st.
- 26 John Freeman, Broad-st.
- 27 William Park, Lambeth.

Stations of ENGINES.

One at Mr. Holbroock's, Swan-lane, Broad-st.

One at Messrs. Gidley's & Clark's, Budge-lane, St. Thomas-st.

One at Mr. Brown's, Engine-lane, Broad-st.

One at Broad-st., Long-lane.

One at Mr. Coombe's, Broad-st., Broad-st.

One at R. Coombe's, jet, near St. John's Ch. Broad-st.

One at Messrs. Gidley and Clark's, Timber-yard, near Coper's Bridge, Lambeth.

FLOATING ENGINES.

One of Dissolution, Wapping — John Mason, Engineer.

One of Dartmouth, Broad — Joseph Allen, Engineer.

Printed by W. F. Davis, No. 11, Budge-lane, Broad-st., London.

Illustration 3.31

Sun Fire Office, *The List of Firemen and Porters, with their Places of Abode, and Stations of the Engines, Belonging to the Sun Fire-Offices, in Cornhill, and Craig's Court, Charing Cross, March 25 1803.*



Illustration 3.32
Sun Fire Office, *A List of Agents to the Sun Fire Office* (1804).

LMA, CLC/B/192/DD/008/MS38828/001.

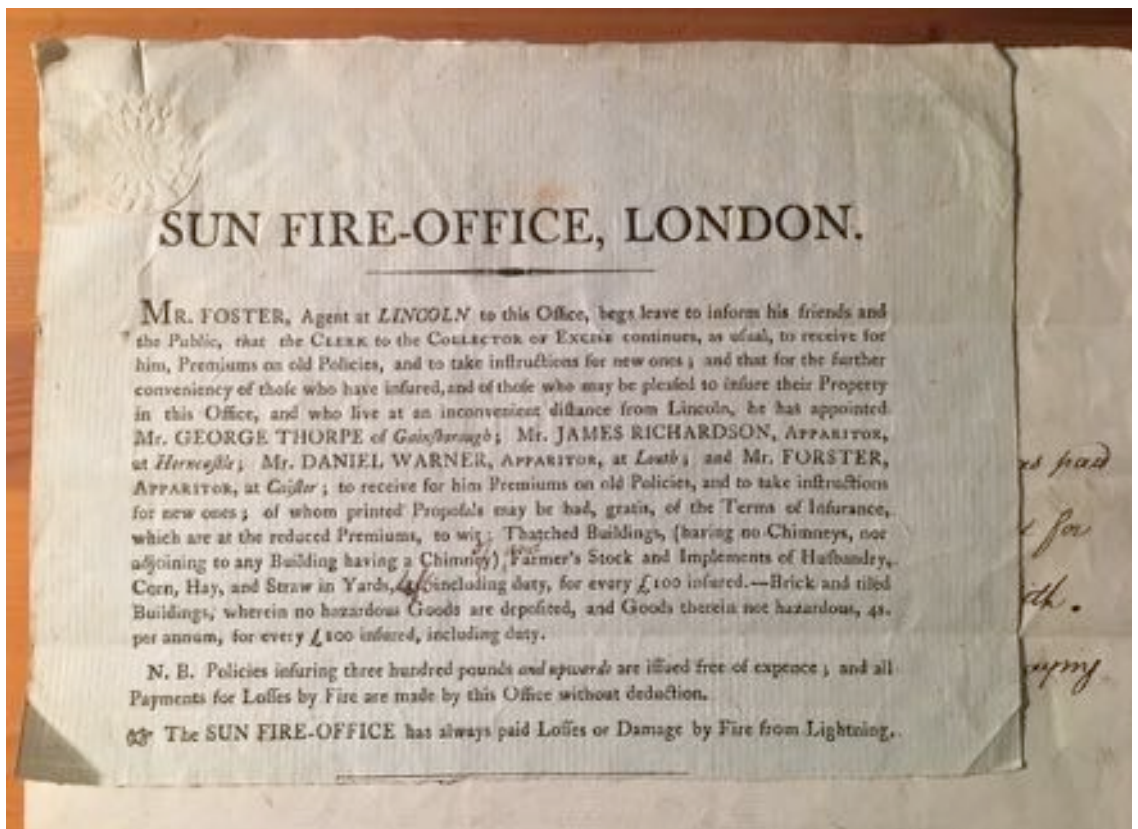



Illustration 3.33
Sun Fire Office, handbill notice from the agent in Lincoln (1804).
181 mm x 137 mm.

Private Collection.


FIRE OFFICE
 BANK BUILDINGS,
 AND CRAIG'S COURT, CHARING CROSS,
 LONDON.

*For INSURING HOUSES and other BUILDINGS, GOODS, MERCHANDIZE,
 SHIPS in Harbour, in Dock, or Building, and CRAFT, from LOSS and DAMAGE
 by FIRE.*

WE, whose NAMES are underwritten, being AGENTS for the SUN FIRE OFFICE, acquaint the Public that Printed Receipts under our Hands are ready for Delivery, for the Premium and Duty on Policies as they become due; and that Details and particulars of the Terms of Insurance may be had of Us, which will be found AS MODERATE, IN EVERY RESPECT, AS THOSE OF OTHER OFFICES.

FARMING STOCK may be insured, generally, in all Barns and Out-Houses, or on a Farm, without the average Clause, which may be seen by applying to Us, who will give any further Information which may be required for the explaining this Mode of Insurance.

KENT.

F. COBB, Jun. Margate.

Greenwich, G. Allen Greenood, T. Mayle Maidstone, J. Tyrrell Tunbridge Wells, E. Jenner	Canterbury, J. Jager Dartford, R. Kirk Rochester & Chatham, J. Batten Sevenoaks, T. Clout	Canterbury, S. Bender Margate, H. Moore Whitton, J. Besser
--	--	--

MIDDLESEX.

Uxbridge, D. S. Norton

SURREY.

Kingston, J. Baker Guildford, R. Sparks	Dorking, H. Nislett Farnham, W. Tetlow	Godalming, J. Fly
--	---	-------------------

BERKSHIRE.

Windsor, W. Vowler, jun Reading, J. Blandy	Maidenhead, C. S. Wood Newbury, W. Bodd	Holey, J. Goss Wallingford, J. Hodges
---	--	--

BUCKINGHAMSHIRE.

Buckingham, T. Stockley	High Wycombe, J. Waldock Newport Pagnell, W. Lucas	Aylesbury, E. Dagnall
-------------------------	---	-----------------------

HERTFORDSHIRE.

Barnet, R. Robinson Hertford, B. Clerry	St. Alban's, J. Greaves Hemel Hempstead, J. Walker	Great Berkhamstead, W. Bailey Hitchin, T. Wildmore
--	---	---

ESSEX.

Epping, W. Woodley Colchester, W. Sawyer	Romford, N. Hayward Chelmsford, T. Chalk	Redford, B. Schmitt Malden, W. M. Nockolds
---	---	---

BEDFORDSHIRE.

Bedford, W. Smith	Pinnock, J. Peley	Leighton Buzzard, T. Sandon
-------------------	-------------------	-----------------------------

HAMPSHIRE.

Basingstoke, C. Hawthorn		
--------------------------	--	--

N. B. All Payments for Losses by Fire, are made by this Office without Deduction.
 * The Sun Fire Office has always paid Losses or Damage by Fire from Lightning.

Printed and Published by J. G. & Co. Stationers, Charing Cross, London.

Illustration 3.34

Sun Fire Office, Fire Office, Bank Buildings, and Craig's Court, Charing Cross, London. For Insuring Houses and other Buildings, Goods, Merchandize, Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1806).

270 mm x 440 mm

Kent Archives, EK/U1453/B6/2/4.

OFFICE OF THE COMMISSIONER OF THE GENERAL LAND OFFICE
First Office.
ESTABLISHED BY ACT OF PARLIAMENT IN 1831.

HEAD OFFICE.
No. 11, Whitehall, London, W.C.

BRANCH OFFICES.
BIRMINGHAM, BRISTOL, GLoucester, LONDON, LEEDS, LIVERPOOL, MANCHESTER, NEWCASTLE, NOTTINGHAM, SHEFFIELD, SOUTHAMPTON, WESTMINSTER, YORK.

RECEIPTS FOR RENTALS made by the Commission of the General Land Office, are not valid for the purpose of the Statute in relation to the same, unless they are countersigned by the Commission of the General Land Office.

RECEIPTS FOR RENTALS made by the Commission of the General Land Office, are not valid for the purpose of the Statute in relation to the same, unless they are countersigned by the Commission of the General Land Office.

THE NATIONAL FIRE INSURANCE COMPANY
INCORPORATED IN GREAT BRITAIN BY ACT OF PARLIAMENT IN 1836.

HEAD OFFICE.
No. 1, Old Broad Street, London, W.C.

BRANCH OFFICES.
BIRMINGHAM, BRISTOL, GLoucester, LONDON, LEEDS, LIVERPOOL, MANCHESTER, NEWCASTLE, NOTTINGHAM, SHEFFIELD, SOUTHAMPTON, WESTMINSTER, YORK.

RECEIPTS FOR RENTALS made by the Commission of the General Land Office, are not valid for the purpose of the Statute in relation to the same, unless they are countersigned by the Commission of the General Land Office.

SUN FIRE OFFICE.
BASE  **BIRMINGHAM.**

HEAD OFFICE.
No. 1, Old Broad Street, London, W.C.

BRANCH OFFICES.
BIRMINGHAM, BRISTOL, GLoucester, LONDON, LEEDS, LIVERPOOL, MANCHESTER, NEWCASTLE, NOTTINGHAM, SHEFFIELD, SOUTHAMPTON, WESTMINSTER, YORK.

RECEIPTS FOR RENTALS made by the Commission of the General Land Office, are not valid for the purpose of the Statute in relation to the same, unless they are countersigned by the Commission of the General Land Office.

THE NATIONAL FIRE INSURANCE COMPANY
INCORPORATED IN GREAT BRITAIN BY ACT OF PARLIAMENT IN 1836.

HEAD OFFICE.
No. 1, Old Broad Street, London, W.C.

BRANCH OFFICES.
BIRMINGHAM, BRISTOL, GLoucester, LONDON, LEEDS, LIVERPOOL, MANCHESTER, NEWCASTLE, NOTTINGHAM, SHEFFIELD, SOUTHAMPTON, WESTMINSTER, YORK.

RECEIPTS FOR RENTALS made by the Commission of the General Land Office, are not valid for the purpose of the Statute in relation to the same, unless they are countersigned by the Commission of the General Land Office.

SUN FIRE OFFICE.
BASE  **BIRMINGHAM.**


HEAD OFFICE.
No. 1, Old Broad Street, London, W.C.

BRANCH OFFICES.
BIRMINGHAM, BRISTOL, GLoucester, LONDON, LEEDS, LIVERPOOL, MANCHESTER, NEWCASTLE, NOTTINGHAM, SHEFFIELD, SOUTHAMPTON, WESTMINSTER, YORK.

RECEIPTS FOR RENTALS made by the Commission of the General Land Office, are not valid for the purpose of the Statute in relation to the same, unless they are countersigned by the Commission of the General Land Office.

Illustration 3.35 Advertisement for the Sun Fire Office, *The Bury and Norwich Post: Or, Suffolk, Norfolk, Essex, and Cambridge Advertiser*, 2 January 1805, p. [1]. Below the advertisement for the Sun Fire Office is an advertisement for the British Fire Office, with its emblem.

Sun Fire-Office,

BANK AND BUILDINGS,
AT
Craig's Court,  Charing Cross,
LONDON.

For INSURING HOUSES and OTHER BUILDINGS,
GOODS, MERCHANDISE, SHIPS in Harbour, in
Dock, or Building, and CRAFT, from LOSS and
DAMAGE by FIRE.

WE, whose names are underwritten, being Agents for the SUN FIRE-OFFICE, have authority from the Managers to inform the Public, and all Persons insured in the said Office, that the Premium on the Stock of Corn and Hay, being the produce of a Farm, also Cattle and Implements of Husbandry thereon, will be rated at *Two Shillings and Sixpence* per cent. And all persons insured in this Office, are requested to refer to their Policies, in order that they may receive the benefit of this Reduction of the Premium on Farming Stock, on their respective Renewals at Lady-Day next; and that printed Receipts, under our hands, are ready for delivery, for the Premium and Duty on Policies, as they become due; and that printed Proposals of the Terms of Insurance may be had of us, which will be found as usual in EVERY RESPECT AS THOSE OF ANY OTHER OFFICE.

FARMING STOCK may be insured, generally, at all Rates and on all Terms.

the average course, which may be seen by applying to us; who will give any further information which may be required for the explaining this mode of Insurance.

CHELMSFOLD,	—	MENNY and CHALK.
COLCHESTER,	—	W. KAYNER, JUNR.
EPPING,	—	E. DOUBLEDAY.
BURY ST. EDMUND'S,	—	J. DECK.
SUDBURY,	—	J. BURRITT.
CAMBRIDGE,	—	R. CONINGS.
ST. ALBAN'S,	—	JOHN GREAVEL.
BUNTINGFORD,	—	J. WALKER.
BERTFORD,	—	BENJ. CHERRY.
HITCHIN,	—	T. WALLISIER.
BARNET,	—	S. ROBINSON.
ROCHFORD,	—	R. SALMON.
SAPPHRON WALDEN	—	MARTIN NICKOLDS.
MARCH,	—	N. GOODMAN.
BUNGAY,	—	W. DEBELL.
HAVERHILL,	—	J. BERNARD.
KOMFORD,	—	N. HAYWARD.

Policies for insuring Farming Stock at short Periods and reduced Premiums, will be issued by the Sun Fire-Office, (if required) and Instructions for that purpose may be given to the respective Agents.

The SUN FIRE-OFFICE has always paid Losses on Damage by Fire from Lightning.

London, March 17, 1807.

Illustration 3.36
Advertisement for the Sun Fire Office, *Chelmsford Chronicle*, 1 April 1808 (so identified in the guard book).

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 3.37
Sun Fire Office, poster for an agent in Leeds, 29 January 1819.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 3.38
 Sun Fire Office, poster, 1825.
 'The Managers have reduced the Rates of Premium on Country Insurance'.

LMA, CLC/B/192/DD/008/MS38828/001.

Sun

FIRE
RENEWAL
NOTICE.



Insurance

(LONDON)

Office.

June, 1909.

This Notice intact should accompany a Remittance.

The Directors beg to remind you that your Policy of Insurance, as undermentioned, will expire on the 24th instant, and that, in order to prevent the same becoming void, the Premium should be paid to the undersigned within fifteen days after that date.

If any alteration has been made in the state of the Risk, and the same is not allowed in the Policy, notice thereof should be immediately given to the Office.

No Receipts will be recognised as valid but such as are printed and issued from the Office.

Yours faithfully,

Agent at _____

Policy No.	Sum Insured.	Annual Premium.		
		£	s.	d.
7413705-	400	£	6	
6	400		6	
78	400		6	
	400		6	

J. Church Esq.

10/11/09

Illustration 3.40
Sun Insurance Office, *Fire Renewal Notice* (1909), cover.
1 sheet ([4] p.).
130 mm x 206 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.



Illustration 3.41
Sun Insurance Office, receipt, dated 21 March 1902.
265 mm x 104 mm.

Hillingdon, MC25C/SF1/1570/2/1.

ALL COMMUNICATIONS
TO BE
ADDRESSED TO
THE SECRETARY.
REMITTANCE WARRANT.
No. 7663



Sun Insurance Office,
Threadneedle Street,
London. 7 JAN 1909 190
E.C.

Messrs Lewis & Holman
Leves

Dear Sir,

We have this day received £ 4. 18. 6 the
premium on policy 6512009 Wightman

The amount has been placed to the credit of your
account, and a renewal receipt, signed on your behalf,
issued to the assured.

The Insurance being retained in your agency we
will ask you to take credit for the commission on
the above payment, and send out future notices of
renewal.

Yours faithfully,

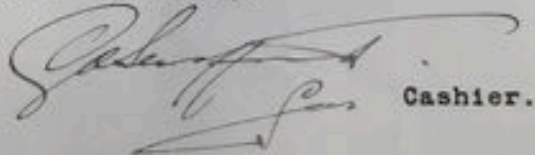

Cashier.

Illustration 3.42

Sun Insurance Office, letter from the cashier to agents Lewis & Holman, dated 7 January 1909.
H 190 mm.

ESRO, ACC 4113/6/17.

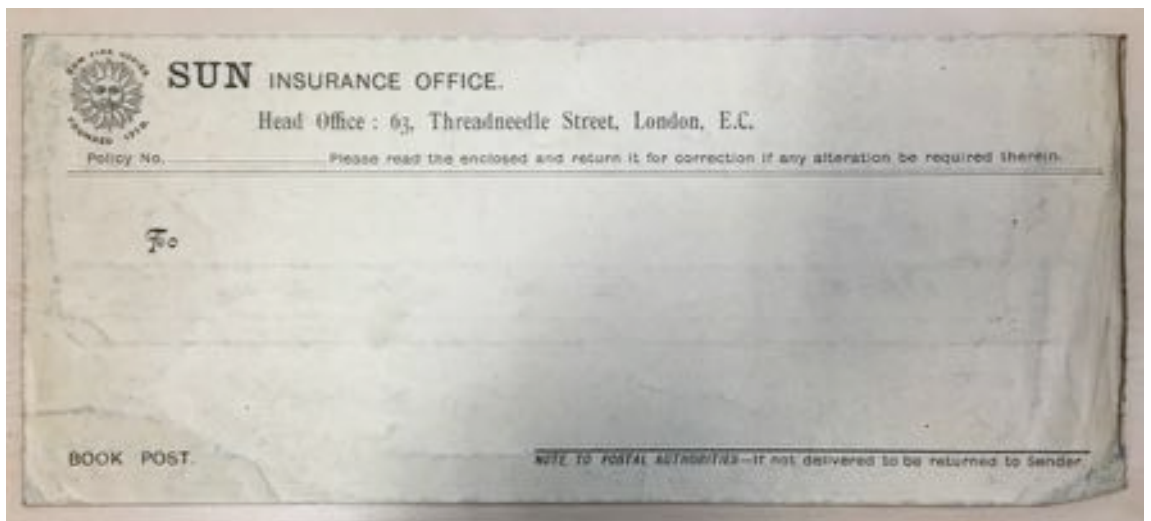


Illustration 3.43
Sun Insurance Office, branded envelop in which a policy was despatched and contained, c. 1900.

ESRO, ACC 4113/6/9.

Phoenix



Office.

HOUSES are Insured at the Phoenix Office for a Sum certain, without any Contribution or Contingency whatsoever.

And also by Mutual Contribution.

AND that the Profit may not be Impaired by Unjust Informations and Calculations, the following Account is the True and Real Difference between Insuring by Mutual Contribution.

	At the Phoenix Office,			and at the Friendly Society Office.		
	£	s.	d.	£	s.	d.
Fee for defraying all Office Charge for Seven Years each one £. paid	00	7	00	00	00	00
Deposit	00	1	00	00	01	00
Contribution to a Loss of 100 £. happening in Apr. 1702. each one £. Insured to pay	00	00	00	00	00	00
Security in General	Phoenix Office.			Friendly Society.		
Rests to make good all Losses happening or any Months whatsoever, Insured at the Phoenix Office.	10000 £.			10000 £.		

Now, The Friendly Society alledge, They have now Insured 10000 Houses, which is a Fair Suggestion, for, in Decr. 1704, the Insurance of more than 10000 of the said 10000 Houses expired, which occasions the Difference alledged in the Contribution.

Now, This Office allows for the same Money as the Friendly Society, or Mutual or Phoenix Office, who have settled no Real Fund for Payment of such Losses as may happen.

Illustration 3.44

Fire Office, *Phoenix Office*. Houses are Insured at the Phoenix Office for a Sum Certain, without any Contribution or Contingency whatsoever. And also by Mutual Contribution [1705?].

Letterpress with woodcut illustration.

1 sheet ([1] p.).

175 x 300 mm.

British Library.

From the Sun-Fire-Office,
July 4. 1712.



PROPOSALS

Set forth by the

Company of the Sun-Fire-Office,

In Threadneedle-Street, behind the Royal-Exchange, London,

For Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by FIRE, in any Part of Great Britain.

ARTICLE I.



1. I. Each Person who shall take out Policies, shall by them or some of the Members of the Company of London Assurance, and shall with the Company's common Seal, in Form, as is hereafter specified, paying the Stamp Duty for the same, and 10 s. d. for the first Quarter, shall be entitled to the Benefit of Insuring his or her Loss and Damage by Fire, whether in his or her House, or moveable Goods, Merchandize, Wares, Furniture, or other any kind, special and usual good, as hereafter shall be directed by the Company, according to the following Articles.

Article II. Every Person who shall take out a Policy, amounting to not more than two Shillings and six Pence per Quarter, shall, besides the Benefit of insuring his or her House or moveable Goods, &c. have, once in every Week, without any further Charge or Expence, left at his or her House, a printed Paper, called The British Mercury, provided for in the Statute in London, or within five Miles thereof. But if any Person shall not live within the Limits aforesaid, and be willing to have the Paper, he or she shall have the said Paper left at any Friend's House, or desired, within any of the Walks or Divisions belonging to the Company.

Article III. Every one that would insure both his or her House and Goods, shall take out two distinct Policies; and he shall give Papers to some Person may be thought proper, one of them shall be left at any Friend's House, or desired, within any of the Walks or Divisions belonging to the Company: And each Person so taking out two Policies, willing to have only one Paper, shall pay only four Shillings and six Pence each Quarter, for both Policies.

Article IV. These Proposals do extend to insure all Merchandize, Wares, Household-Goods, Furniture, &c. excepting Money, Plate, Jewels, Pictures, China Wares, Tallow, and Wax.

Article V. For the better Employment of all Persons, there are expressly employ'd in the Service of the said Company, thirty lads, with half a Fire-man, who are cloth'd in blue Liveries, with Silver Badges, with the Sun Mark upon their Arms, who will be always on Hand to assist in quenching Fires, and removing Goods, whereas any one shall have the Misfortune to have his House on Fire, who have given Birth to the Company for their Hands, and shall demand nothing for their Fees of any Person under it, but what they shall voluntarily give them according to their Desires. And that the Heads of such Houses under Cover be known by the said Fire-men, the Mark of the Sun shall be set up in their Houses, &c.

Article VI. Towards raising a Sum to pay the making good of Houses, Loss and Damage by Fire, one Shilling shall be taken out of every Quotations which shall be made in any Part of Great Britain.

Article VII. No Person or Persons shall ever be obliged to make any further Payment or Allowance towards repairing the Loss and Damage of any Insurers.

Article

Illustration 3.45 (= Illustration 3.22)

Sun Fire Office, *From the Sun-Fire-Office, July 4, 1712. Proposals Set Forth by the Company of the Sun-Fire-Office, in Threadneedle-Street, behind the Royal-Exchange, London, for Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by Fire, in Any Part of Great Britain (1712), p. 1.*

1 sheet (2 p.).

Eighteenth Century Collections Online from Harvard University Graduate School of Business.



Illustration 3.46 (= Illustration 3.5)

Sun Fire Office, July 28th, 1803. *Proposals from the Sun Fire-Office, in Cornhill, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1803). 1 sheet ([2] p.).

Letterpress and woodcut illustration.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 3.47
 Sun Fire Office, *A List of the Firemen, with their Places of Abode, and Stations of the Engines, Belonging to the Sun Fire-Offices, in Cornhill, and Craig's Court, Charing Cross, January 2 1811.*

LMA, CLC/B/192/DD/008/MS38828/001.

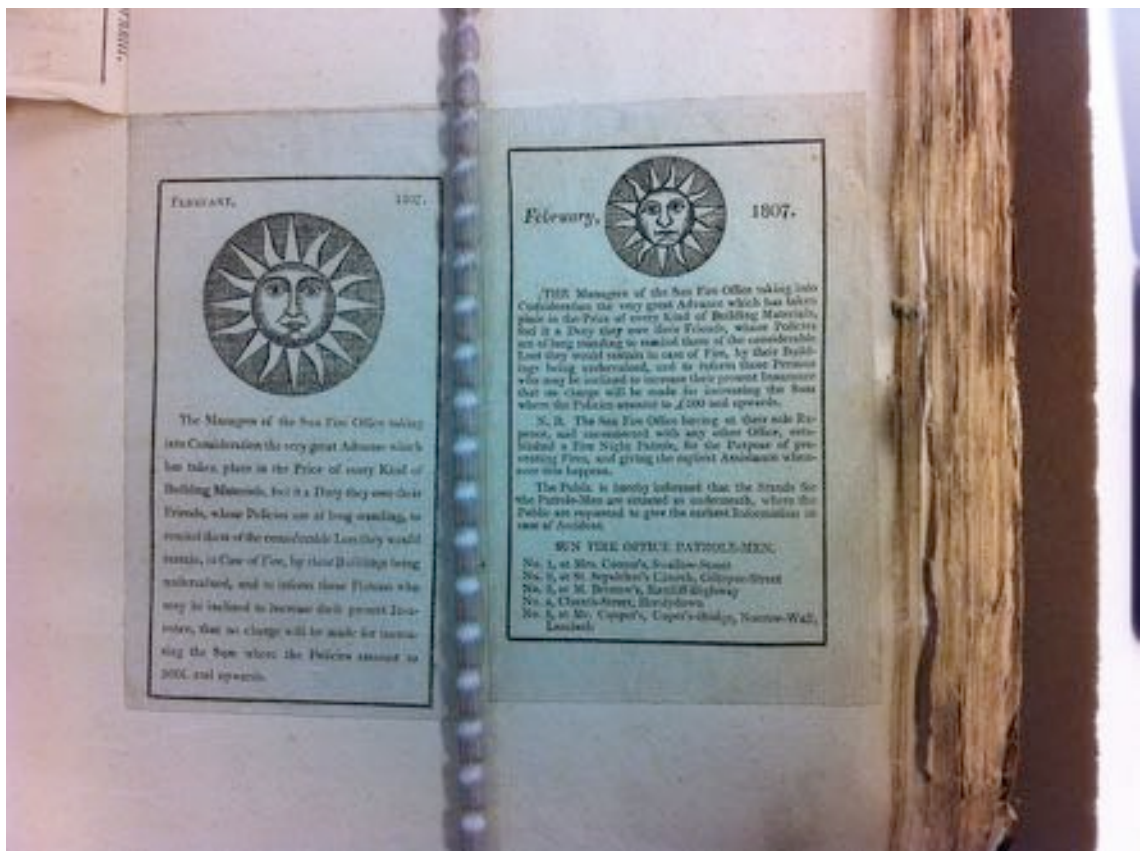


Illustration 3.48
 Sun Fire Office, notices about rises in the price of building materials, February 1807.
 In the index to the guide book these are referred to as 'Buildings. Mem. As to increase value of Materials'.

LMA, CLC/B/192/DD/008/MS38828/001.

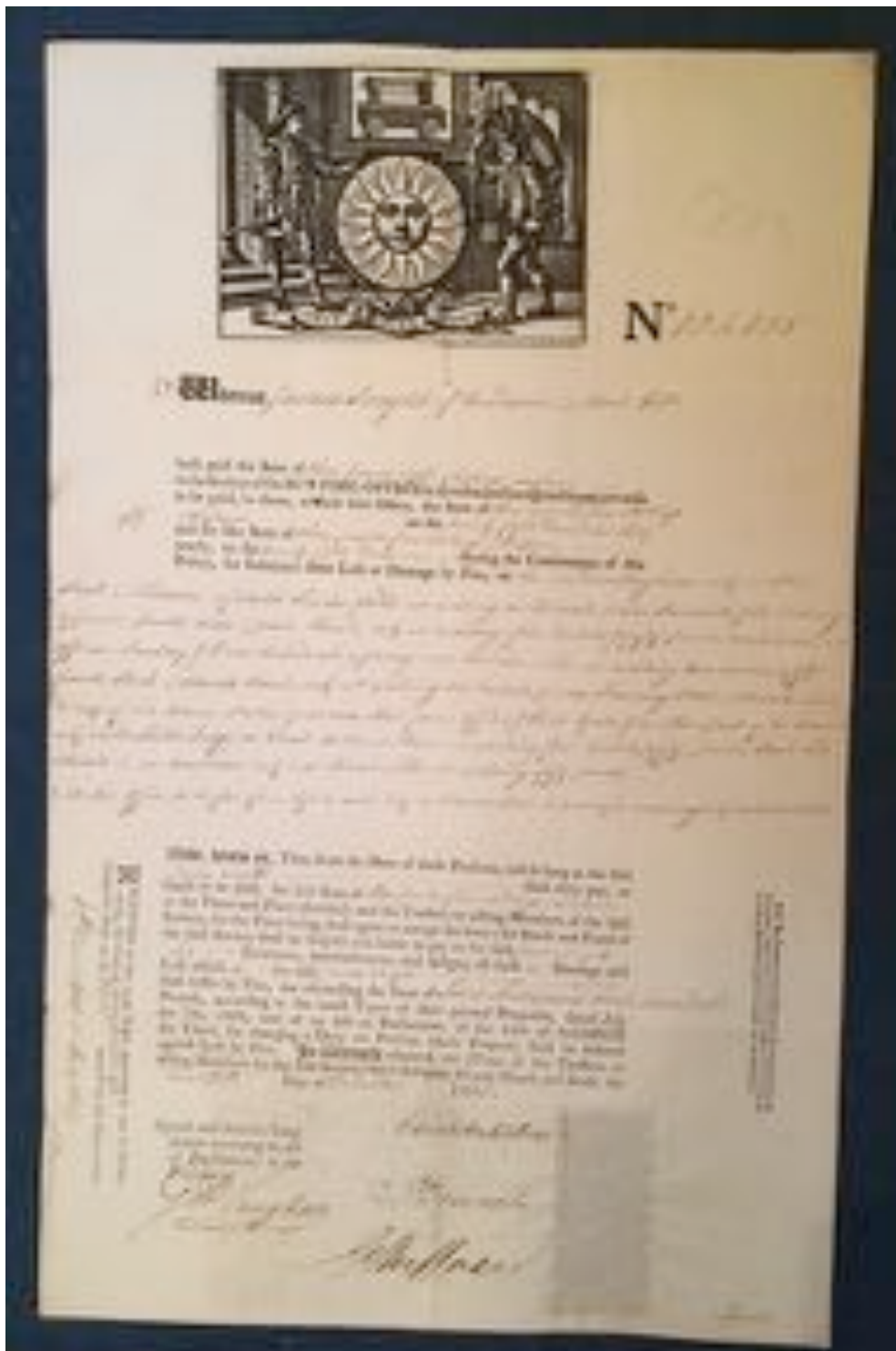


Illustration 3.49

Sun Fire Office, policy, dated June 1748.

1 sheet ([1] p.).

Letterpress, copperplate engraving and manuscript.

270 x 430 mm.

This is the earliest Sun Fire Office policy in the company's guard book of historical printed material. The 1740s saw the first use of this particular illustration on the policy.

LMA, CLC/B/192/DD/008/MS38828/001.

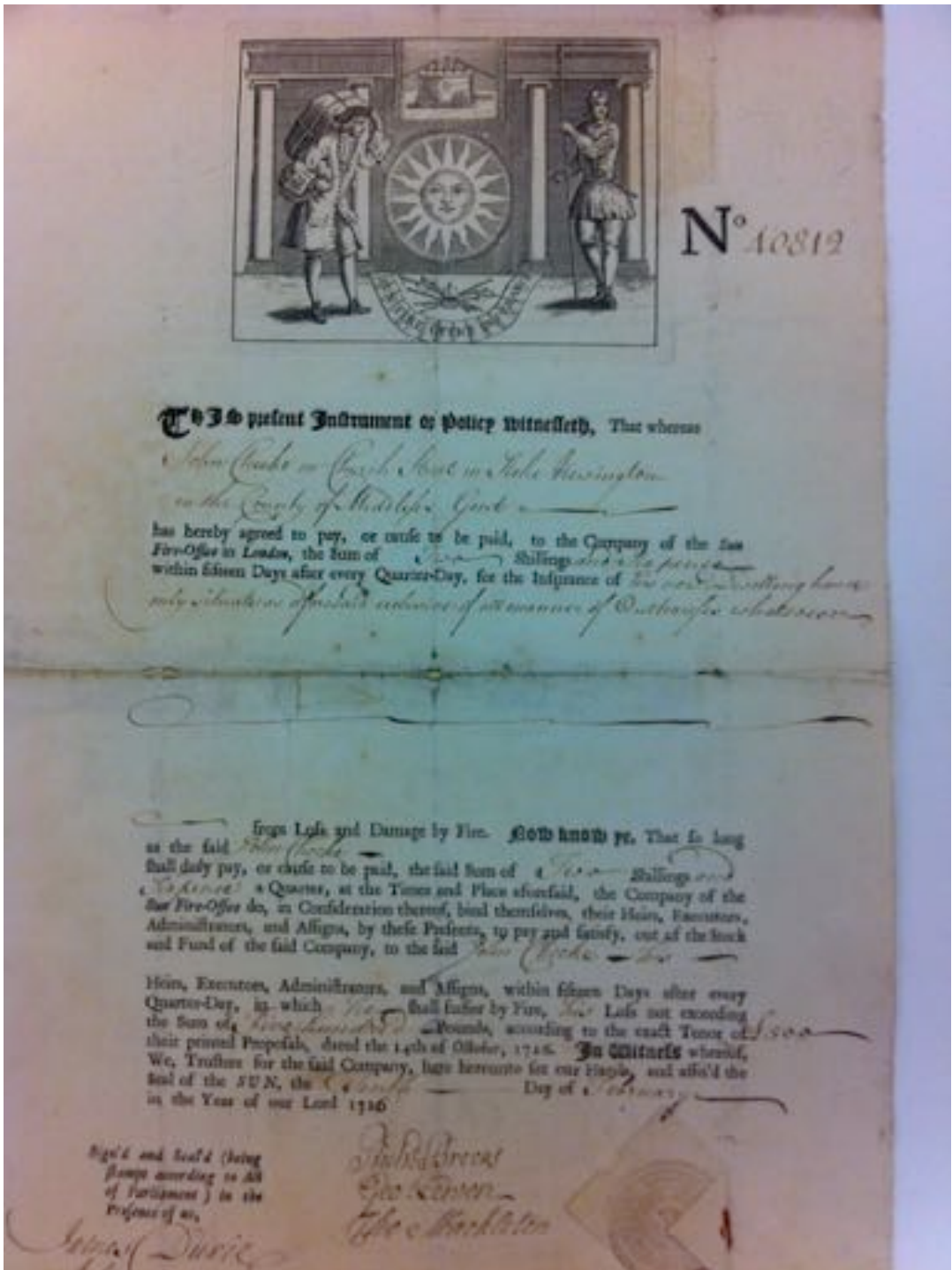


Illustration 3.50
Sun Fire Office, policy, dated 10 February 1726.
1 sheet ([1] p.).
Letterpress, engraving and manuscript.
275 x 420 mm.

Bodleian, John Johnson Collection, Insurance Folder II.



Illustration 3.51

The factotum, or pierced initial, on Sun Fire Office, Nov. 5. 1716. *Proposals Set Forth by the Company of the Sun Fire-Office, in Threadneedle-Street, behind the Royal Exchange, London, for Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by Fire, in any Part of Great Britain* (1716). The same factotum was used on Fire Office, *From the Sun-Fire-Office, July 4, 1712. Proposals* (1712), Illustration 3.22.

British Library.

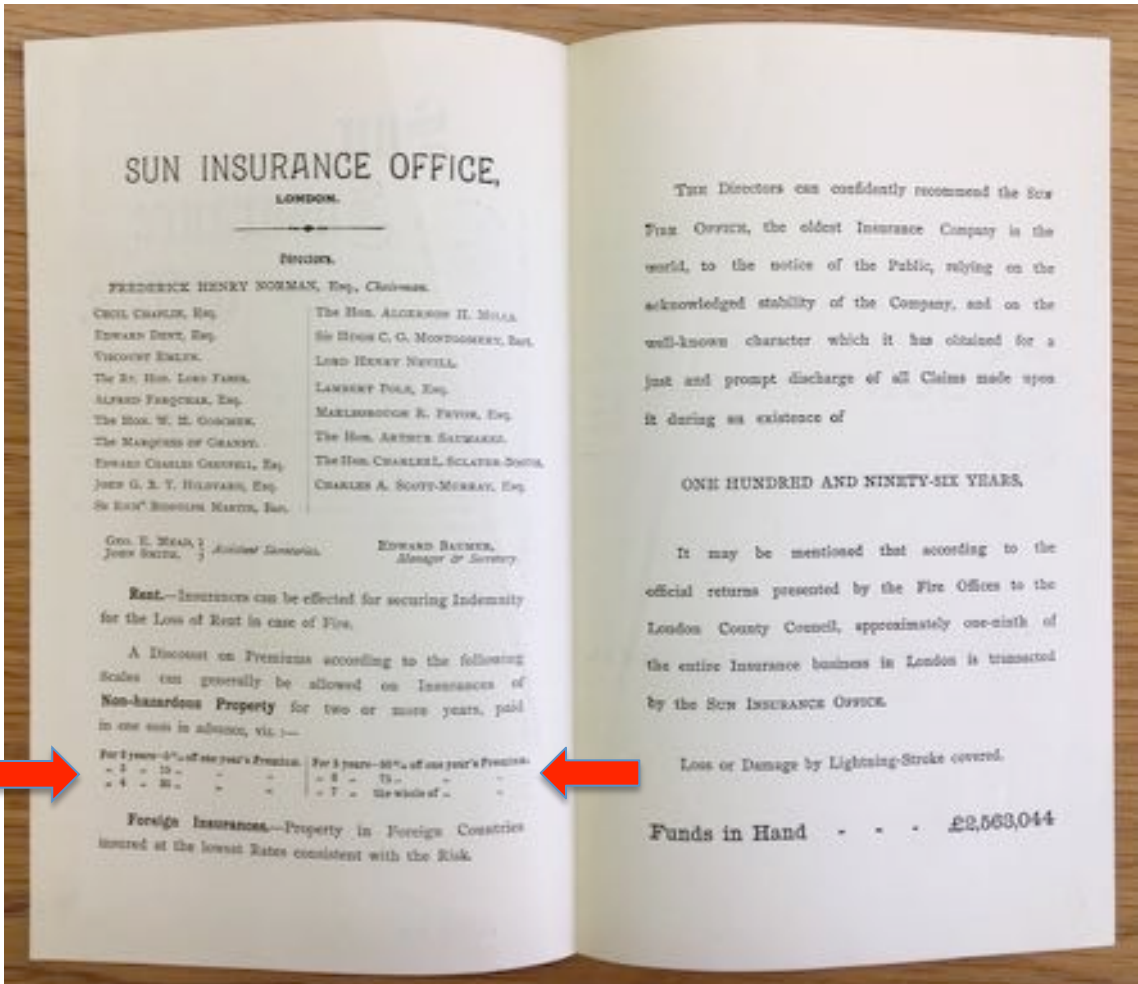


Illustration 3.52
Sun Insurance Office, renewal notice leaflet (1906), inside pages.
1 sheet ([4] p.).
130 x 206 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.

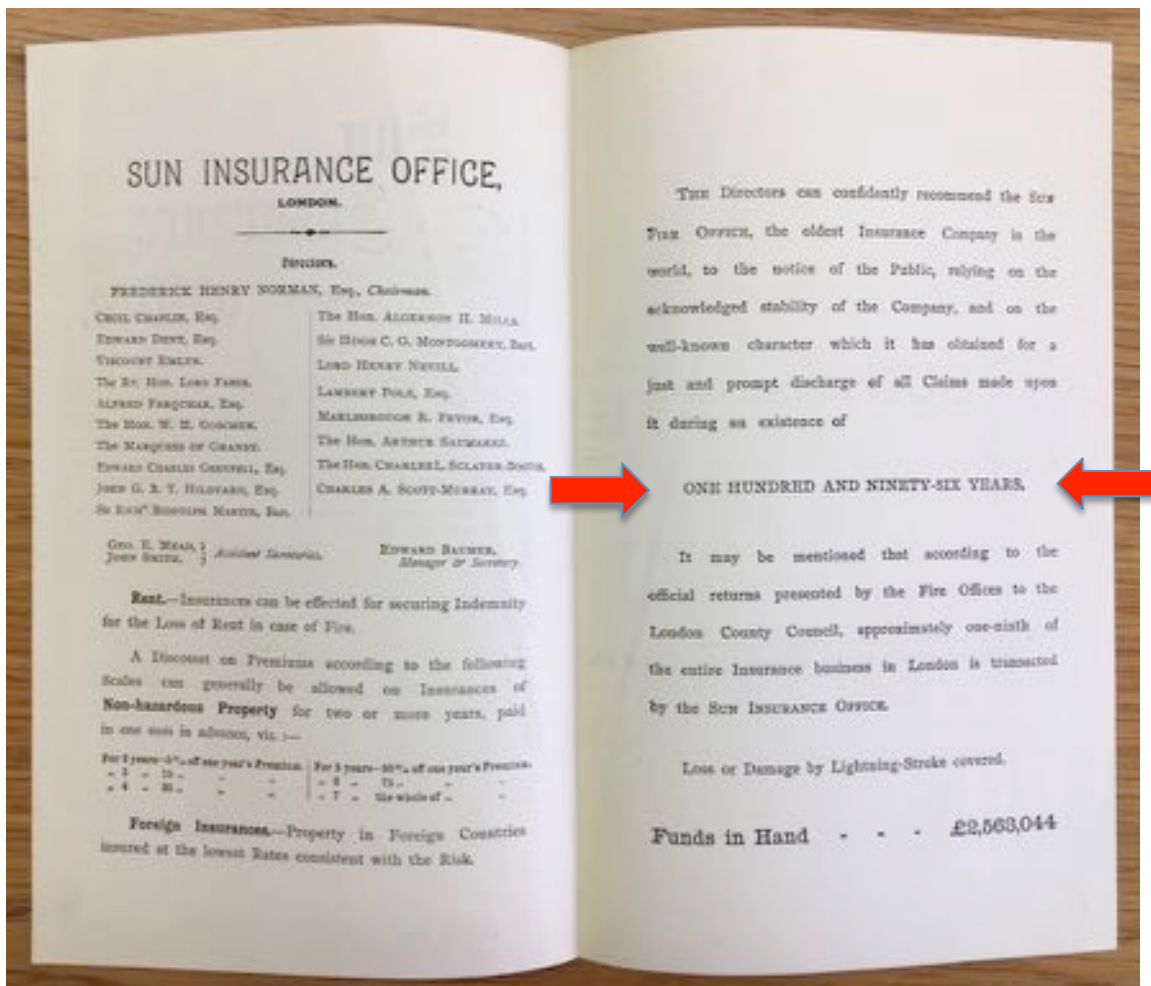


Illustration 3.53 (= Illustration 3.52)

Sun Insurance Office, renewal notice leaflet (1906), inside pages.

1 sheet ([4] p.).

130 x 206 mm.

The renewal notices in 1891, 1903, 1905 and 1907 used the same effect.

Hillingdon, MC25C/SF1/1570/1/3/1.

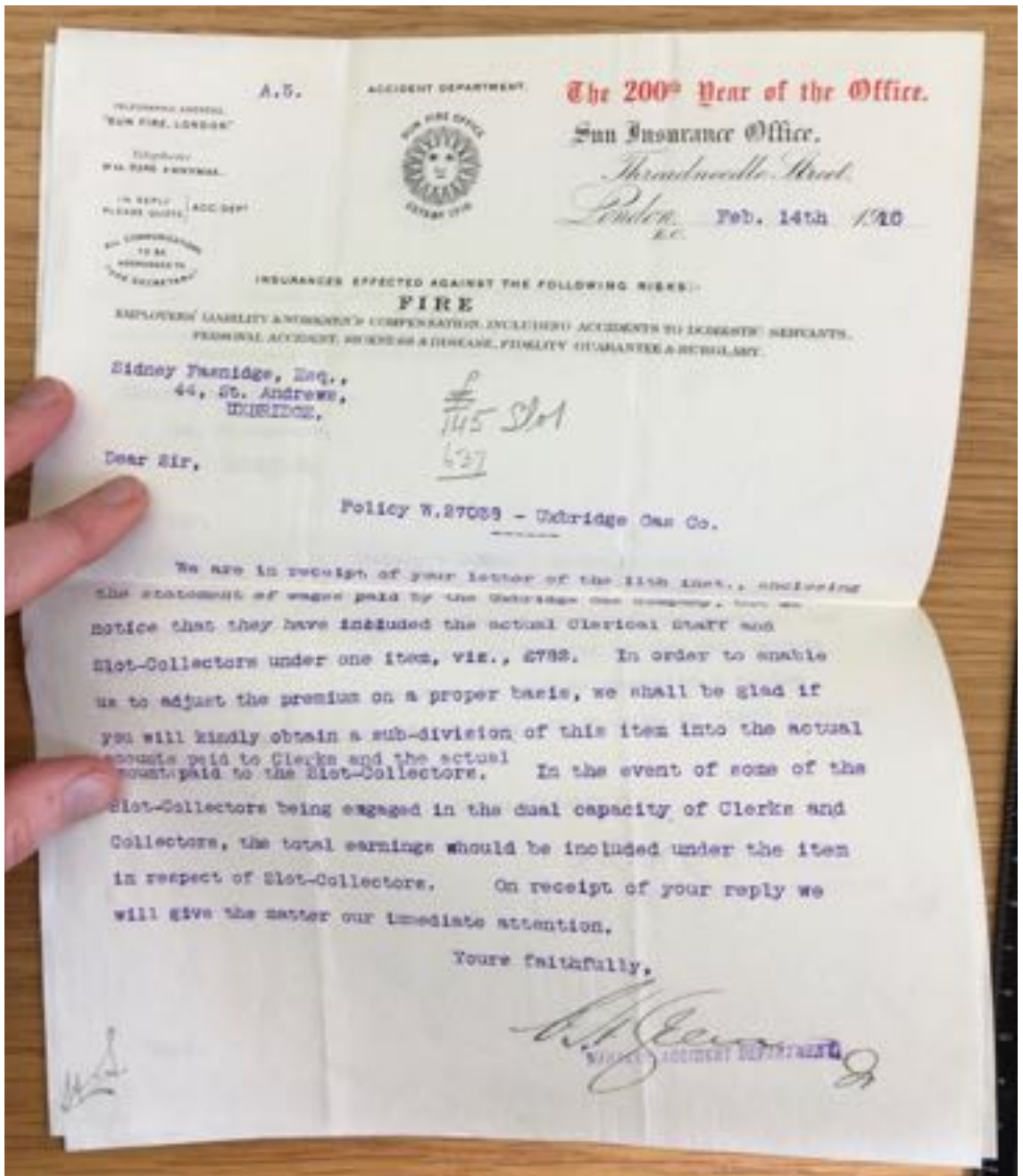


Illustration 3.54
Sun Insurance Office, Letter from the Accident Dept to agent Fasnidge regarding the Uxbridge Gas Company, 14 February 1910.
The age of the Office is emblazoned in red at the top-right of the letter.

Hillingdon, MC25C/SF1/1570/1/3/1.



Illustration 3.55
Sun Insurance Office, Letter to agents Lewis & Holman regarding a policy, 30 December 1910.
The age of the Office is emblazoned in red at the top-right of the letter.

ESRO, ACC 4113/6/17.

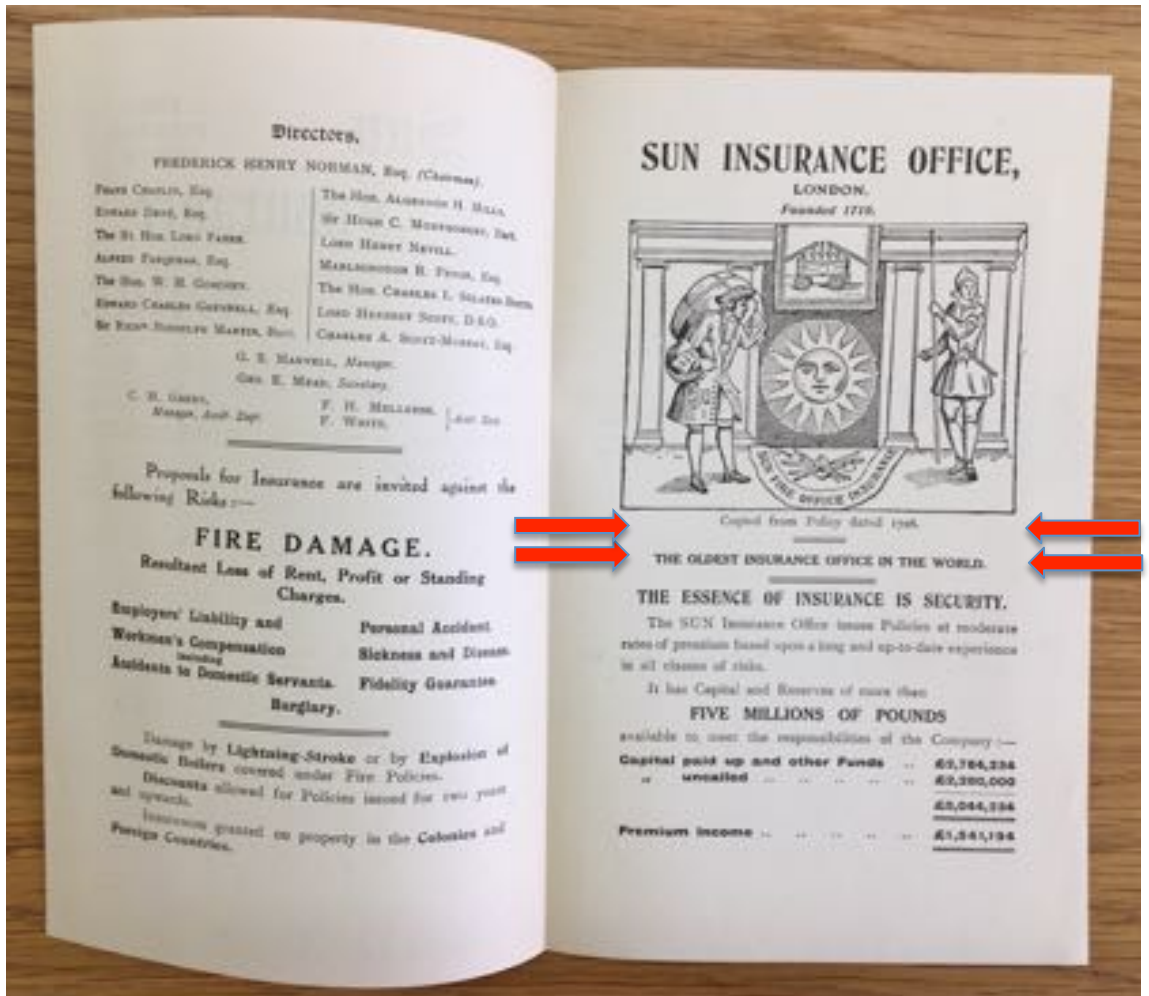


Illustration 3.56 (= Illustration 3.4)

Sun Insurance Office, *Fire Renewal Notice* (1909), inside pages.

1 sheet ([4] p.).

130 mm x 206 mm.

'Copied from Policy dated 1726', and followed by 'The Oldest Insurance Office in the World'.

Hillingdon, MC25C/SF1/1570/1/3/1.

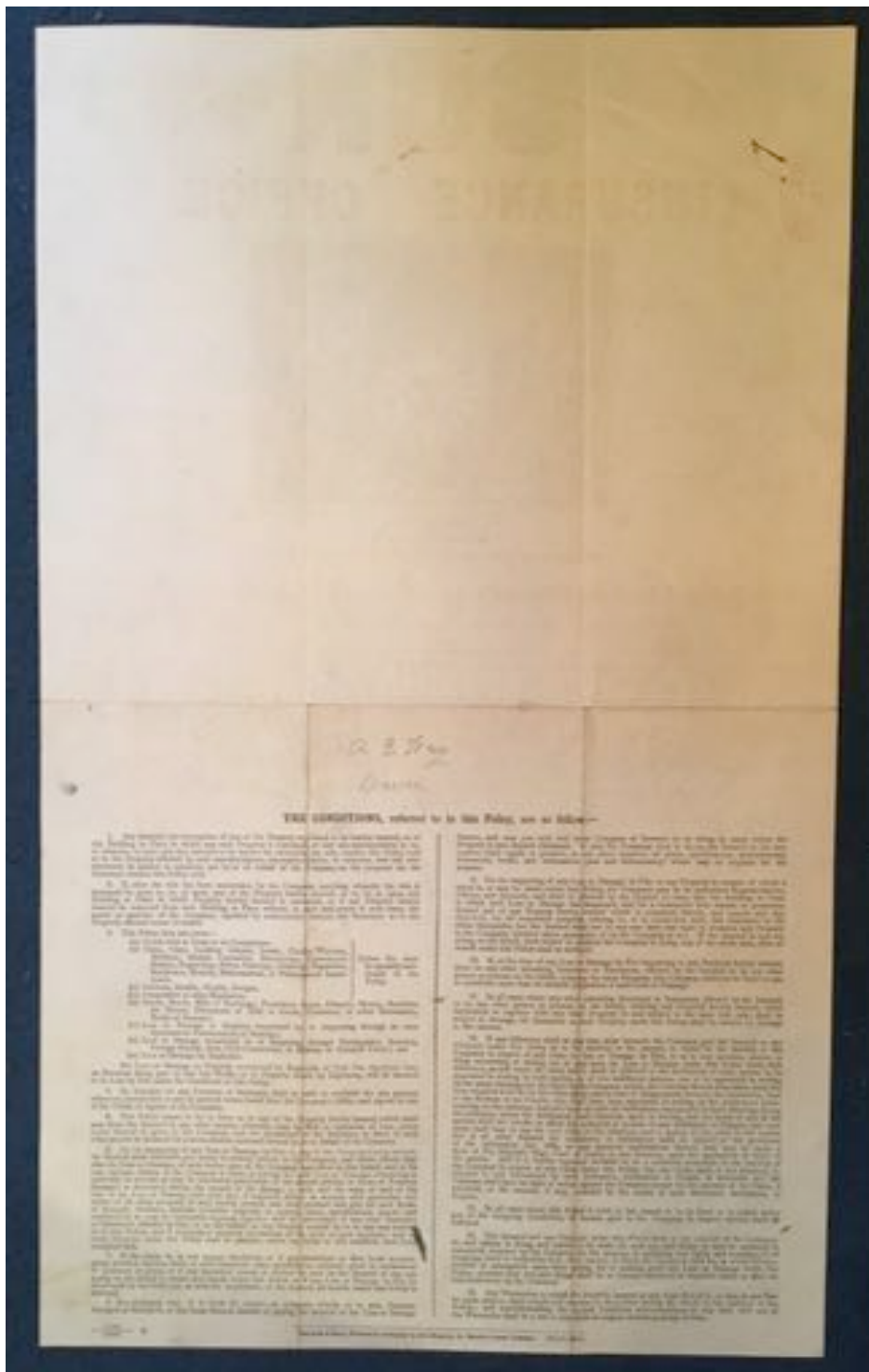


Illustration 3.57 (the reverse of Illustration 3.39)

Sun Insurance Office, The Conditions, on the reverse of policy, dated 10 June 1904.

1 sheet ([2] p.).

279 x 457 mm.

The heading reads: 'The Conditions, referred to in this Policy, are as follows:-'. Fifteen numbered clauses follow. 'Articles' is no longer used.

Private Collection.

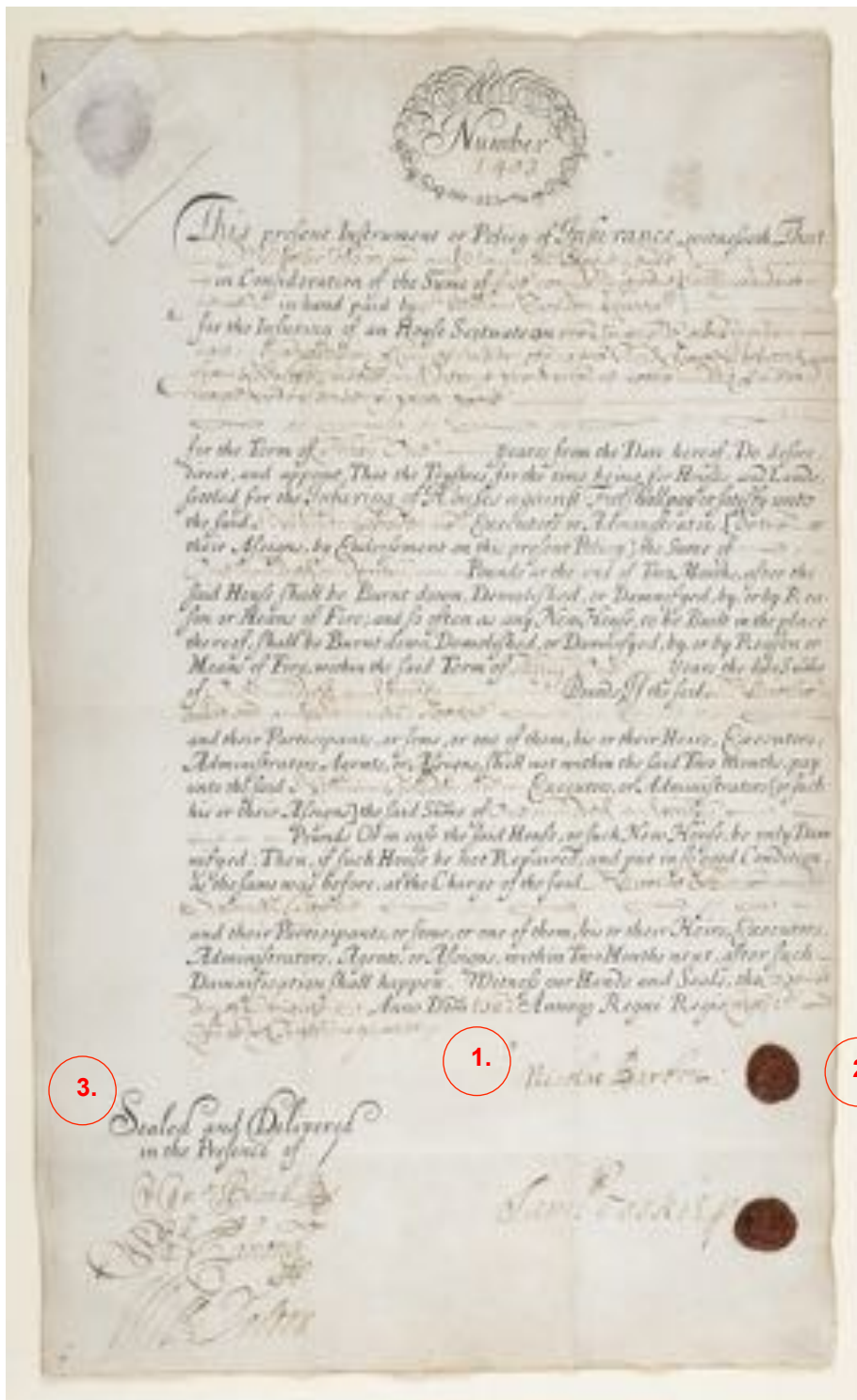


Illustration 4.1

Fire Office, policy, dated 1682.

Copperplate engraving.

274 x 427 mm.

1. The signatures of the insurers.

2. The insurers both use the company seal in wax of a phoenix in flames.

3. Witnesses' signatures.

According to the number, this was the company's 1403rd policy.

Museum of London.

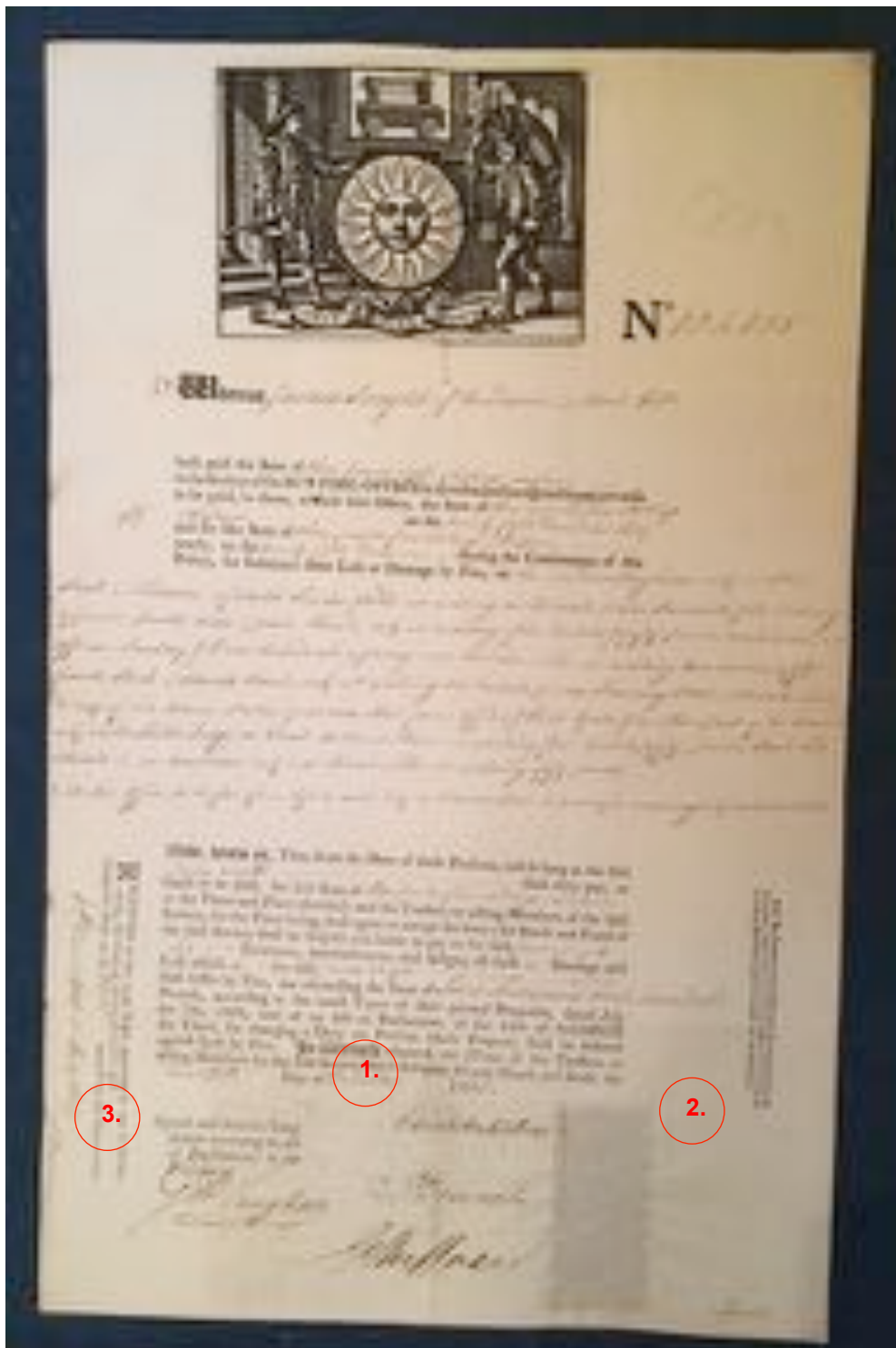


Illustration 4.2

Sun Fire Office, policy, dated 12 December 1808.

1 sheet ([1] p.).

Letterpress, copperplate engraving and manuscript.

292 x 457 mm.

1. The signatures of representatives of the Office.

2. The company's embossed seal of a sun beside each name.

3. Witnesses' signatures.

Private Collection.

Sun Insurance Office
N^o 2509017 SUN £1000
SUN INSURANCE OFFICE.

DIRECTORS

Chairman and President
 Messrs W. H. Wilson, & Co.
 Directors
 Messrs J. M. B. ...
 Messrs ...
 Messrs ...

FORMED 1791

Office—4, THREADNEEDLE STREET, LONDON, E.C.

FIRST PREMIUM
£ 1 3 1

RENEWAL PREMIUM
£ 7 3

This Policy of Insurance Witnesseth that *Ann Elizabeth, wife of ...*
has taken out a policy ...

		£
<i>One ...</i>	16	00
<i>...</i>	750	250
<i>...</i>	60	0
<i>...</i>	52	5
<i>...</i>	100	00
Total	1000	00

Witnessed
 In Witness Whereof I being one of the Directors of the said Company have hereunto set my hand and seal this 10th day of June 1904.

John ...

Illustration 4.3

Sun Insurance Office, policy, dated 10 June 1904.

1 sheet ([2] p.).

279 x 457 mm.

1. The signatures of one representative of the Office.
2. The company's embossed seal of a sun beside the name.
3. Witnesses' signatures.

Private Collection.

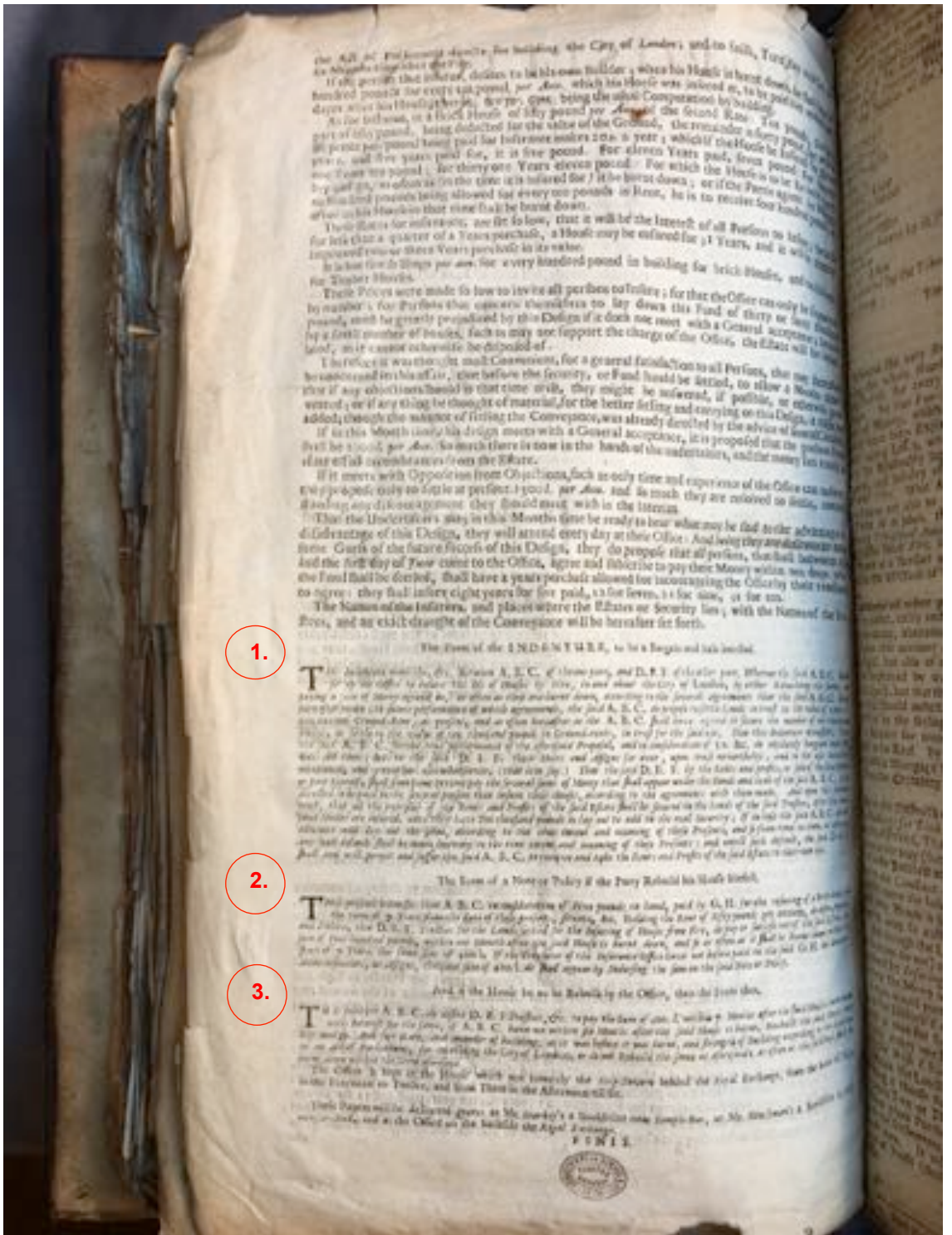


Illustration 4.4
 Fire Office, *Propositions for Insuring Houses from Fire* [1680], p. 2.
 1 sheet ([2] p.), 1/2°
 215 x 335 mm.
 Three specimen texts for each type of cover. Each has a heading, with the text in italics.

National Art Library.

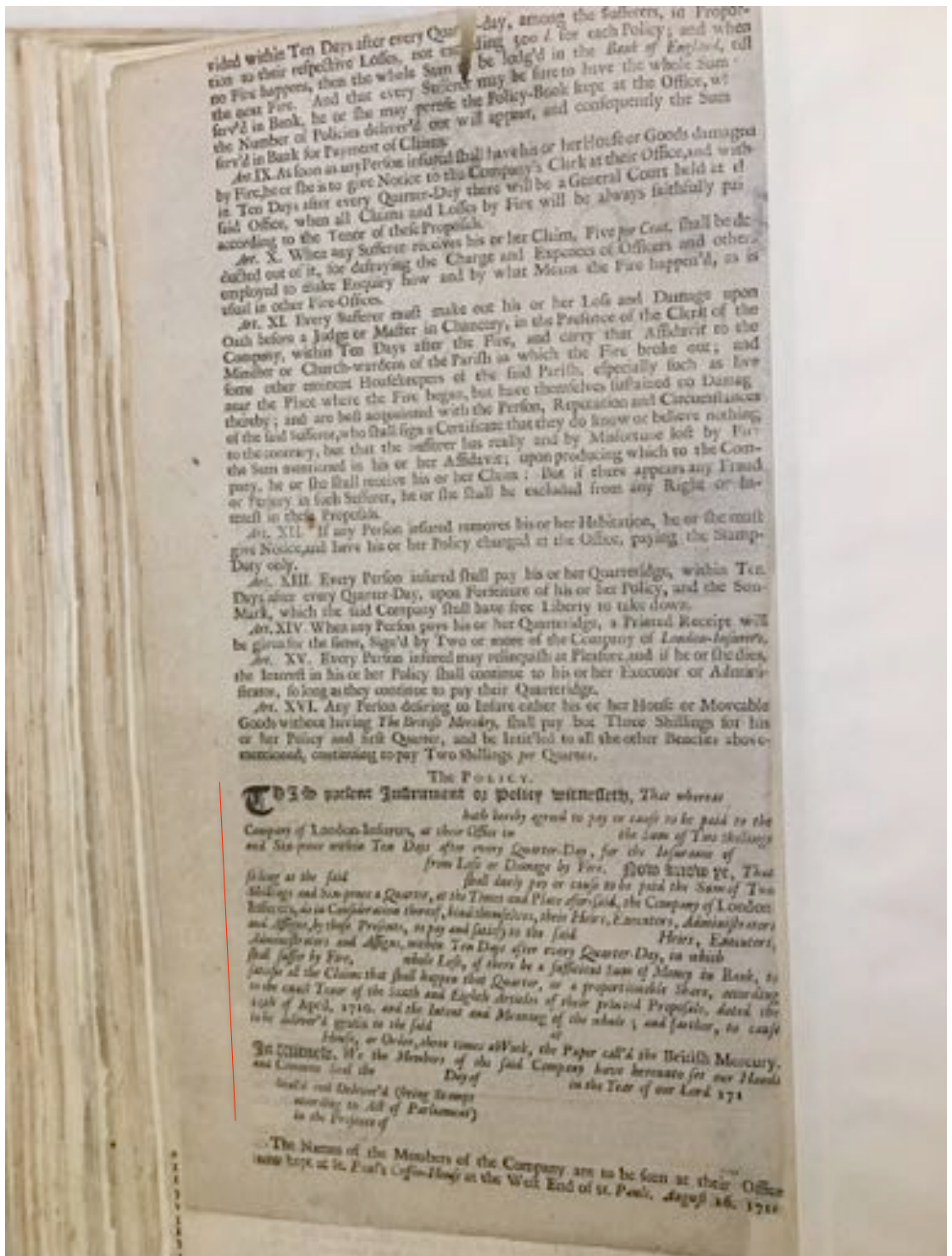


Illustration 4.5
 Sun Fire Office, *From the Sun-Fire-Office, April the 10th, 1710. Proposals Set Forth by the Company of London-Insurers, for Insuring Houses, Moveable Goods, Merchandizes, Furniture and Wares, from Loss and Damage by Fire* (1710), p. 2.
 1 sheet (2 p.).
 185 x 340 mm.

British Library.

case. 1.
1693.

KNOW all men by these presents that I James
 Chase of the parish of St. Pauls parsonage in the
 County of Middlesex Jew hereby acknowledge
 my self to have had & received of S^r James
 Etheridge of Harleford in the parish of Great Marlow
 in the County of Buck the sum of fifty
 pound of lawful English money principall money
 & eight pound & fifteen shillings interest money
 brought out of the said money mentioned in a deed
 of assignment by indenture bearing date
 with these presents made or expressed to be made
 between John Law of Great Marlow in the County
 of Buck his son & his wife the said James
 Chase & the Stephen Chase his younger of the parish of
 in the County of Middlesex part of the one part And
 the said S^r James Etheridge of the other part of
 from which said sum of fifty pound & eight
 pound fifteen shillings & of every part & parcel
 thereof I doe assigne & release & discharge the
 said S^r James Etheridge his heirs Executors & Assignes
 & assignes & every of them for ever by these presents.
 In witness whereof I the said James Chase have
 hereunto sett my hand & seal the eighth day of
 June in the fifth year of the reigne of our
 Sovereign Lord & Lady William & Mary by the
 grace of God of England Scotland France & Ireland
 King & Queene respondents of the said 8th June 1693

Signed sealed & Delivered
in the presence of:

Henry Fletcher
Rich: Goddard


James Chase 

Illustration 4.6
 An MS Bond, 1693.
 180 x 295 mm.
 Its shape bears comparison with the Fire Office's policy.
 London School of Economics, Clayton 3 C-COR (22/4/6).



Illustration 4.7
 An engraved Bond, dated 1698.
 195 x 305 mm.
 The printed kind of bond retained the format of the manuscript bond.

TNA, E 192/29.

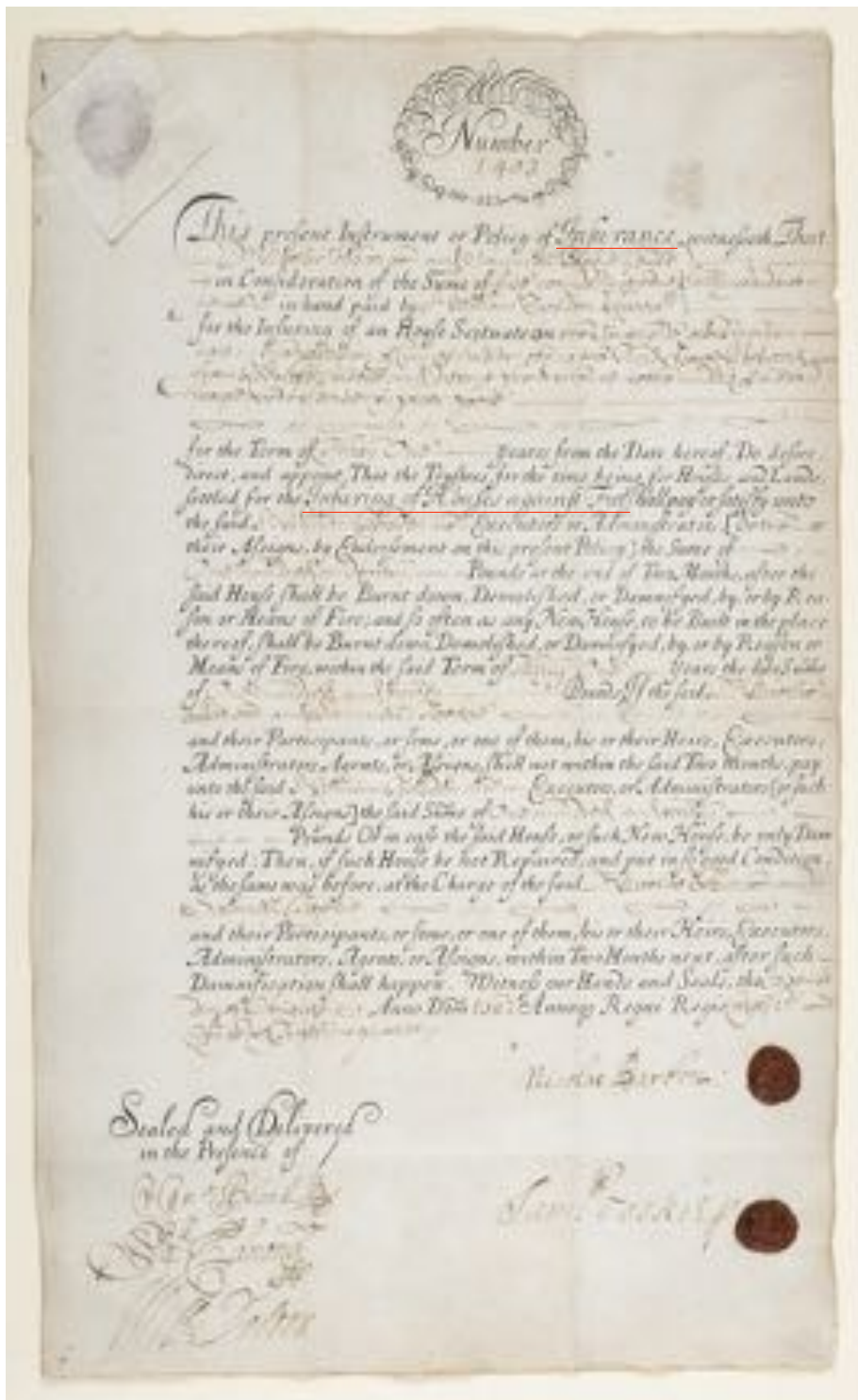


Illustration 4.8 (= Illustration 4.1)
 Fire Office, policy, dated 1682.
 Copperplate engraving.
 274 x 427 mm.

Museum of London.

Whereas

The of the Undertakers for the Insuring Houses from Fire, at the Fire Office: Here (by their Invention) is Policy of Insurance, bearing even Date, and Marked with the same Number, with these Provisions joined to the said Policy, bearing even Date, and Marked with the same Number, and these Provisions, the Sum of ... Pounds ... Shillings ... Pence ...

Sealed and Delivered in the Presence of us

Handwritten signatures: Robert Black

Illustration 4.9 Fire Office, agreement in relation to a policy, dated 1697. Letterpress.

Private Collection.

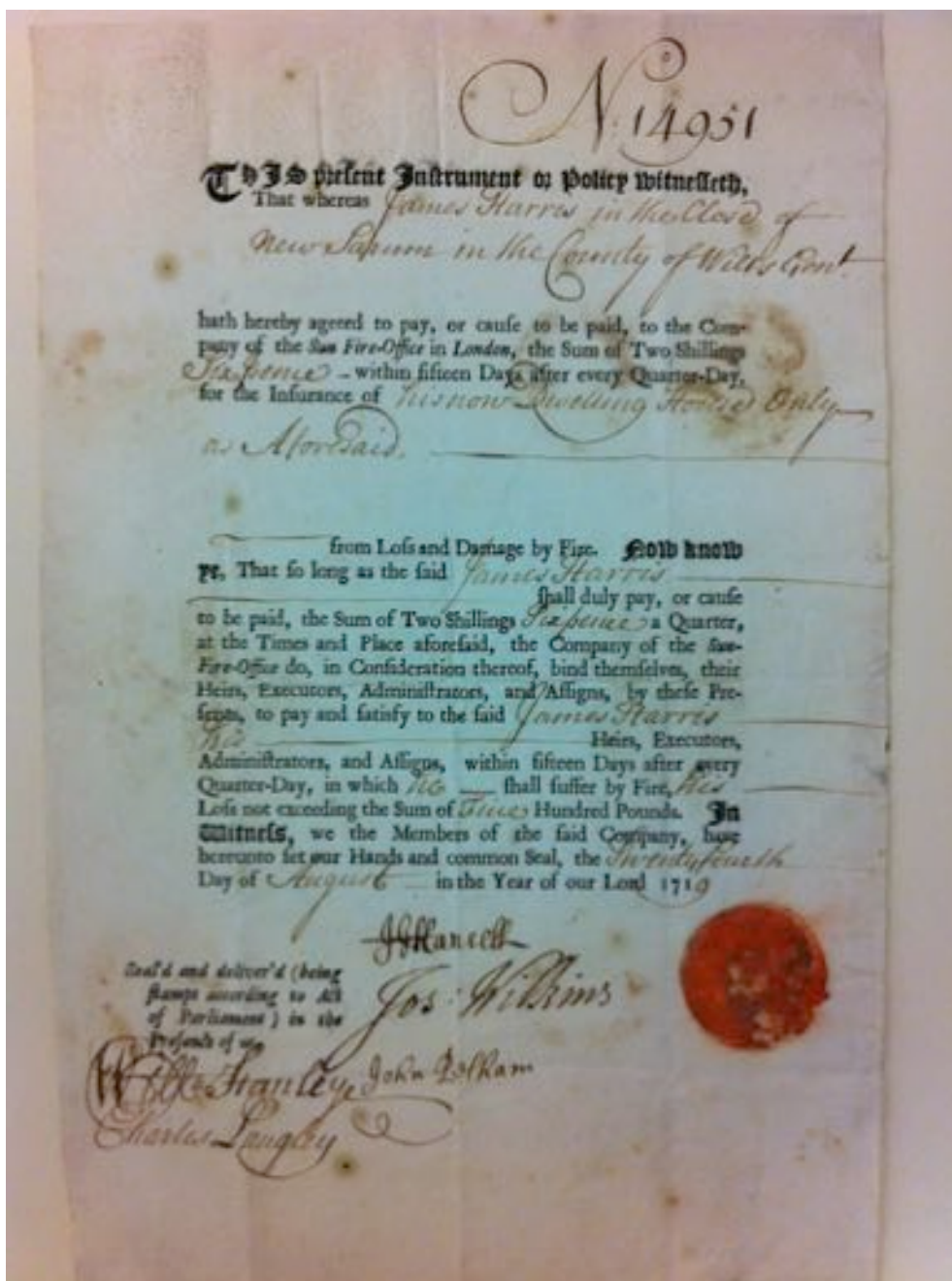


Illustration 4.10
 Sun Fire Office, policy, dated 24 August 1719.
 1 sheet ([1] p.).
 Letterpress.
 200 x 325 mm (=foolscap).

Bodleian, John Johnson Collection, Insurance 7.

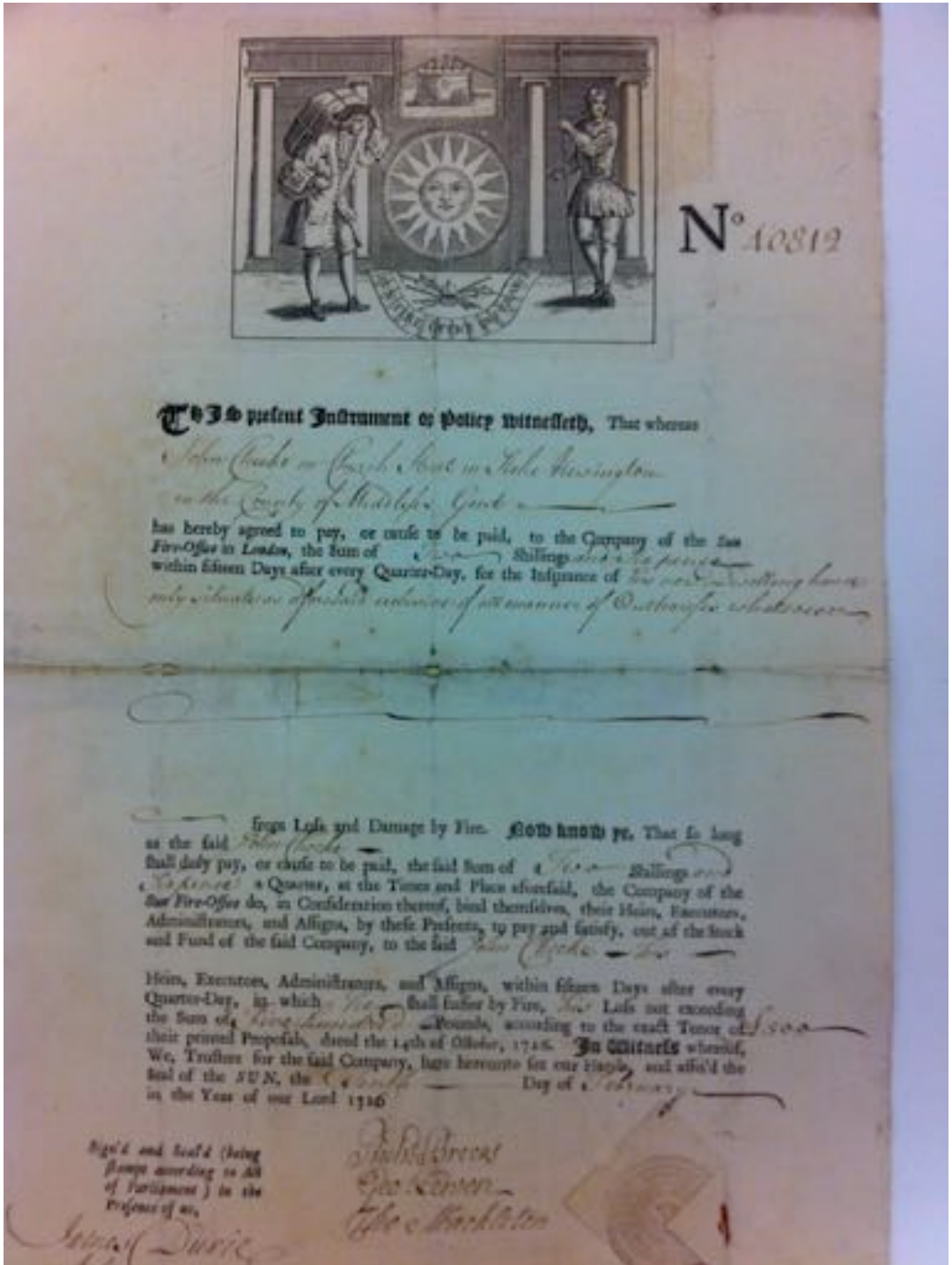


Illustration 4.11
 Sun Fire Office, policy, dated 10 February 1726.
 1 sheet ([1] p.).
 Letterpress, engraving and manuscript.
 275 x 420 mm.

Bodleian, John Johnson Collection, Insurance Folder II.

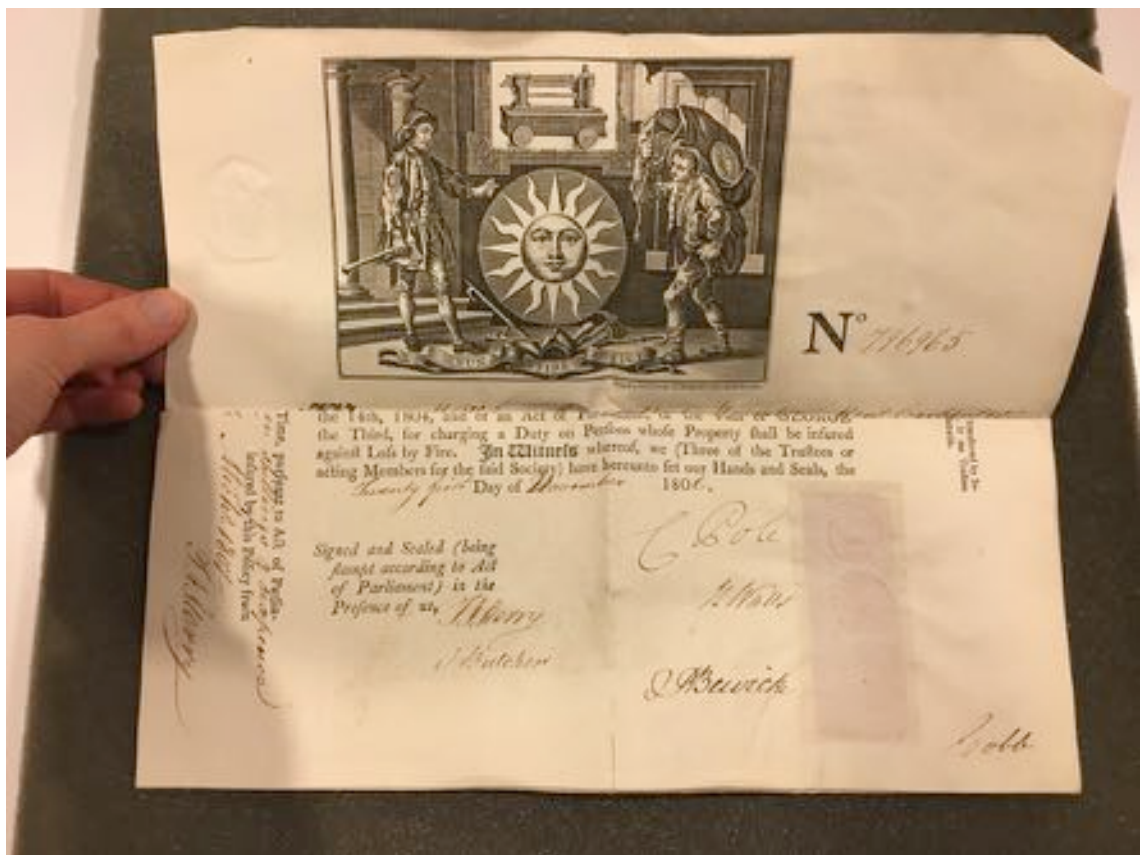


Illustration 4.12

Sun Fire Office, policy, dated 21 November 1806.

1 sheet ([1] p.).

Letterpress, copperplate engraving and manuscript.

The policy unfolds such that the illustration is immediately apparent.

Kent Archives, EK/U1453/B6/1.

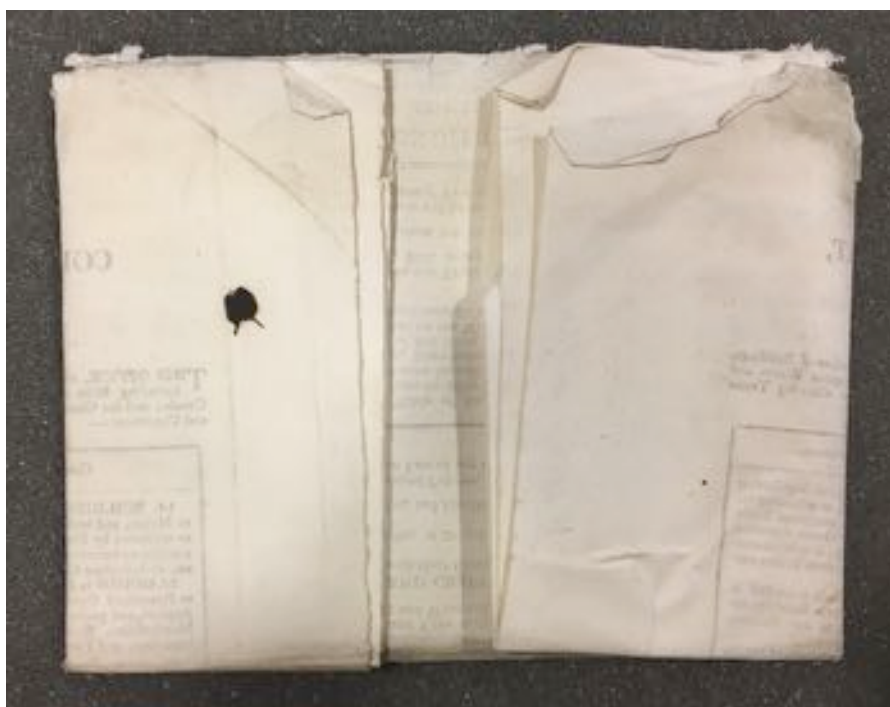


Illustration 4.13

Sun Fire Office, policy, dated 1808, is wrapped inside the Sun's *Proposals*, which act as a pouch.

148 x 123 mm.

The policy's number is written inside the emblem's plaque, in imitation of an old-style firemark.

Kent Archives, EK/U1453/B6/1/18.



Illustration 4.14
 Sun Insurance Office, policy, dated 10 July 1908, and its envelope for transport and safe-keeping.

ESRO, ACC 4113/6/17.

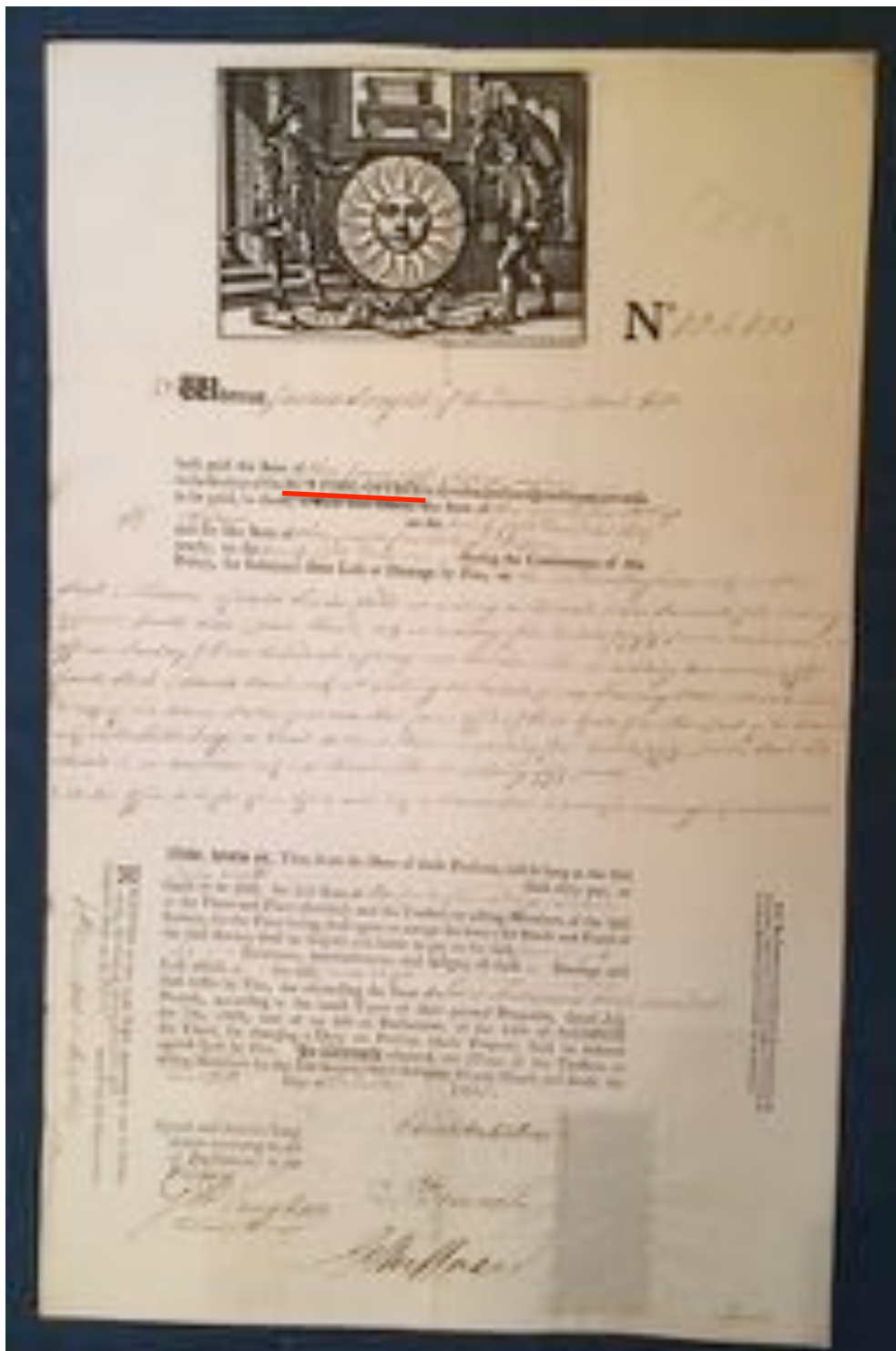


Illustration 4.15 (= Illustration 4.2)
 Sun Fire Office, policy, dated 12 December 1808.
 1 sheet ([1] p.).
 Letterpress, copperplate engraving and manuscript.
 292 x 457 mm.
 'Sun Fire Office' is positioned in the centre in capital letters.

Private Collection.



Illustration 4.18
 Sun Fire Office, July 28th, 1803. *Proposals from the Sun Fire-Office, in Cornhill, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1803), p. 1. 1 sheet ([2] p.).
 Letterpress and woodcut illustration.
 This edition of the Sun's *Proposals* was the last version on which the text ran over both sides, as it had done throughout the eighteenth century.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 4.19 (the reverse of Illustration 4.18)
Sun Fire Office, July 28th, 1803. *Proposals from the Sun Fire-Office, in Cornhill, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1803), p. 2. 1 sheet ([2] p.).

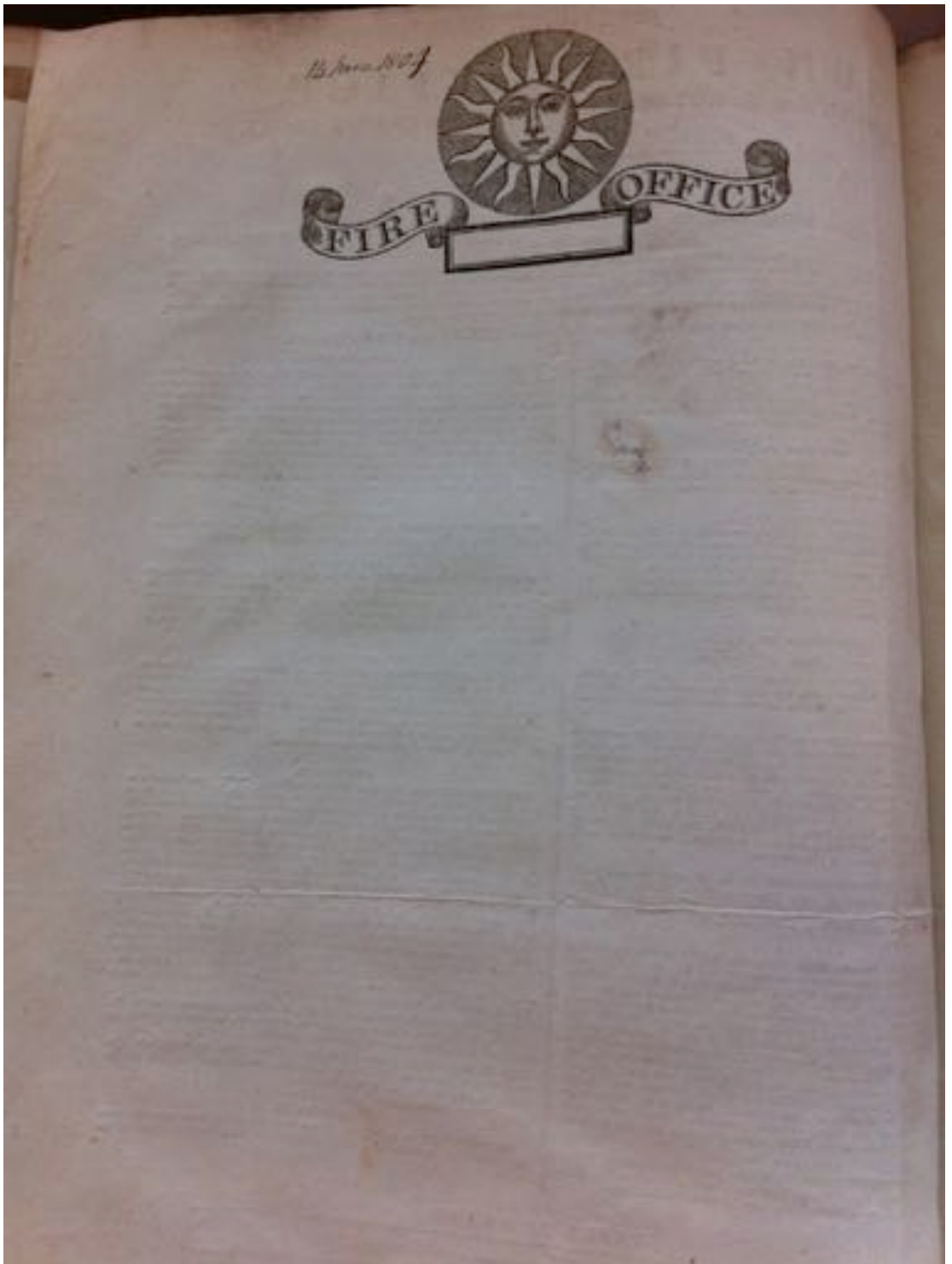


Illustration 4.21 (the reverse of Illustration 4.20)

Sun Fire Office, June 14, 1804. *Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1804), p. 2.

1 sheet ([2] p.).

284 x 450 mm.

LMA, CLC/B/192/DD/008/MS38828/001.

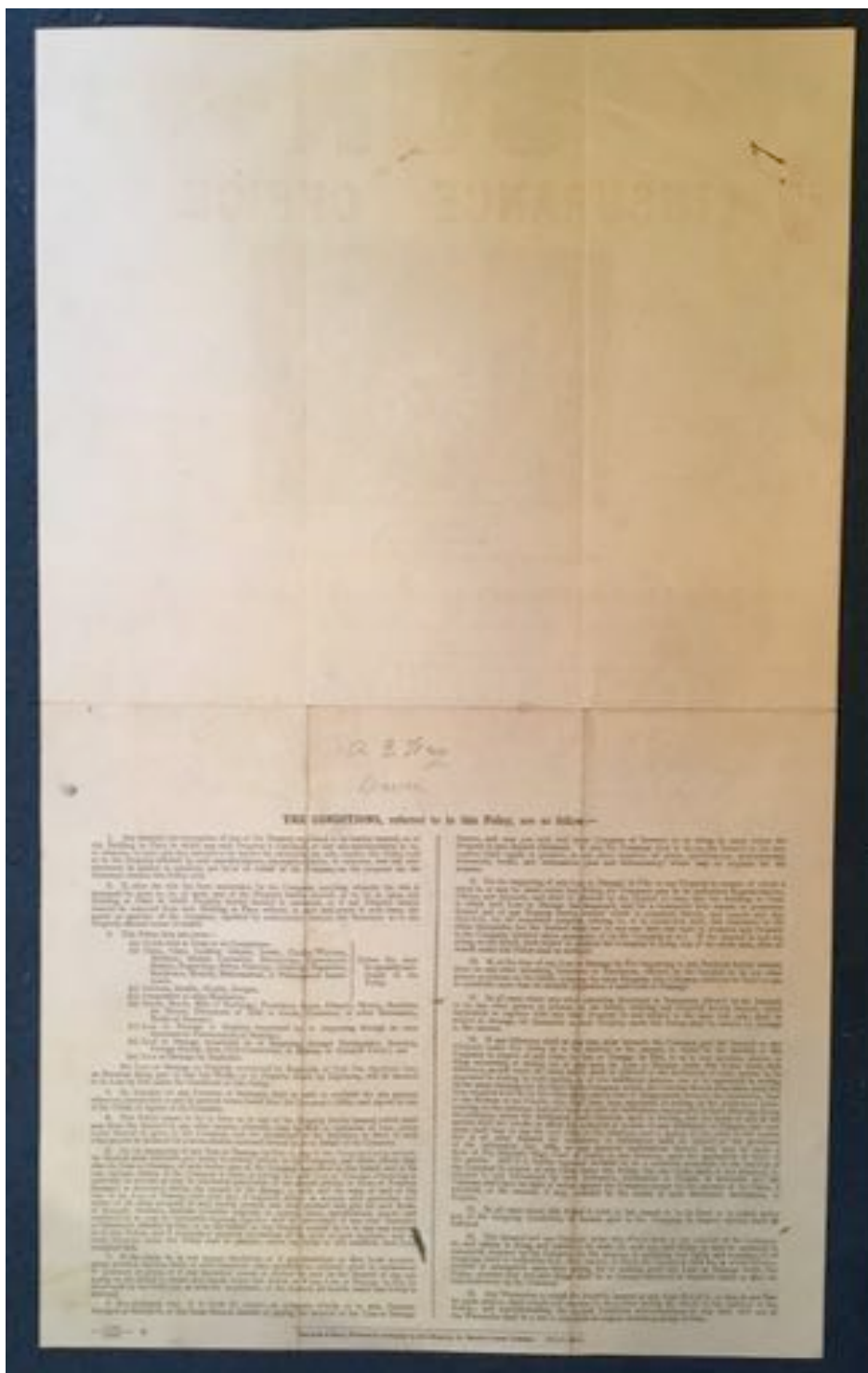


Illustration 4.22 (the reverse of Illustration 4.3)

Sun Insurance Office, The Conditions, on the reverse of policy, dated 10 June 1904.

1 sheet ([2] p.).

279 x 457 mm.

The heading reads: 'The Conditions, referred to in this Policy, are as follows:-'. Fifteen numbered clauses follow.

Private Collection.



Illustration 4.24
 Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).
 1 sheet.
 205 x 260 mm.
 The sheet has folds which turn this side of it into a mini leaflet.
 1. Address
 2. Branches
 3. Funds
 4. Rates
 5. Long success
 Hillingdon, MC25C/SF1/1570/1/3/1.

If left open for inspection this form may be printed with a 1/2 stamp.



SUN FIRE OFFICE

Head Office: THREADNEEDLE ST., LONDON, E.C.

Agency C.A.

Proposal for Fire Insurance

A SUPPLY SENT TO ANY AGENT ON APPLICATION

DATE when Insurance is to commence _____
 PROPOSER'S NAME in full _____
 RESIDENCE _____
 PROFESSION or TRADE _____

Description of the Building, which must be given whether the insurance is required on Building or Contents

Building (with communicating offices, if any) situate _____

External and party walls built of _____

Roofed with _____

Occupied as _____

* If in private tenancy, insert "Private dwelling solely," but should any trade be carried on, give particulars, and state whether sale shop only or whether there is any process of manufacture.

PROPERTY TO BE INSURED		Sum to be Insured
1. Alternative sub-divisions at different rates—	1. On Household Goods, Furniture, Fixtures, Linen, Wearing Apparel, Clocks, Watches, Jewellery, Trinkets, Printed Books, Plate, Wine and other Liquors in private use; China, Earthenware, Glass, and Looking Glasses; Musical Instruments, Printed Music; Prints, Paintings, Drawings and Sculptures (in case of loss no one Print, Painting, Drawing, or Article of Sculpture to be deemed of greater value than £ _____); Mathematical and Philosophical Instruments and Apparatus	£ _____
On Household Goods, &c. — £ _____	2. Stock in Trade	£ _____
On China and Glass, &c. — £ _____	3. Goods in Trust or on Commission, for which Proposer is responsible	£ _____
On Musical Instruments, &c. — £ _____	4. Movable Utensils in Trade	£ _____
On Mathematical — £ _____	5. Business Fixtures (Plate Glass Front excepted)	£ _____
On Prints and Paintings, &c. — £ _____	6. Plate Glass Front	£ _____
On Jewels, &c. — £ _____	7. Building as described above	£ _____
2. These two items can be insured in one sum if desired.	8. One Year's Rent of the same	£ _____
Engines and machinery worked by power other than manual shall be separately valued.	9. Other Property as follows (State situation, construction, making and amount)	£ _____
3. Description— "Best Reasonable" — Best Possible — or as in Schedule of a Tenant's Census — Rental Value —		£ _____
4. Separate sum shall be specified upon each distinct Building, or otherwise the Contents of each.		£ _____
5. All fire-pumps, or hoisting apparatus of any description, or any other apparatus, should be specially placed.		£ _____
6. Material etc. are here for sale the quantity and quality should be stated.		£ _____
		£ _____

N.B.—The only Receipts for Premiums recognised as valid are those printed and issued from the Office

QUESTIONS TO BE ANSWERED BY THE PROPOSER

- How long have you occupied these premises?
 - Have you hitherto been insured? If so, state name of Office and No. of Policy.
 - Has any Proposal of Insurance against Fire made by you on this or other property been declined?
 - Has a Fire occurred in any Building whilst wholly or partially occupied by you?
- Date _____ Proposer's Signature _____

Illustration 4.25 (the reverse of Illustration 4.24)
 Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).
 1 sheet.
 205 x 260 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.



Illustration 4.26 (= Illustrations 4.1 and 4.8)
 Fire Office, policy, dated 1682.
 Copperplate engraving.
 274 x 427 mm.

Museum of London.

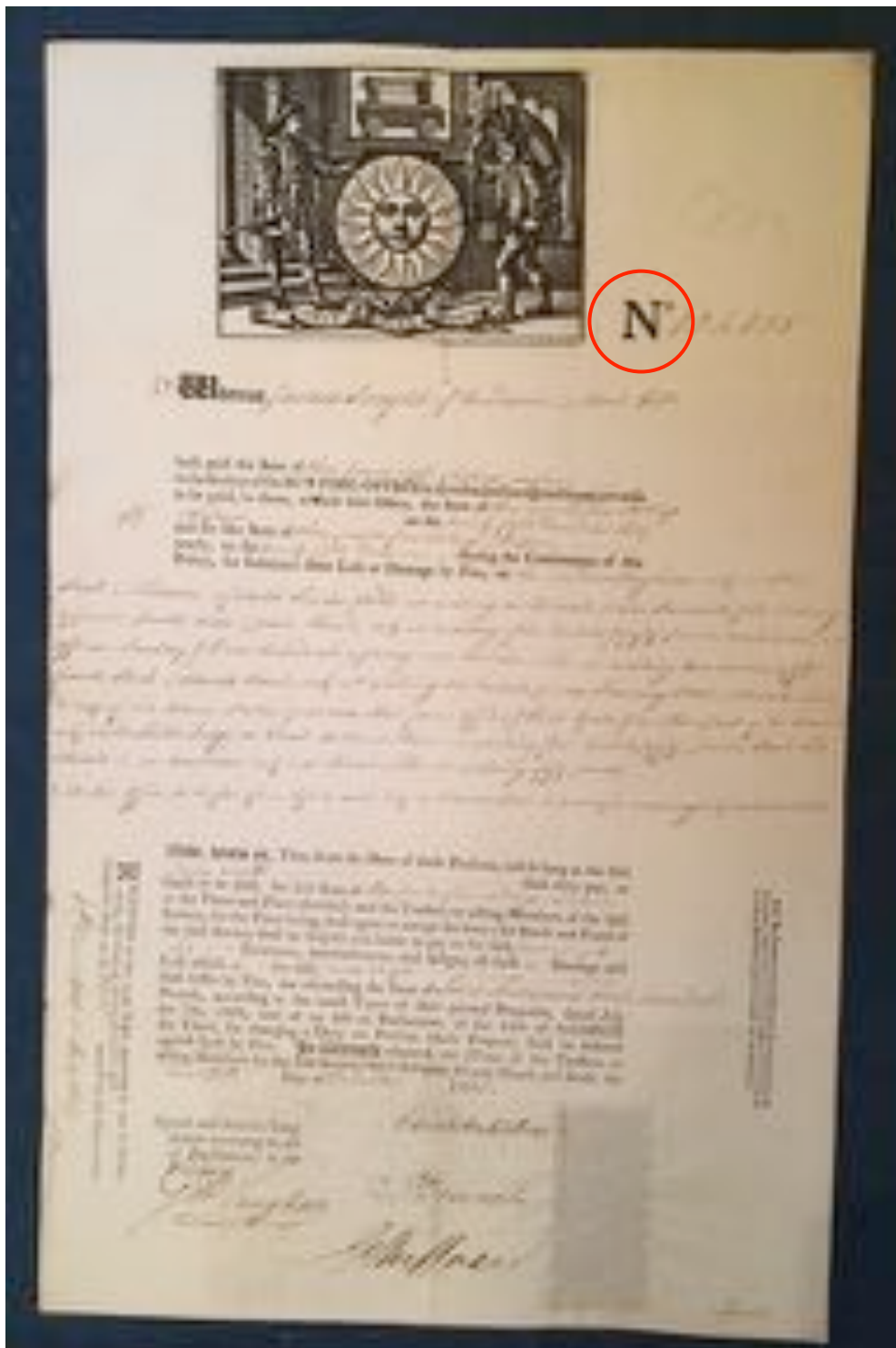


Illustration 4.27 (= Illustration 4.2)
Sun Fire Office, policy, dated 12 December 1808.
1 sheet ([1] p.).
Letterpress, copperplate engraving and manuscript.
292 x 457 mm.
On the right, 'No' prominently requires the policy number.

Private Collection.

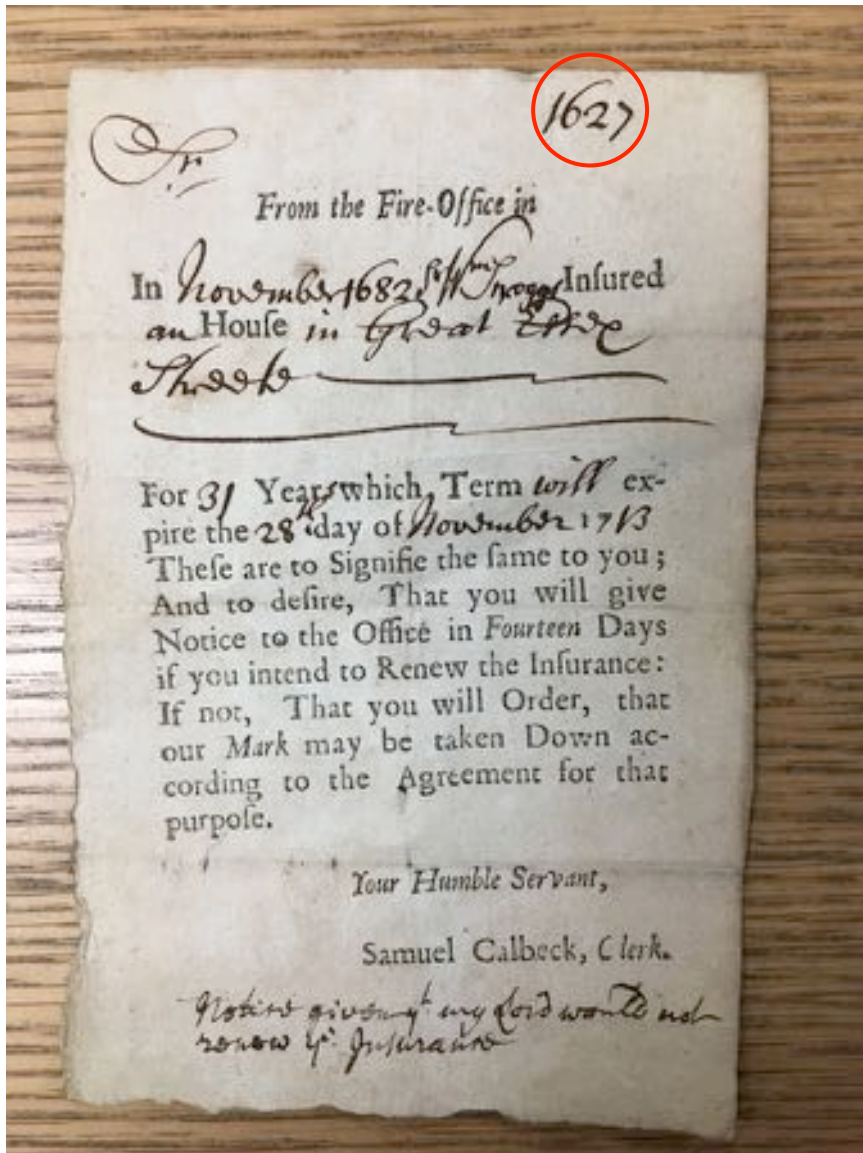


Illustration 4.29

From the Fire-Office in [blank] In [blank] [blank] Insured [blank] House [blank] for [blank] Year which Term [blank] expire the [blank] day of [blank] 17[blank] [1713].

1 sheet ([1] p.). 1/12°.

Letterpress and manuscript.

107 x 165 mm.

The number at the top right is likely the policy number.

TNA, E 192/29.

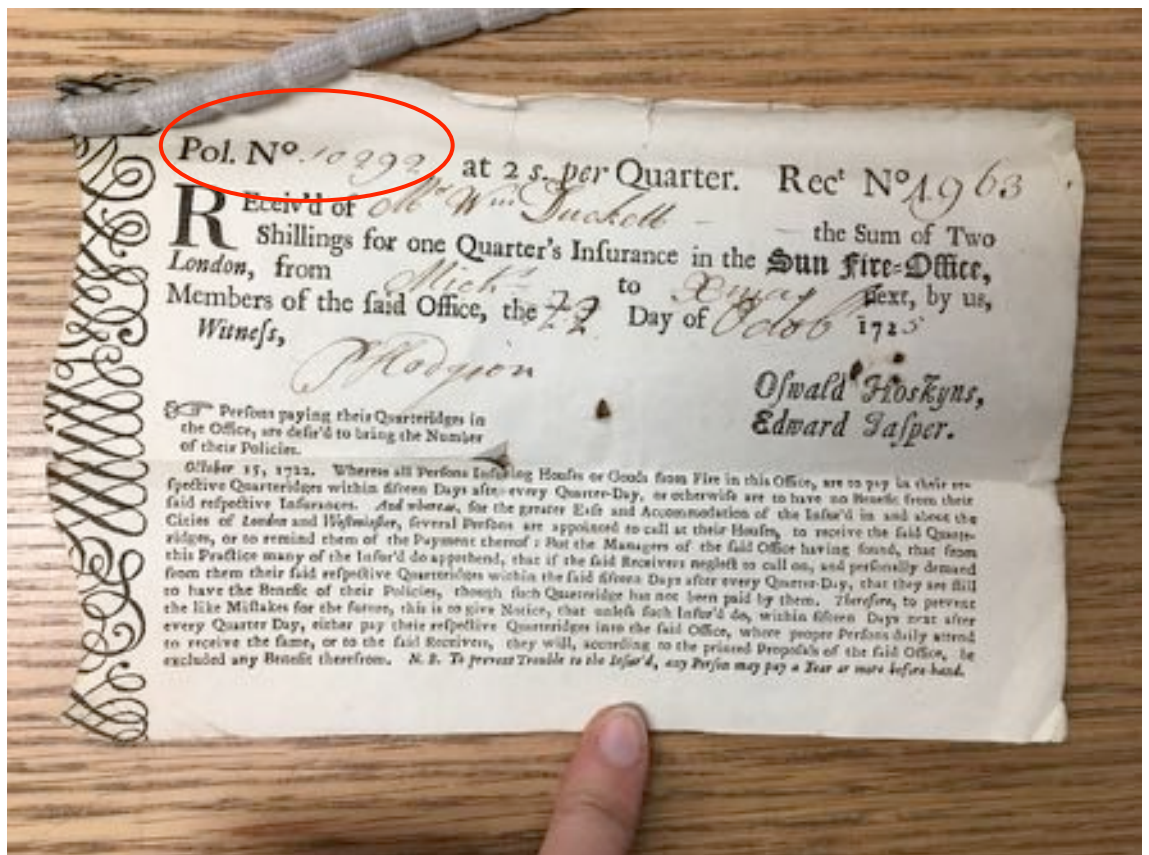


Illustration 4.30
Sun Fire Office, receipt, dated 22 October 1725.
'Pol. No.', at the top left.

TNA, C 110/53.

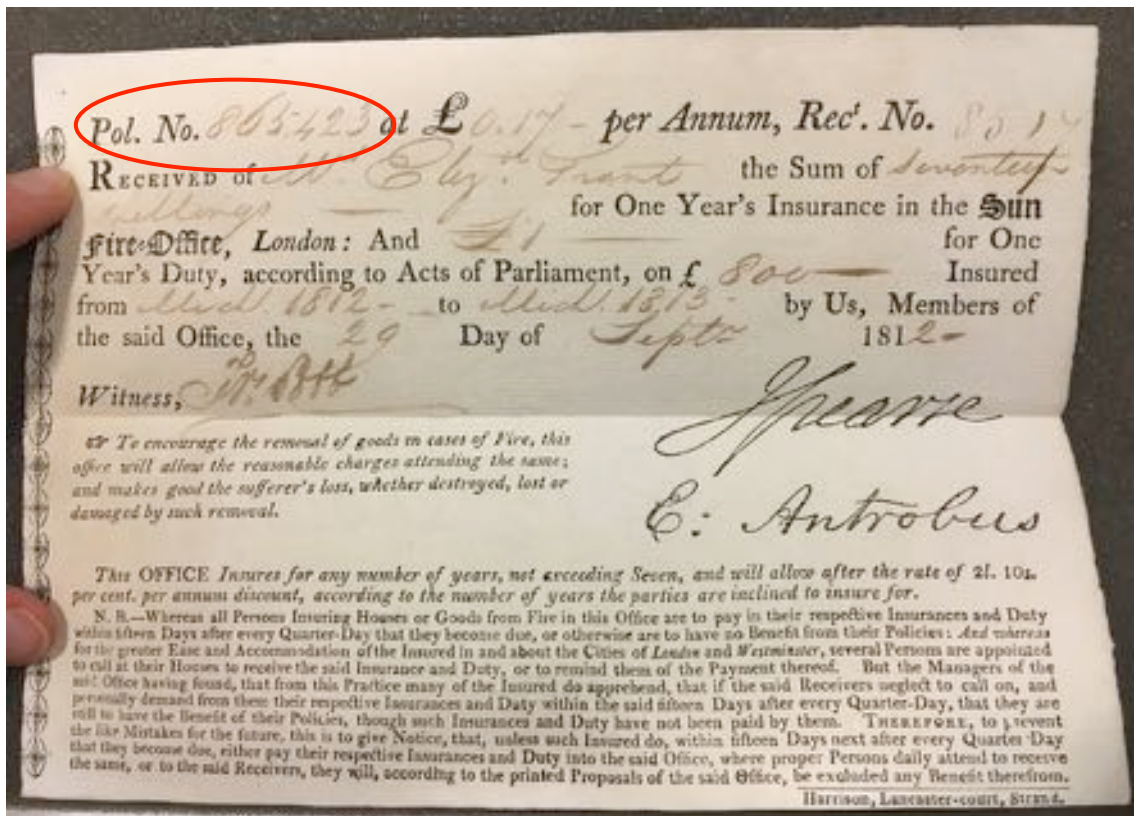


Illustration 4.31

Sun Fire Office, receipt, dated 19 September 1812.

Among a pile of receipts 1812–1815 inside the policy for Elizabeth Grant.

'Pol. No.', at the top left, as in 1725.

Kent Archives, EK/U1453/B6/1/28.

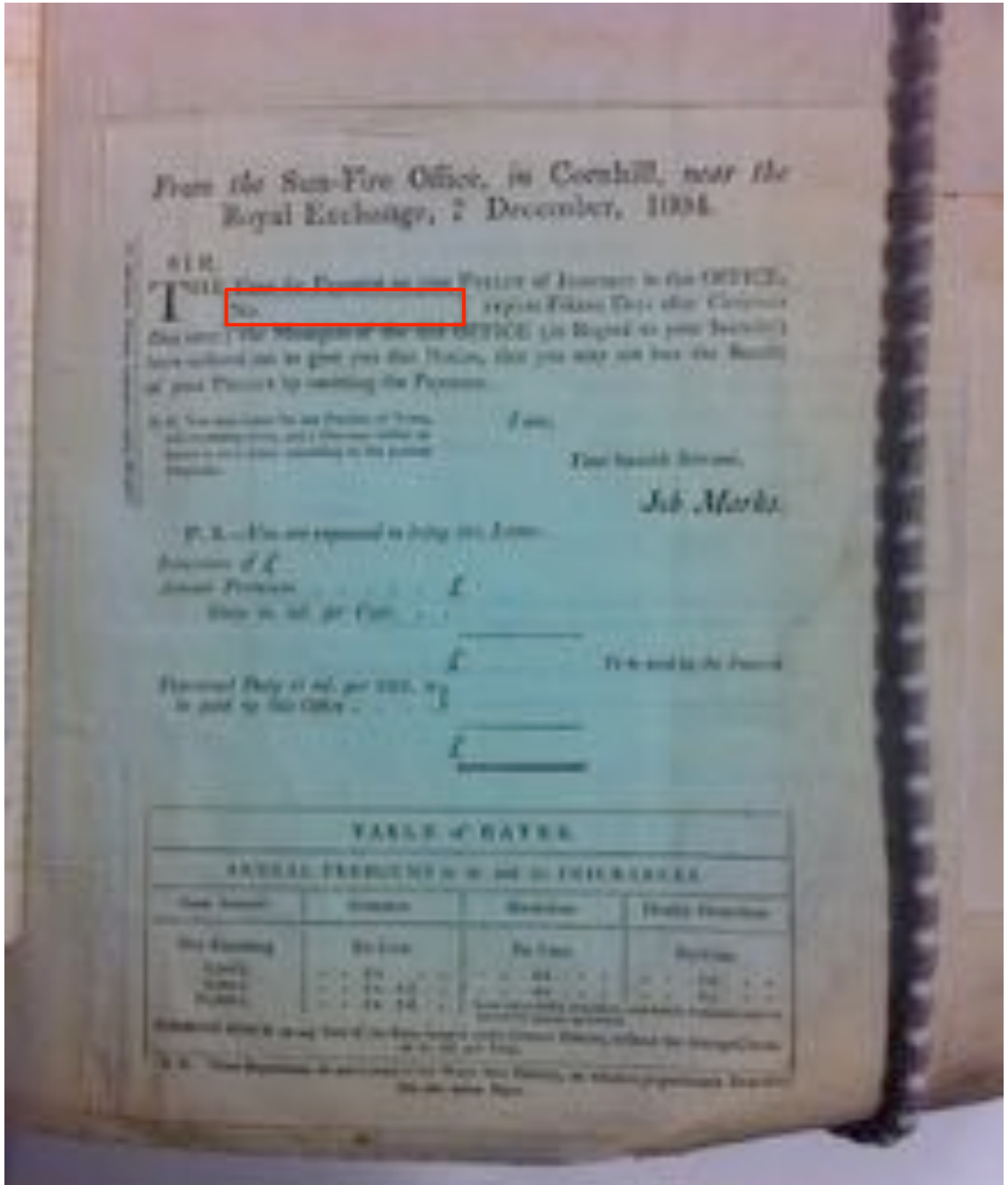


Illustration 4.32
Sun Fire Office, renewal letter-form, 7 December 1804.
This letter, which reminds a policy holder to renew their policy, positions in a blank for the policy number in the body of the letter's text.

LMA, CLC/B/192/DD/008/MS38828/001.

Sun

FIRE
RENEWAL
NOTICE.



Insurance

(LONDON)

Office.

June, 1909.

This Notice intact should accompany a Remittance.

The Directors beg to remind you that your Policy of Insurance, as undermentioned, will expire on the 24th instant, and that, in order to prevent the same becoming void, the Premium should be paid to the undersigned within fifteen days after that date.

If any alteration has been made in the state of the Risk, and the same is not allowed in the Policy, notice thereof should be immediately given to the Office.

No Receipts will be recognised as valid but such as are printed and issued from the Office.

Yours faithfully,

Agent at

Policy No.	Sum Insured.	Annual Premium.		
	£	£	s.	d.
7413705-	400	6		
6	400	6		
78	400	6		
	400	6		

J. Church Esq.

Illustration 4.33

Sun Insurance Office, *Fire Renewal Notice* (1909), cover.

1 sheet ([4] p.).

130 mm x 206 mm.

'Policy No.' is printed into the form, whereas a space for the customer's name is not.

Hillingdon, MC25C/SF1/1570/1/3/1.

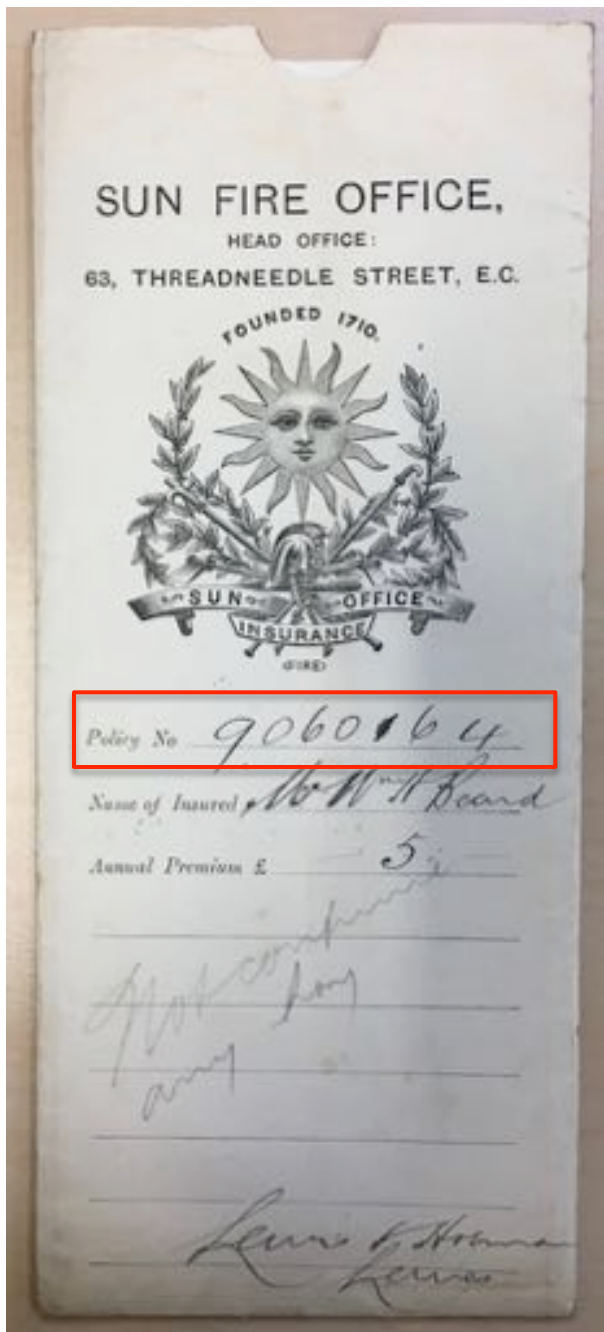


Illustration 4.34
Sun Insurance Office, envelop for a policy, 1908.
The 'Policy No.' goes before the 'Name of Insured'.

ESRO, ACC 4113/6/17.

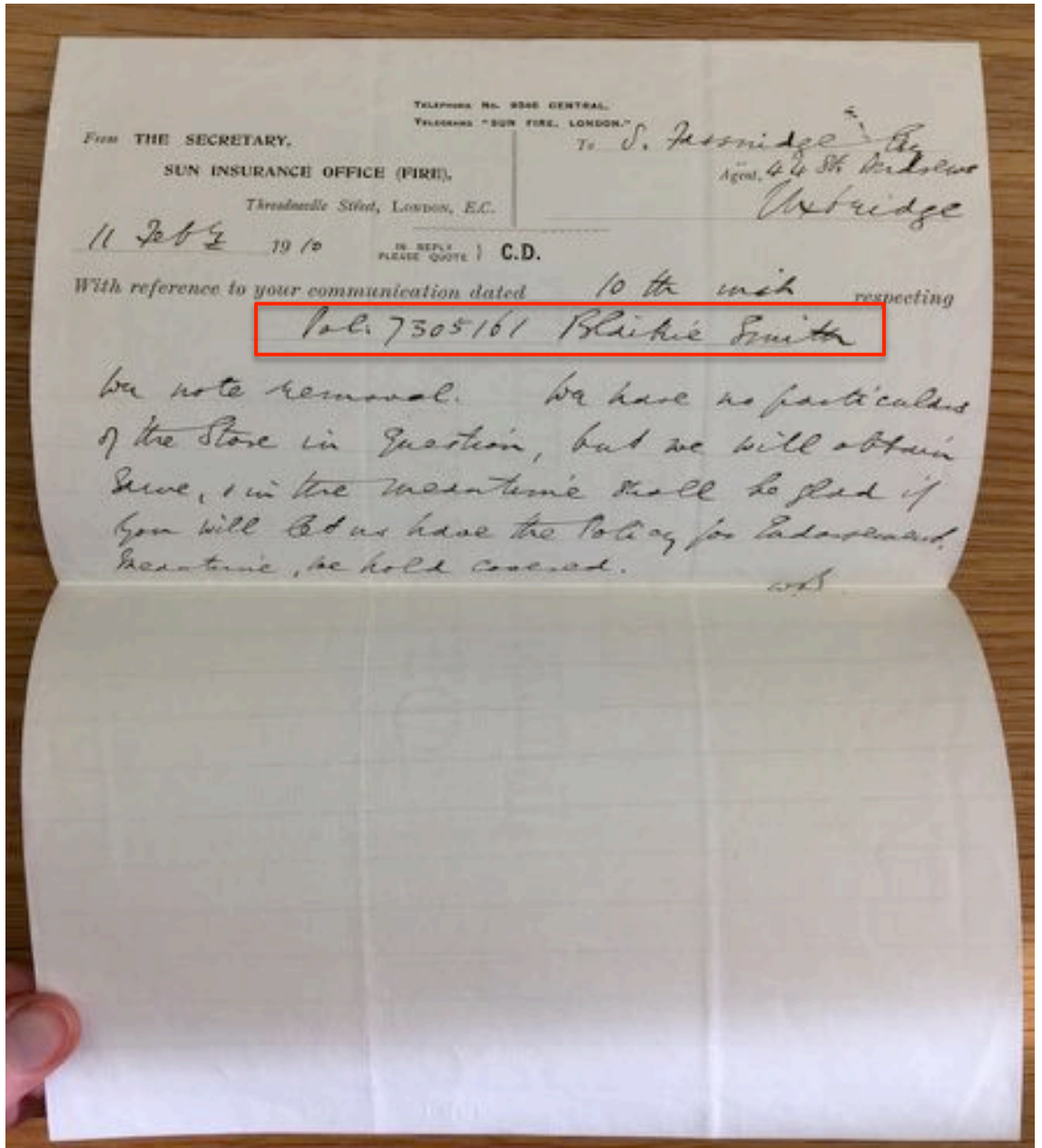


Illustration 4.35

Sun Insurance Office, letter to agent Fasnidge regarding a policy, dated 11 February 1910. A line following the word 'respecting' allows space for the policy number and a name.

Hillingdon, MC25C/SF1/1570/1/3/1.

IN REPLY
PLEASE QUOTE A1



Sun Insurance Office,

THREADNEEDLE STREET, LONDON, E.C.

5 OCT 1911

Policy No. 6324345. *Stephenson*

Dear Sir,

I have to inform you that the ^{above} Premium on this Policy due
at *Lazby* has been ~~paid at this Office~~ ^{cancelled by a new policy this our office} and I should be obliged
if you would note the fact in your books.

You are at liberty to take credit for the usual Commission in your next
account, and this allowance will be continued so long as the Premium is paid
direct to ~~the~~ ^{the} Head-Office.

The Renewal Notice in future will be issued from ~~this~~ ^{this} Office, unless we
hear that it would be more convenient to the Assured to resume payment through
your Agency.

Yours faithfully,

GEO. E. MEAD,

Secretary.

*S. Fasnidge Esq
Lex bridge.*

Illustration 4.36

Sun Insurance Office, letter to agent Fasnidge regarding a new policy, dated 5 October 1911.

H 150 mm

A blank for 'Policy No.', besides which the customer's name has also been written.

Hillingdon, MC25C/SF1/1570/1/3/1.

IN REPLY PLEASE QUOTE C.D. ENQTS. 1.

TELEGRAPHIC ADDRESS
"SUN FIRE, LONDON"

ALL COMMUNICATIONS
TO BE
ADDRESSED TO
"THE SECRETARY"

Telephone
N.O. 2340 CENTRAL



Sun Insurance Office.
Threadneedle Street.
London, 18 Feb 1910
E.C.

Encls:

S. Fasnidge Esq
Cambridge

Dear Sir,

Policy No. 7305161

Referring to your favour of the 15th inst
I beg to return herewith the above numbered Policy
the endorsement thereon having been duly registered in our
books. You will note there is an extra premium
of 1/9, which please collect.
I am, Dear Sir,

Yours faithfully,

GEO. E. MEAD,

Secretary.

Illustration 4.37

Sun Insurance Office, letter to agent Fasnidge regarding a policy, dated 18 February 1910.

H 250 mm

With a printed blank for 'Policy No.'

Hillingdon, MC25C/SF1/1570/1/3/1.

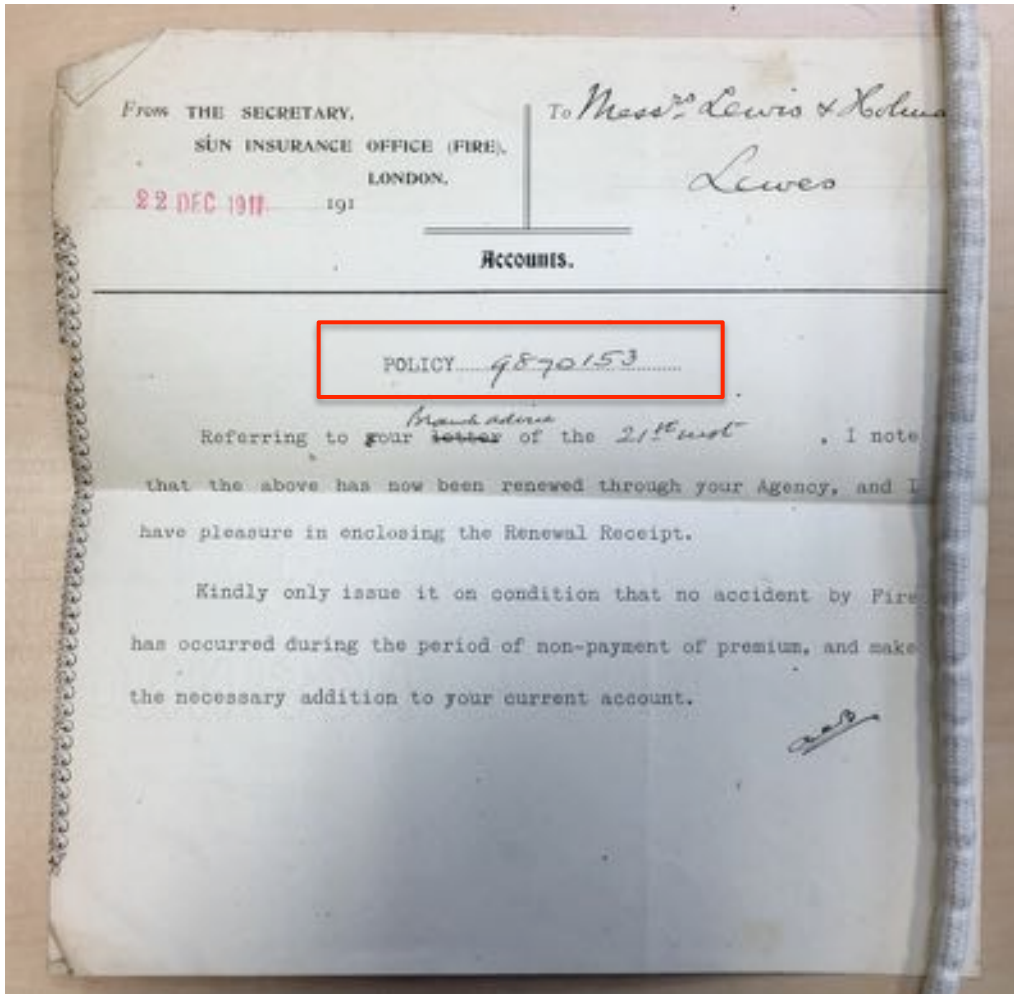


Illustration 4.38

Sun Insurance Office, letter from 'Accounts' to agents Lewis & Holman making corrections to their accounts, 22 December 1911.

190 x 190 mm.

With 'Policy' typed in capitals with a blank line.

ESRO, ACC 4113/6/9.

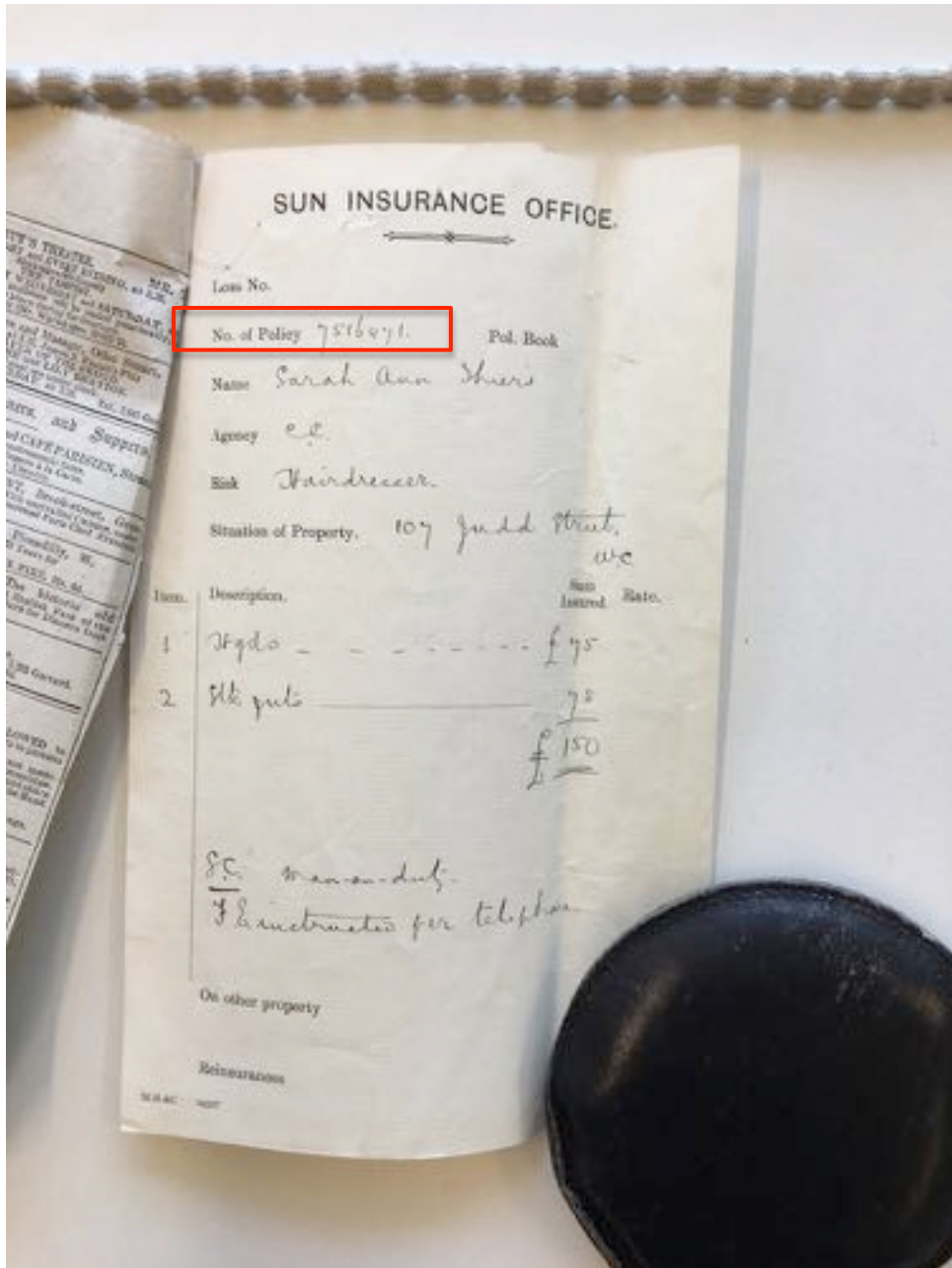


Illustration 4.39
 Sun Insurance Office, loss form, completed c. 1904.
 In relation to a claim made on a policy, this form transcribes from the policy what was insured on the policy, including the total sum insured.
 This form has been attached by a pin to a newspaper clipping and a scrap note that relate to the fire which resulted in the claim.
 125 x 200 mm.
 'No. of Policy' is at the top.

LMA, CLC/B/192/F/043/MS38869/001.

1175.
Sun Insurance Office.

Copied by *5/9/04*. Examined by *H*

No. 7516471. Issued through *L. C.* Agency, on *19th July 1904*

For *1* Paid *do* to *Mid^{dy}* 1905

*Sarah Ann Thiers, of 107,
Judd St. n.e. Hairdresser*

	Insured.	Claimed.	Allowed.
On <i>her</i> Household Goods, Furniture, Fixtures, Linen, Working Apparel; Clocks; Watches; Jewellery; Trinkets; Postal Books; Plate; Wine and other Liquors in private use; China, Earthenware, Glass, and Looking Glasses; Musical Instruments, Printed Music; Prints, Paintings, Drawings and Sculptures (in case of loss no use Print, Painting, Drawing, or Article of Sculpture to be deemed of greater value than £ /); Mathematical and Philosophical Instruments and Apparatus	75.	9713 8	50.
<i>on stock cutnails</i>	75.	149 11 8	50.
<i>All in house sit: as app^o £</i>	150.	247 5 4	100.

part rep^d by insured (a stove on stone with about 6 ft. of vertical pipe into brick flue therein) & remainder private brick built.

5/5/05

Illustration 4.40

Sun Insurance Office, loss form, dated 1904. It shows the sums for Insured, Claimed, Allowed on the claim.

220 x 270 mm.

The blank for the 'No.' is at the top left.

LMA, CLC/B/192/F/043/MS38869/001.

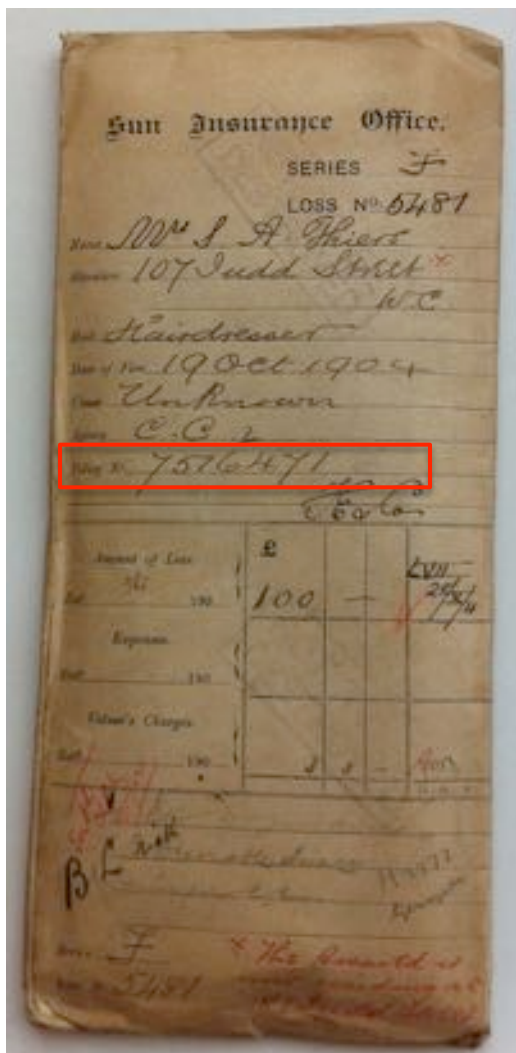


Illustration 4.41

Sun Insurance Office, envelop in which to contain material about losses, dated 1904.

120 x 280 mm

This envelop contains the previous two documents (Illustrations 4.39 and 4.40), and the next document (Illustration 4.42) as well as other documents that relate to the claim.

LMA, CLC/B/192/F/043/MS38869/001.

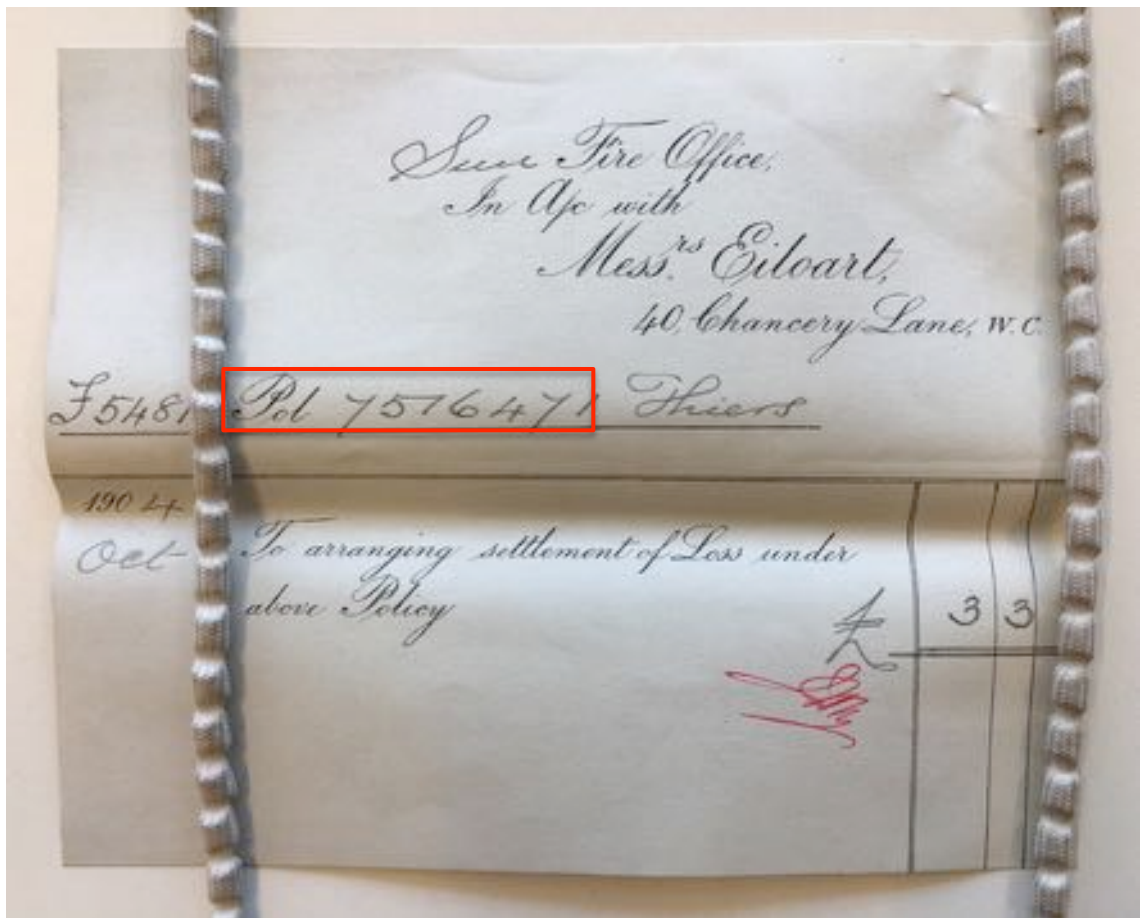


Illustration 4.42

Messrs Eiloart, surveyors' invoice to the Sun Fire Office, October 1904.

It is the fee 'To arranging settlement of Loss under above Policy'. The form includes the Sun's Loss Number for the claim, at the far left. The form is printed 'Fire Office' in order that it can be used for the business for different fire-office clients.

210 x 165 mm.

LMA, CLC/B/192/F/043/MS38869/001.



Illustration 4.43
Sun Fire Office, firemark, issued 1710–1735.
Lead, 165 x 170 mm.
Sun firemarks continued to be stamped with a specific policy number until at least 1806.

Museum of London.

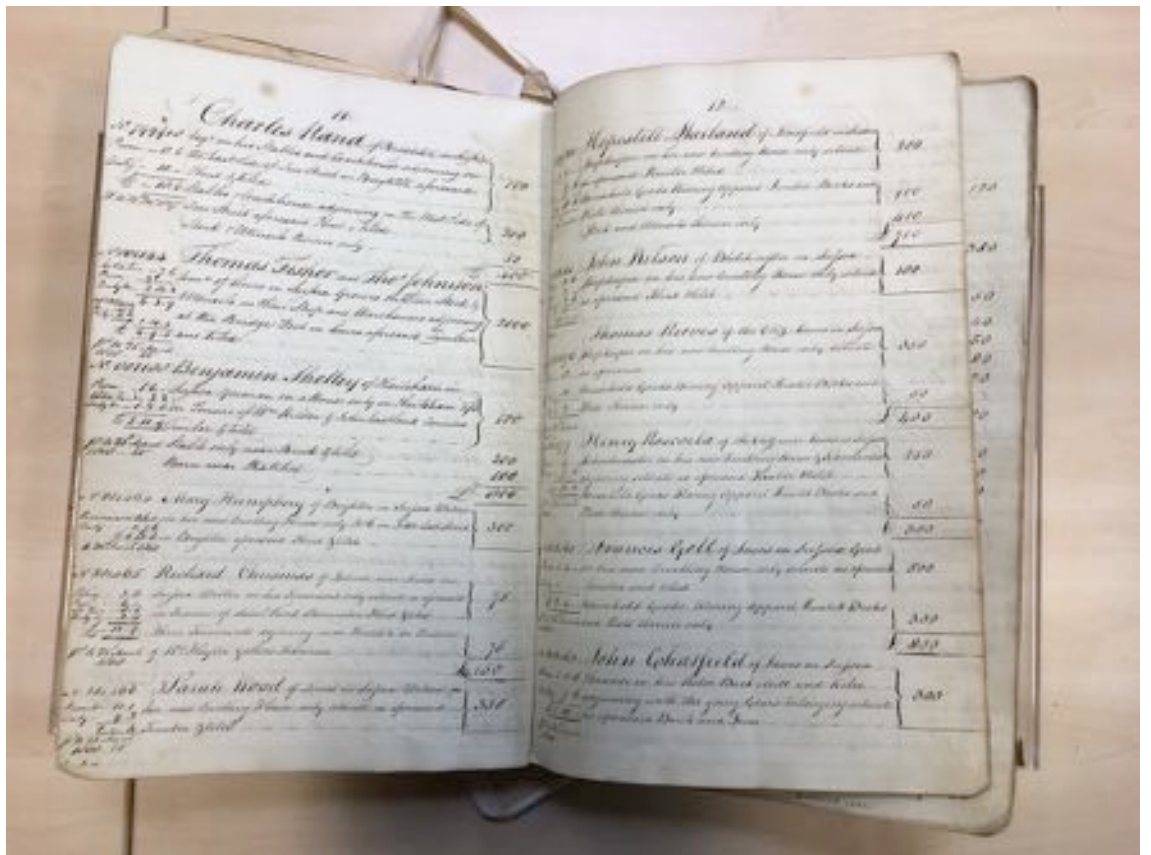


Illustration 4.44
Sun Fire Office, agent's policy book, 1806–1833.

ESRO, ACC 4113/6/1.

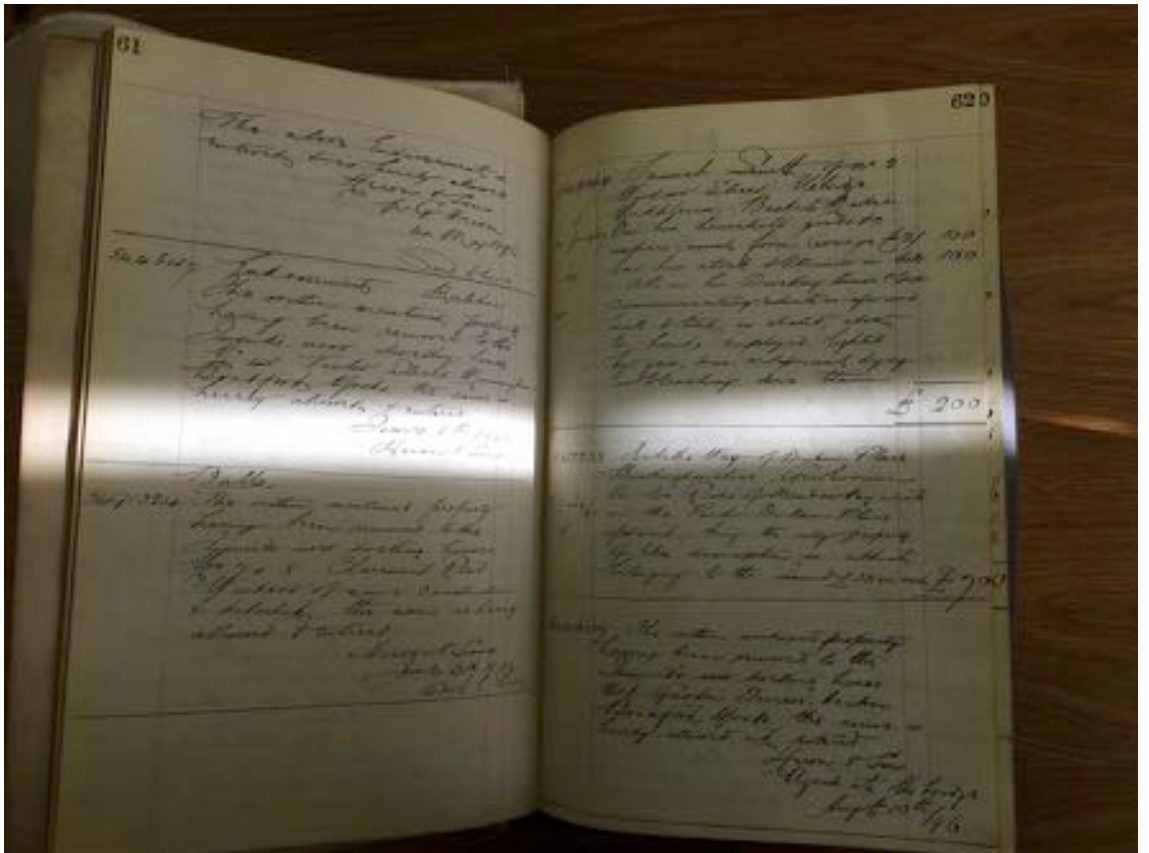


Illustration 4.45
Sun Fire Office, agent's policy book, c. 1889–1920.

Hillingdon, MC25C/SF1/1570/1/3.

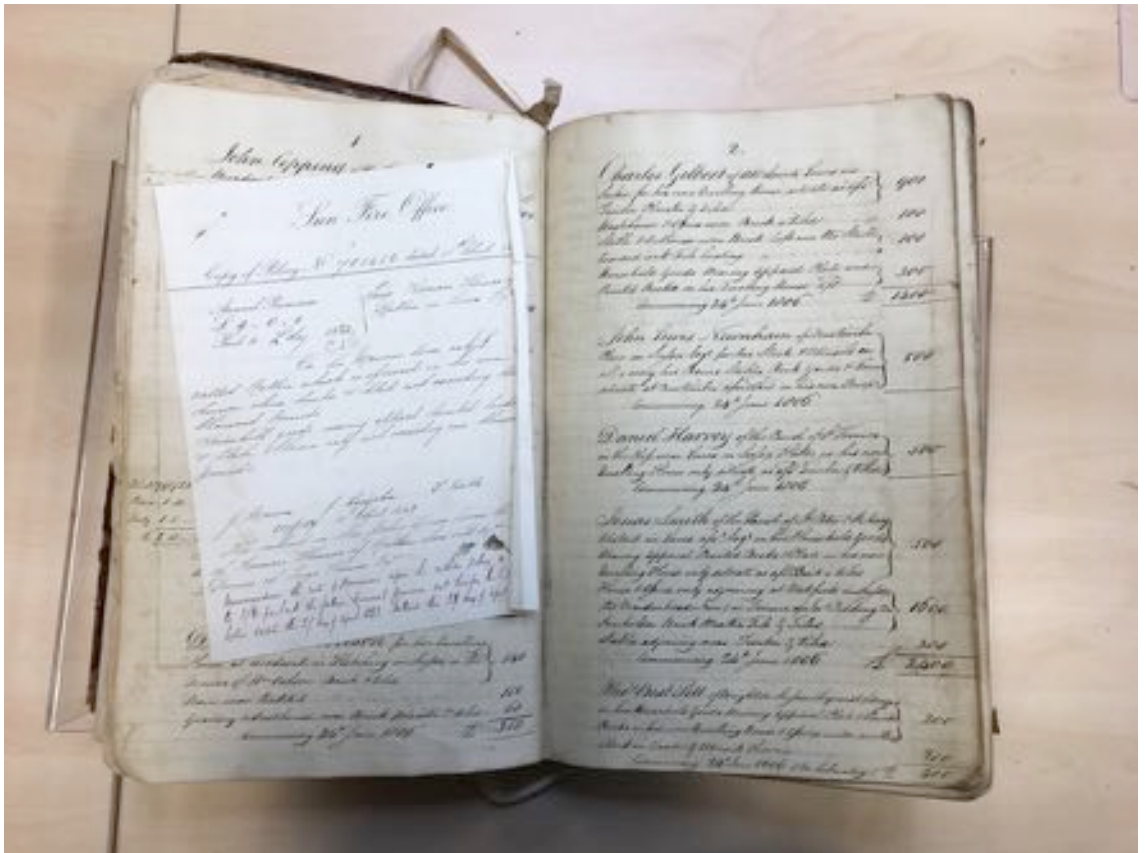


Illustration 4.46
Sun Fire Office, agent's policy book, 1806–1833.

ESRO, ACC 4113/6/1.

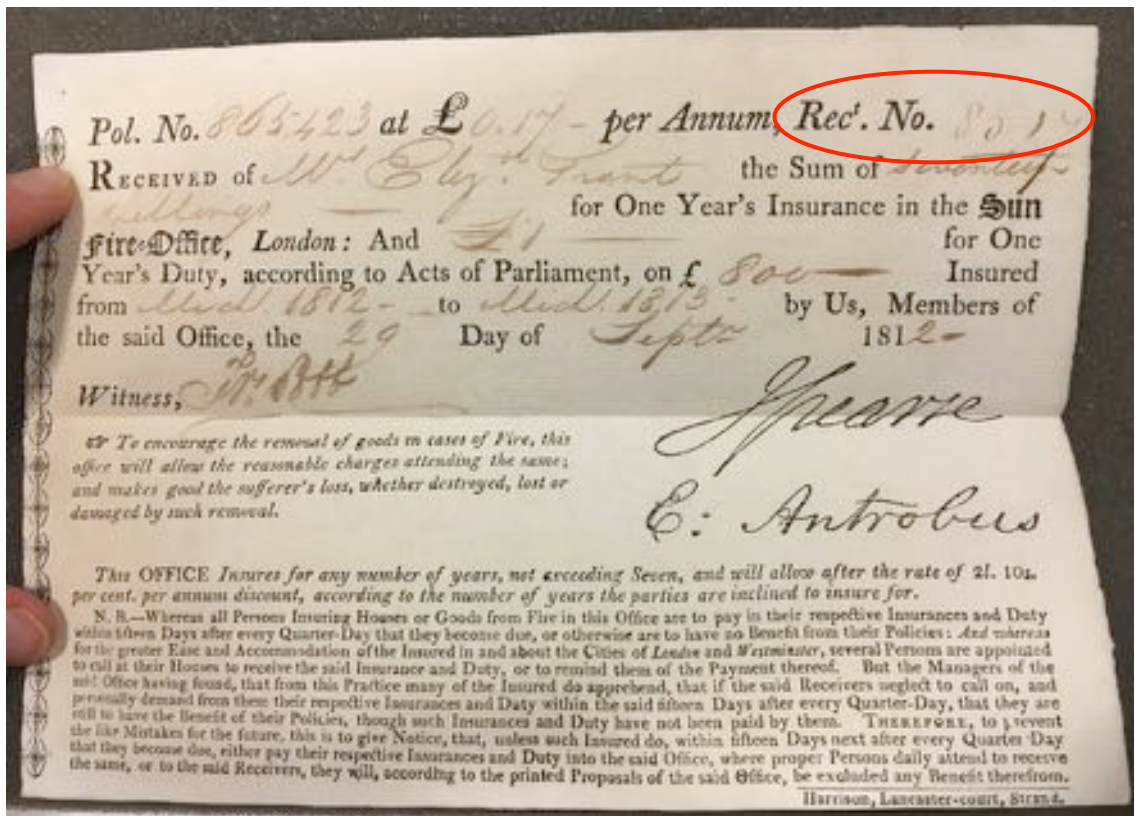


Illustration 4.47 (= Illustration 4.31)
 Sun Fire Office, receipt, dated 19 September 1812.
 Among a pile of receipts 1812–1815 inside the policy for Elizabeth Grant.
 'Rect. No.' is at the top right.



Illustration 4.48
Sun Insurance Office, receipt, dated 21 March 1902.
265 x 104 mm.
'Receipt No.' is answered with a stamped number.

Hillingdon, MC25C/SF1/1570/2/1.

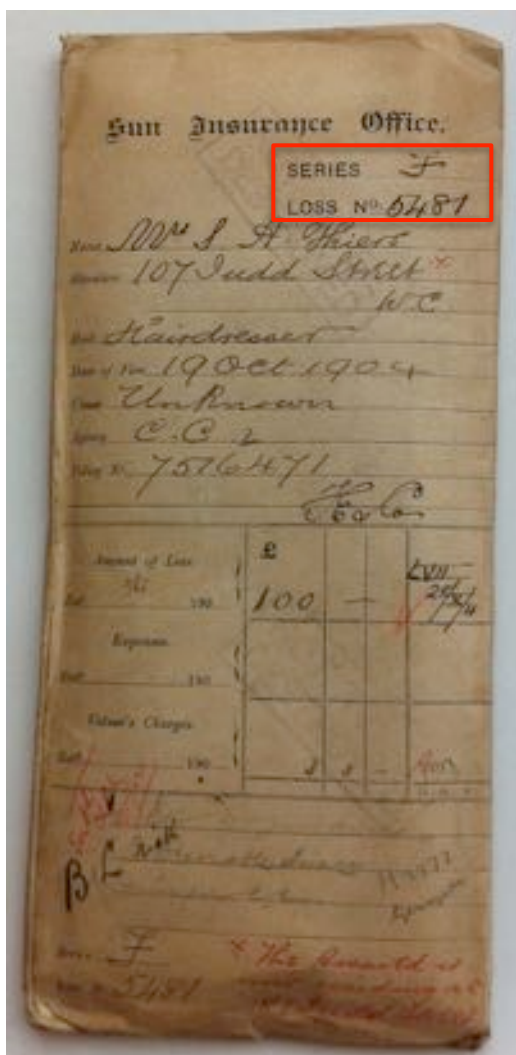


Illustration 4.49 (= Illustration 4.41)
Sun Insurance Office, envelop in which to contain material about losses, dated 1904.
120 x 280 mm
At the top-right, the 'Loss No.' within a 'Series' must be entered.

LMA, CLC/B/192/F/043/MS38869/001.

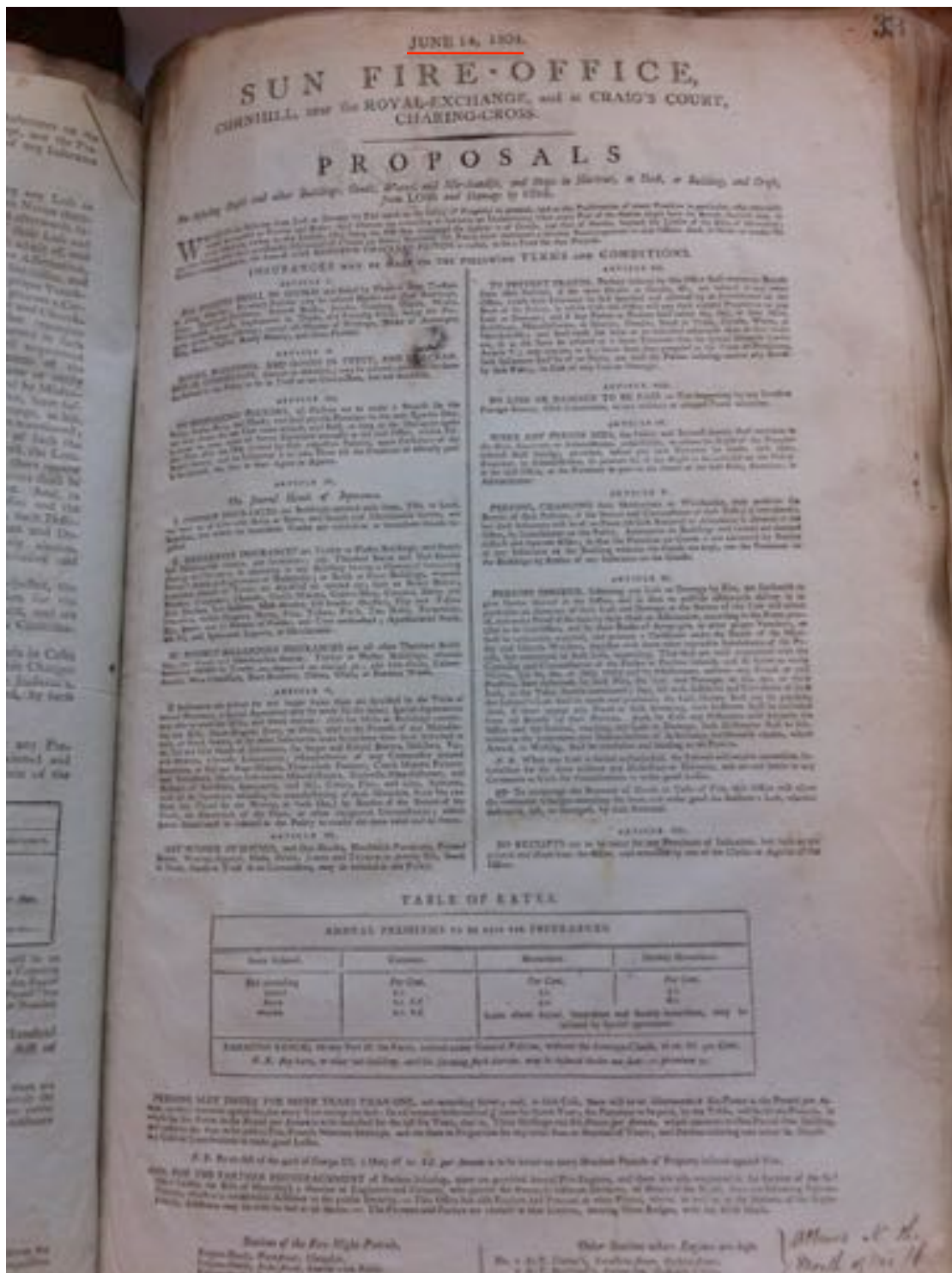


Illustration 4.51 (= Illustration 4.20)
 Sun Fire Office, June 14, 1804. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1804), p. 1.
 1 sheet ([2] p.).
 284 x 450 mm.
 The day's date of the sheet is printed right at the top.

LMA, CLC/B/192/DD/008/MS38828/001.

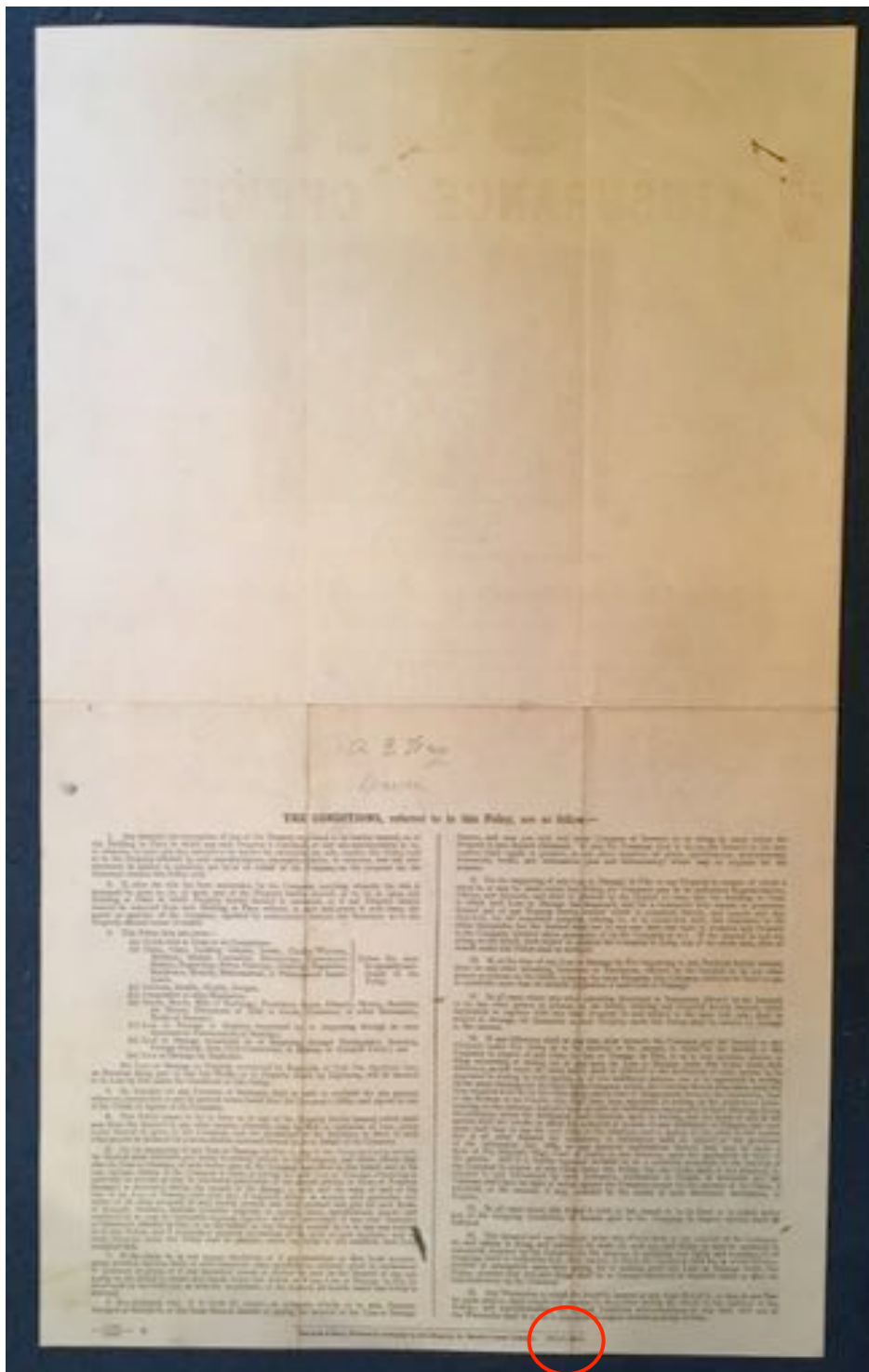


Illustration 4.52 (= Illustration 4.22)
Sun Insurance Office, The Conditions, on the reverse of policy, dated 10 June 1904.
1 sheet ([2] p.).
279 x 457 mm.
The day's date is printed in abbreviated form, right at the bottom: '(12/02/1904.)'.

Private Collection.

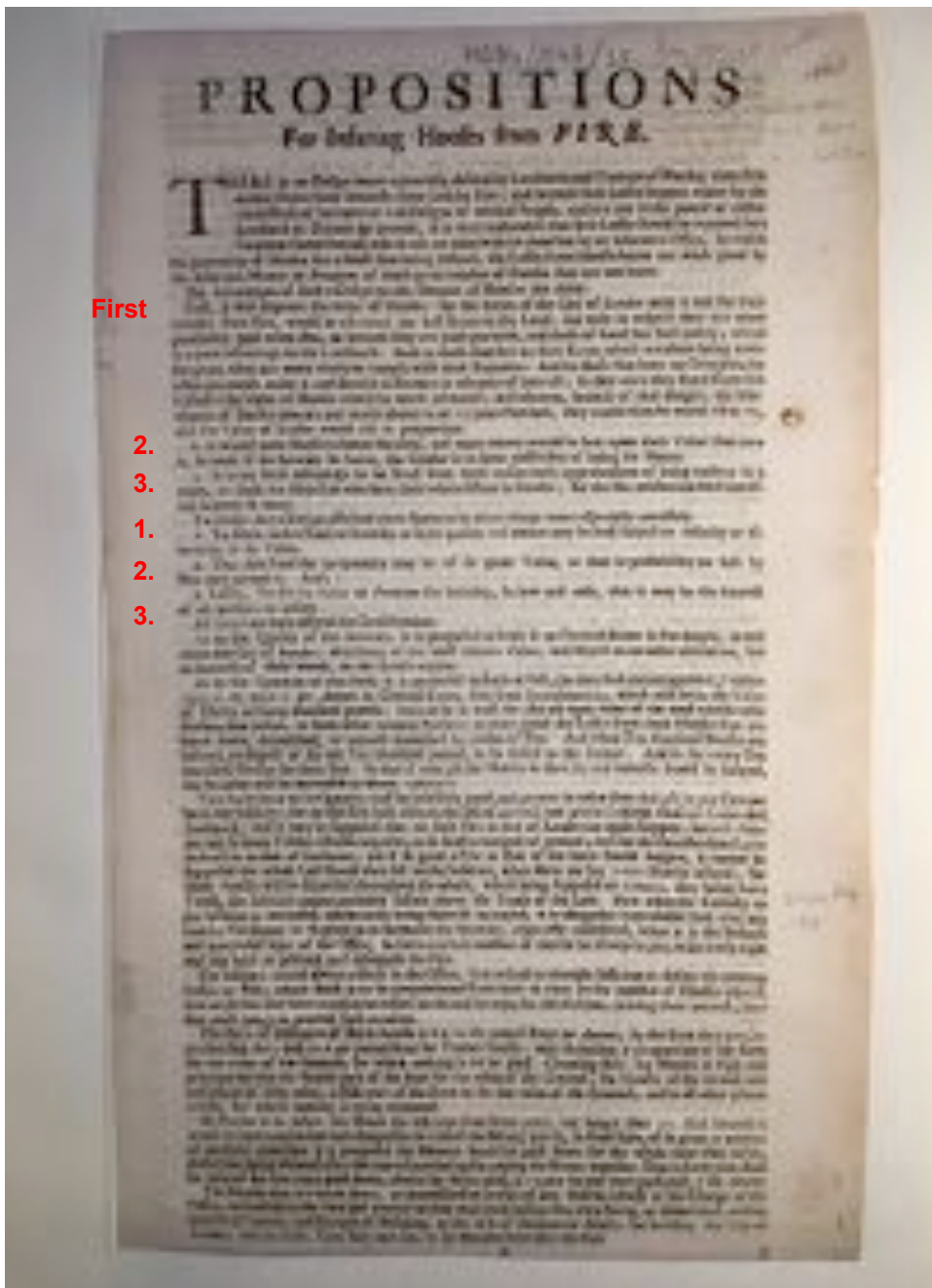


Illustration 4.53
 Fire Office, *Propositions for Insuring Houses from Fire* [1681], p. 1.
 1 sheet ([2] p.), 1/2°.
 215 x 335 mm.
 The Insurance Office organised its thinking in numbered points.

British Library.

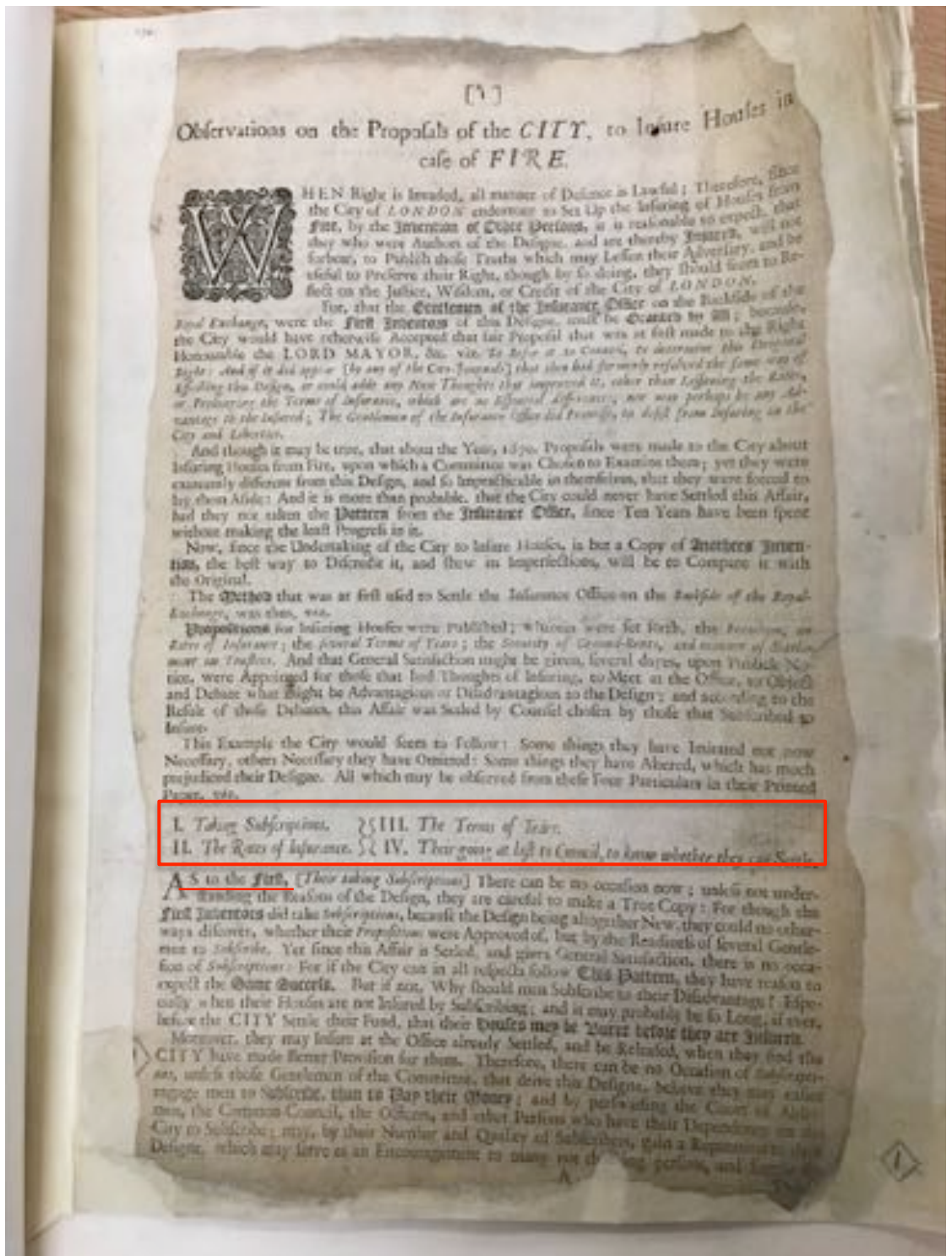


Illustration 4.54

Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681), p. 1.

4 p., fo.

230 x 320 mm.

The author of this pamphlet outlines his four arguments up front, and then addresses each topic in turn; beginning, 'As to the First'.

TNA, SP 9/251/176.

SUN FIRE-OFFICE, CORNHILL, and CRAIG'S COURT, 1810.		SHORT PERIOD RATES.		
RATES OF PREMIUMS.		Annual	Six Months.	Three Months.
	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
10000	Common	2 0	-	-
6000	Hazardous	3 0	-	-
3000	Doubly Hazardous	5 0	-	-
WATERSIDE DISTRICT.				
6000	Common	2 6	-	-
3000	Hazardous	3 6	-	-
2000	Doubly Hazardous	5 6	-	-
GENERAL INSURANCES <i>Not in the Waterside District with the average clause.</i>				
50000	Common	2 0	-	-
30000	Hazardous	3 0	-	-
10000	Doubly Hazardous	4 0	-	-
GENERAL INSURANCES <i>In the Waterside District with the average clause.</i>				
10000	Common	2 6	-	-
10000	Hazardous	3 6	-	-
6000	Doubly Hazardous	5 0	-	-
MERCHANDIZE IN THE LONDON DOCKS.		Annual.	Six Months.	Three Months.
50000		2 6	2 0	1 6
30000		3 0	2 6	2 0
MERCHANDIZE IN THE WEST-INDIA DOCKS.		Annual.	Six Months.	Three Months.
20000		2 0	1 6	1 0
30000		2 6	2 0	1 6
40000		3 0	2 6	2 0
<i>Sums above Special.</i>				
N. B. Insurances may be effected from One Month to Seven Years.				
		<i>Do Not Turn over.</i>		
		<i>1/2 per cent. discount</i>		
		RATES ON SHIPS.		
		RIVER THAMES.		
	Annual.	Six Months.	Three Months.	
5000	3 0	2 6	2 0	
Upwards	4 0	3 0	2 6	
		SHIPS IN LONDON DOCKS.		
2000	3 0	2 6	2 0	
4000	4 0	3 0	2 6	
6000	5 0	3 6	3 0	
		SHIPS IN WEST-INDIA DOCKS.		
1000	3 0	2 6	2 0	
Upwards	4 0	3 0	2 6	
		SHIPS IN COMMERCIAL DOCKS.		
2000	5 0	3 0	2 6	
		£5 per cent. discount allowed on all Ship Insurances.		


Illustration 4.55
Sun Fire Office, rates card, 1810.
147 x 105 mm.



Illustration 4.56 (= Illustration 4.24, upside down)
 Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).
 1 sheet.
 205 x 260 mm.
 In the central panel is 'Rates for Insuring £100 for One Year'. The headings for each category are centralised above a list.

Hillingdon, MC25C/SF1/1570/1/3/1.

If left open for inspection this form may be posted with a £10 stamp.



SUN FIRE OFFICE

Head Office: THREADNEEDLE ST., LONDON, E.C.

C.A. Agency

Proposal for Fire Insurance

A SUPPLY SENT TO ANY AGENT ON APPLICATION

DATE when Insurance is to commence _____
 PROPOSER'S NAME in full _____
 RESIDENCE _____
 PROFESSION or TRADE _____

Description of the Building, which must be given whether the insurance is required on Building or Contents

Building (with communicating offices, if any) situate _____
 External and party walls built of _____
 Roofed with _____
 Occupied as _____
* If in private tenax, insert "Private dwelling only," but should any trade be carried on, give particulars, and state whether sale shop only or whether there is any process of manufacture.

	PROPERTY TO BE INSURED	
<p>1. Alternative sub-divisions at different rates—</p> <p>On Household Goods, &c. £ _____</p> <p>— Clocks and Glass, &c. £ _____</p> <p>— Musical Instruments, &c. £ _____</p> <p>— Mathematical " £ _____</p> <p>— Prints and Paintings, &c. £ _____</p> <p>— Jewels, &c. " £ _____</p> <p>2. These two items can be insured in one sum if desired.</p> <p>Engines and machinery worked by power other than manual shall be separately valued.</p> <p>3. Dry-stone or "Stone Masonry" or "Stone Pavement" or any or all of these as a Tenant's or Owner's "Structural Value"</p> <p>4. Separate rates apply for specified glass in each distinct Building, or otherwise the Contents of each.</p> <p>5. All iron pipework, or leading apparatus of any description, pipes or gas mains if used, is to be specially placed.</p> <p>6. Material etc. are to be for sale the quantity and quality stated in return.</p>	<p>1. On Household Goods, Furniture, Fixtures; Linen; Wearing Apparel; Clocks; Watches; Jewellery; Trinkets; Printed Books; Plate; Wine and other Liquors in private use; China, Earthenware, Glass, and Looking Glasses; Musical Instruments, Printed Music; Prints, Paintings, Drawings and Sculptures (in case of loss no one Print, Painting, Drawing, or Article of Sculpture to be deemed of greater value than £ _____); Mathematical and Philosophical Instruments and Apparatus</p> <p>2. Stock in Trade</p> <p>3. Goods in Trust or on Commission, for which Proposer is responsible</p> <p>4. Movable Utensils in Trade</p> <p>5. Business Fixtures (Plate Glass Front excepted)</p> <p>6. Plate Glass Front</p> <p>7. Building as described above</p> <p>8. One Year's Rent of the same</p> <p>9. Other Property as follows (State situation, construction, making and amount)</p>	<p>Sum to be Insured</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p>

N.B.—The only Receipts for Premiums recognised as valid are those printed and issued from the Office

QUESTIONS TO BE ANSWERED BY THE PROPOSER

- How long have you occupied these premises?
- Have you hitherto been Insured? If so, state name of Office and No. of Policy.
- Has any Proposal of Insurance against Fire made by you on this or other property been declined?
- Has a Fire occurred in any Building whilst wholly or partially occupied by you?

Date _____ Proposer's Signature _____

Illustration 4.57 (= Illustration 4.25 and the reverse of Illustration 4.56)
 Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).
 1 sheet.

205 x 260 mm.

Double horizontal lines separate the sections of the form.

Hillingdon, MC25C/SF1/1570/1/3/1.



Illustration 4.58
 Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill; and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleet-Street* (1693).
 1 sheet ([1] p.), 1°.
 175 x 293 mm.

British Library.

11/11
18/14

FIRE OFFICE

BANK BUILDINGS,
AND CRAIG'S COURT, CHARING CROSS,
LONDON.

For INSURING HOUSES and other BUILDINGS, GOODS, MERCHANDIZE,
SHIPS in Harbour, in Dock, or Building, and CRAFT, from LOSS and DAMAGE
by FIRE.

WE, whose NAMES are underwritten, being AGENTS for the SUN FIRE
OFFICE, acquaint the Public that Printed Receipts under our Hands are ready for
Delivery, for the Premium and Duty on Policies as they become due; and that Details
of the Terms of Insurance may be had of Us, which will be found AS MODE-
RATE, IN EVERY RESPECT, AS THOSE OF OTHER OFFICES.

☞ FARMING STOCK may be insured, generally, in all Barns and Out-Houses, or on a
Farm, without the average Clause, which may be seen by applying to Us, who will give
any further Information which may be required for the explaining this Mode of
Insurance.

KENT/

F. COBB, Jun. Margate.

Greenwich, G. Allen
Greenwood, T. Mayle
Maidstone, J. Tyrrell
Tunbridge Wells, E. Jenner

Canterbury, J. Jager
Dartford, R. Kirk
Rochester & Chatham, J. Batten
Sittingbourne, T. Clout

Canterbury, S. Bender
Dover, H. Moore
Whitton, J. Besser

MIDDLESEX.

Uxbridge, D. S. Norton

SURREY.

Kingston, J. Baker

Guildford, R. Sparks

Dorking, H. Nislett

Farnham, W. Tetlow

Godalming, J. Fly

BERKSHIRE.

Windsor, W. Vender, jun
Reading, J. Blandy

Maidenhead, C. S. Wood
Newbury, W. Bold

Reading, J. Goss
Wallingford, J. Hodges

BUCKINGHAMSHIRE.

Buckingham, T. Stockley

High Wycombe, J. Waldock
Newport Pagnell, W. Lucas

Amersley, E. Dagnall

HERTFORDSHIRE.

Barnet, R. Robinson
Hertford, B. Clerry

St. Alban's, J. Greaves
Huntingford, J. Walker

Great Berkhamstead, W. Bailey
Hitchin, T. Wildbore

ESSEX.

Epping, W. Woodley
Colchester, W. Sawyer

Romford, N. Hayward
Chelmsford, T. Chalk

Rockford, W. Schmitt
Malden, W. M. Nockolds

BEDFORDSHIRE.

Bolton, W. Smith

Peters, J. Peley

Leighton Buzzard, T. Sandon

HAMPSHIRE.

Basingstoke, C. Hawthorn

N. B. All Payments for Losses by Fire, are made by this Office without Deduction.
* The Sun Fire Office has always paid Losses or Damage by Fire from Lightning.

Printed by James Smith, London.

Illustration 4.59

Sun Fire Office, Fire Office, Bank Buildings, and Craig's Court, Charing Cross, London. For Insuring Houses and other Buildings, Goods, Merchandize, Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1806).

270 mm x 440 mm

Kent Archives, EK/U1453/B6/2/4.



Illustration 4.60
Sun Fire Office, poster for an agent in Leeds, 29 January 1819.

LMA, CLC/B/192/DD/008/MS38828/001.

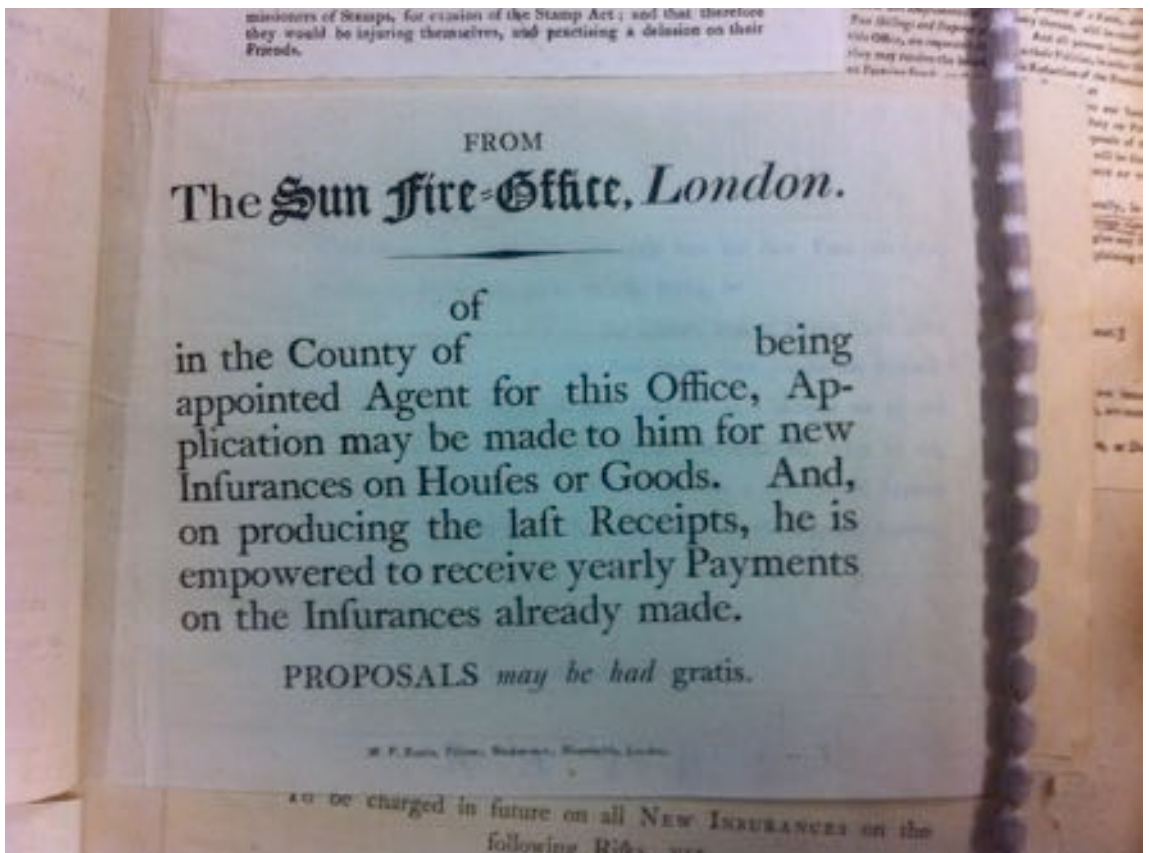


Illustration 4.61

Sun Fire Office, Agents' appointment form-notice, 1800–1810.

In the index to the Guard Book, this is identified as 'Appointment – Handbill Notice' and 'Agents – Appointment – Handbill Notice'. The printer's imprint dates it to 1800–1820. Its style dates it before 1810.

LMA, CLC/B/192/DD/008/MS38828/001.

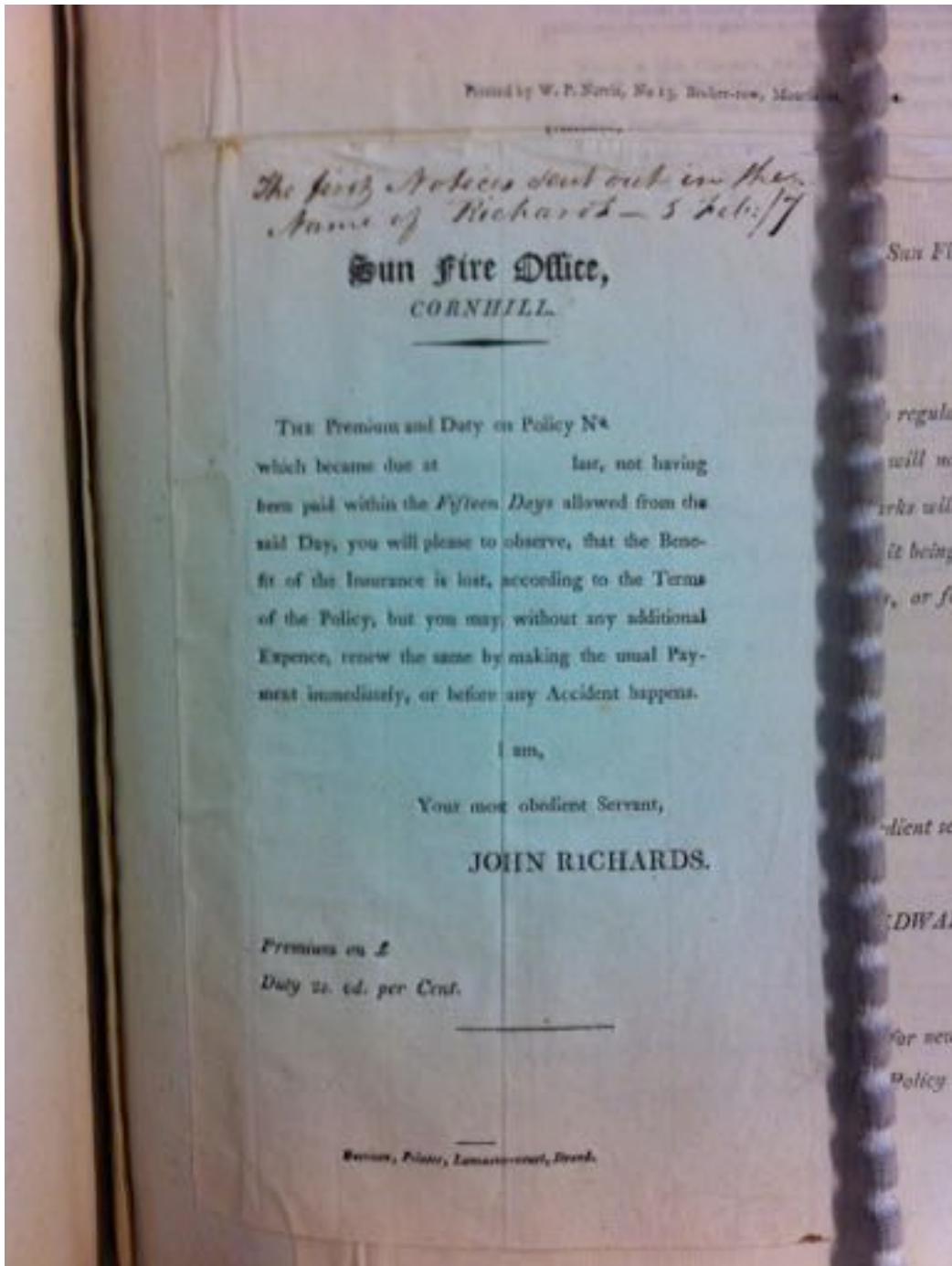


Illustration 4.62
Sun Fire Office, renewal letter-form, 1807.

LMA, CLC/B/192/DD/008/MS38828/001.

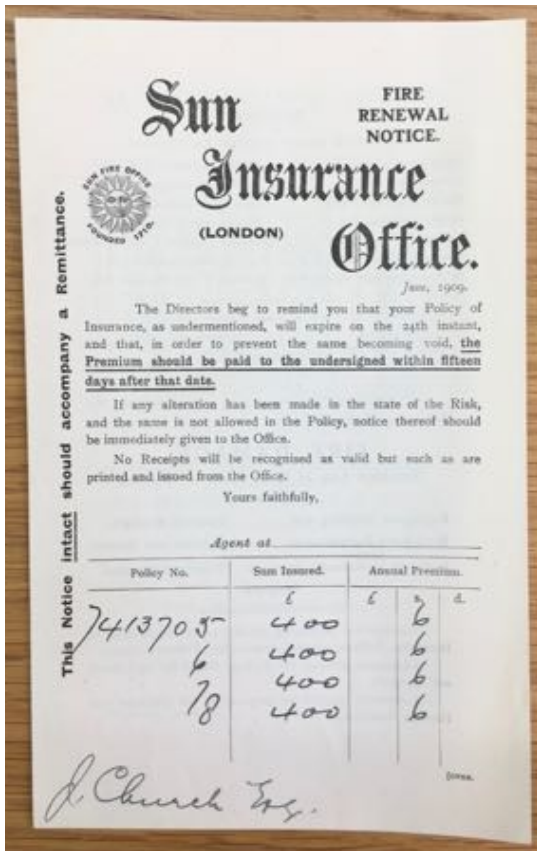


Illustration 4.63
Sun Insurance Office, *Fire Renewal Notice* (1909), front and back pages.
1 sheet ([4] p.).
130 mm x 206 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.

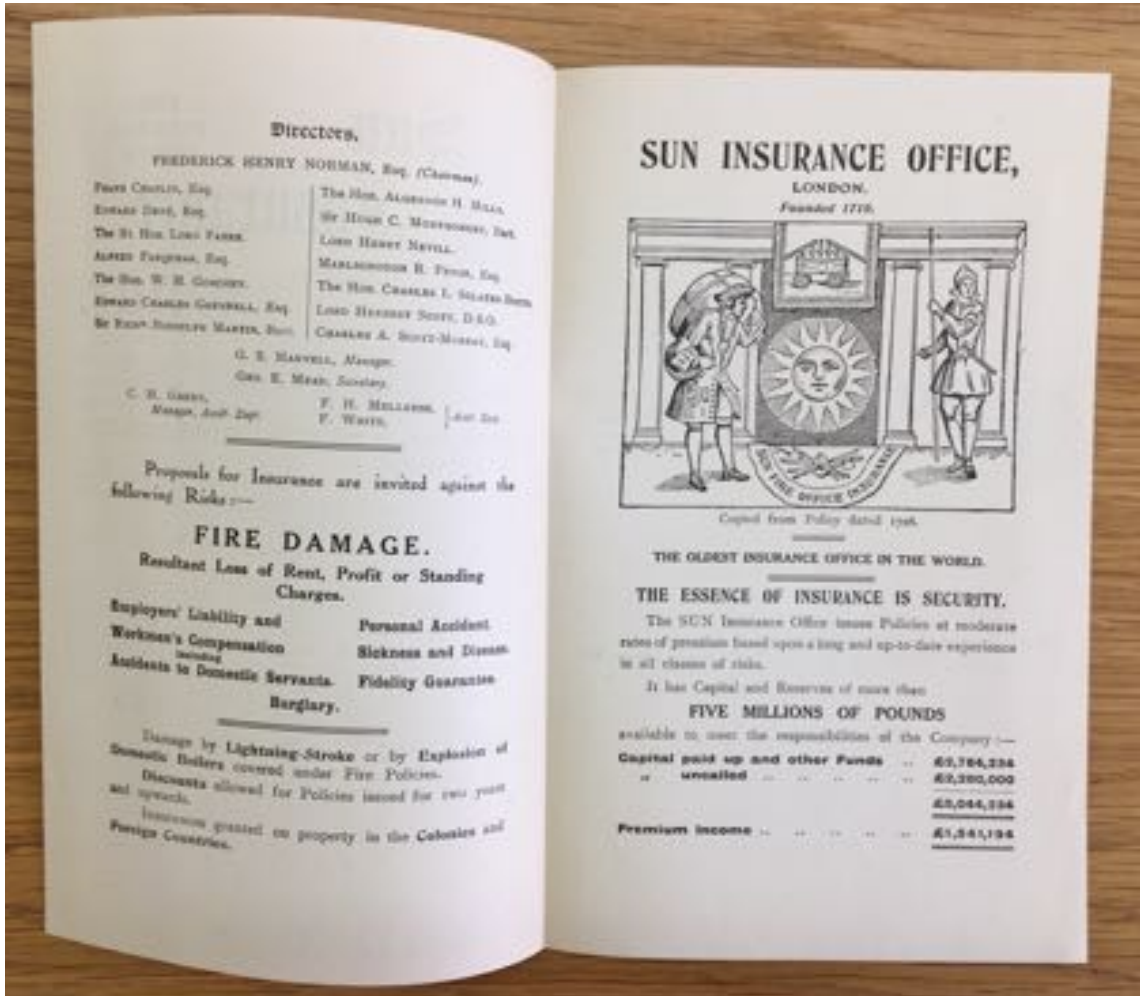


Illustration 4.64
 Sun Insurance Office, *Fire Renewal Notice* (1909), inside pages.
 1 sheet ([4] p.).
 130 mm x 206 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.



Illustration 4.65
 Sun Insurance Office (Fire), *Report of the Directors*, 1897, p. [1].
 [7] p.

LMA CLC/B/192/B/003/MS15030/001.

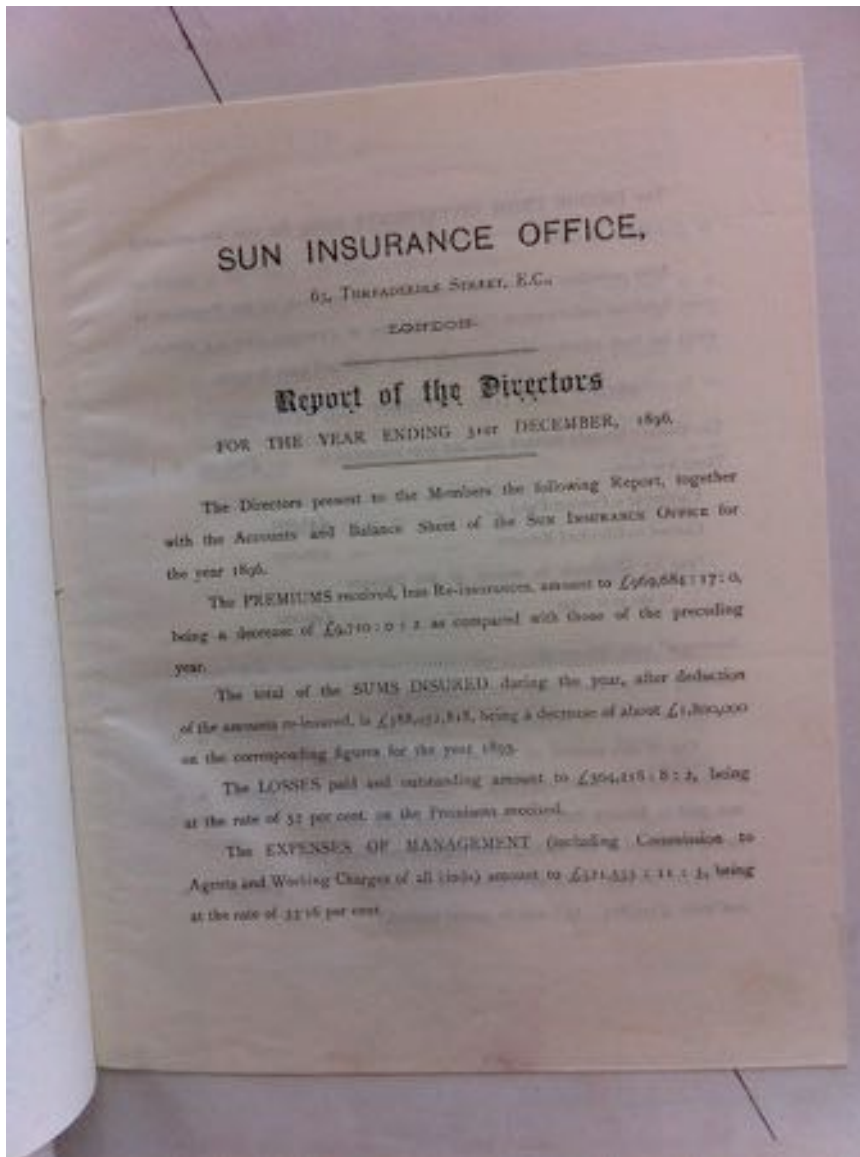


Illustration 4.66
Sun Insurance Office (Fire), *Report of the Directors*, 1897, p. [3].
[7] p.

LMA CLC/B/192/B/003/MS15030/001.

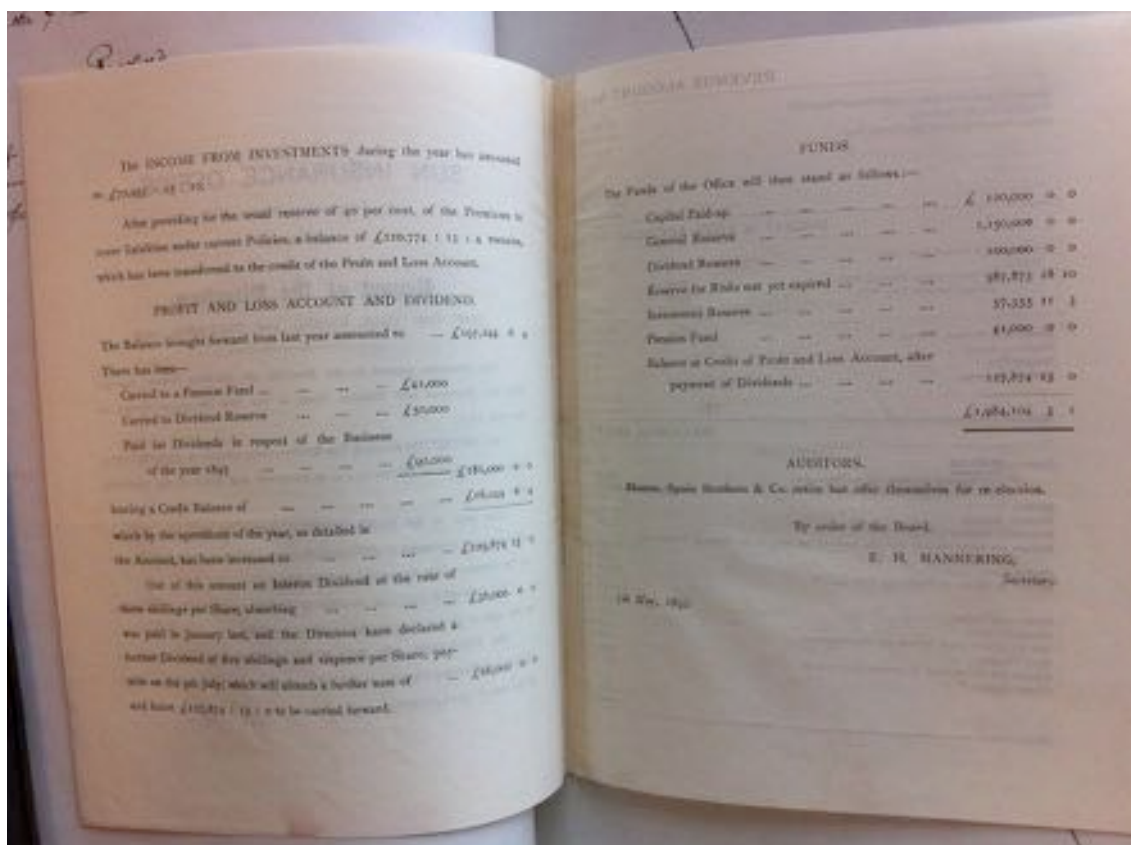


Illustration 4.67
Sun Insurance Office (Fire), *Report of the Directors*, 1897, pp. [4]–[5].
[7] p.

REVENUE ACCOUNT for the		Year ending 31st December, 1896.	
Balance brought forward from 1895	£ 100,000 0 0	Income	£ 410,000 0 0
Premiums, net for 1896	£ 100,000 0 0	Investments	£ 100,000 0 0
Income from Investments for 1896	£ 100,000 0 0	Interest on Investments	£ 100,000 0 0
	£ 300,000 0 0	Showing for 1896 net of 1895, being 90 per cent. of Premiums less	£ 200,000 0 0
		Balance carried over from last account	£ 2,000,000 0 0
			£ 2,200,000 0 0

PROFIT & LOSS ACCOUNT for the		Year ending 31st December, 1896.	
Balance brought forward from 1895	£ 100,000 0 0	Investments	£ 100,000 0 0
Income	£ 100,000 0 0	Interest on Investments	£ 100,000 0 0
Profit for 1896	£ 100,000 0 0	Showing for 1896 net of 1895, being 90 per cent. of Premiums less	£ 200,000 0 0
	£ 200,000 0 0	Balance carried over from last account	£ 2,000,000 0 0
			£ 2,200,000 0 0

BALANCE SHEET		31st December, 1896.	
LIABILITIES.	£	ASSETS.	£
Capital	1,000,000 0 0	Reserves	1,000,000 0 0
Reserves	1,000,000 0 0	Investments	1,000,000 0 0
Income	100,000 0 0	Interest on Investments	100,000 0 0
Profit	100,000 0 0	Showing for 1896 net of 1895, being 90 per cent. of Premiums less	200,000 0 0
	£ 2,200,000 0 0	Balance carried over from last account	2,000,000 0 0
			£ 2,200,000 0 0

Illustration 4.68
 Sun Insurance Office (Fire), *Report of the Directors*, 1897, pp. [6]–[7].
 [7] p.

LMA CLC/B/192/B/003/MS15030/001.



Illustration 4.69
Sun Insurance Office (Fire), *Report of the Directors*, 1897, back.
[7] p.

LMA CLC/B/192/B/003/MS15030/001.

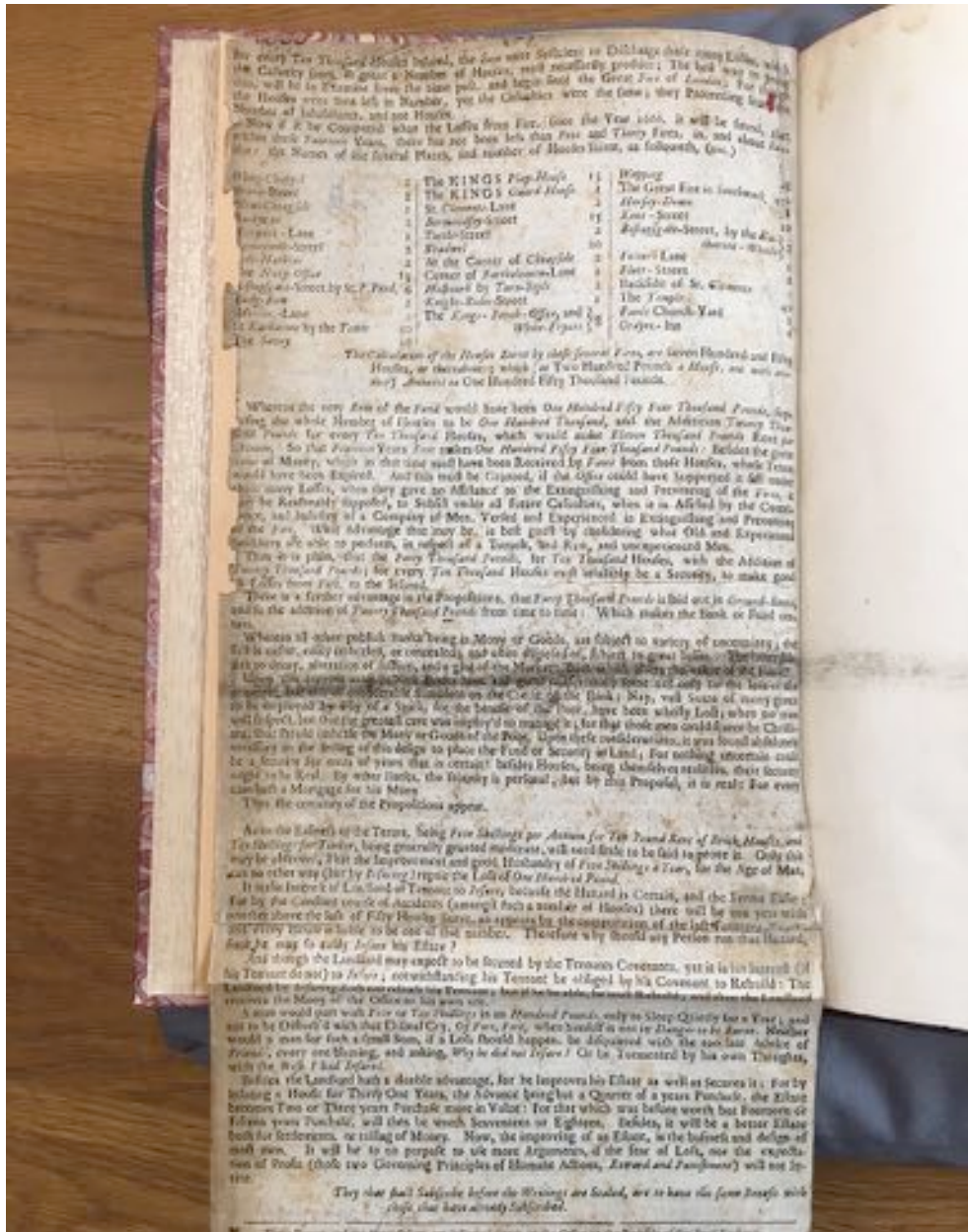


Illustration 4.70
 Fire Office, *Arguments for Insuring Houses from Fire* [1680], p. 2.
 1 sheet (2 p.), 1°. 180 x 380 mm.

LSE.

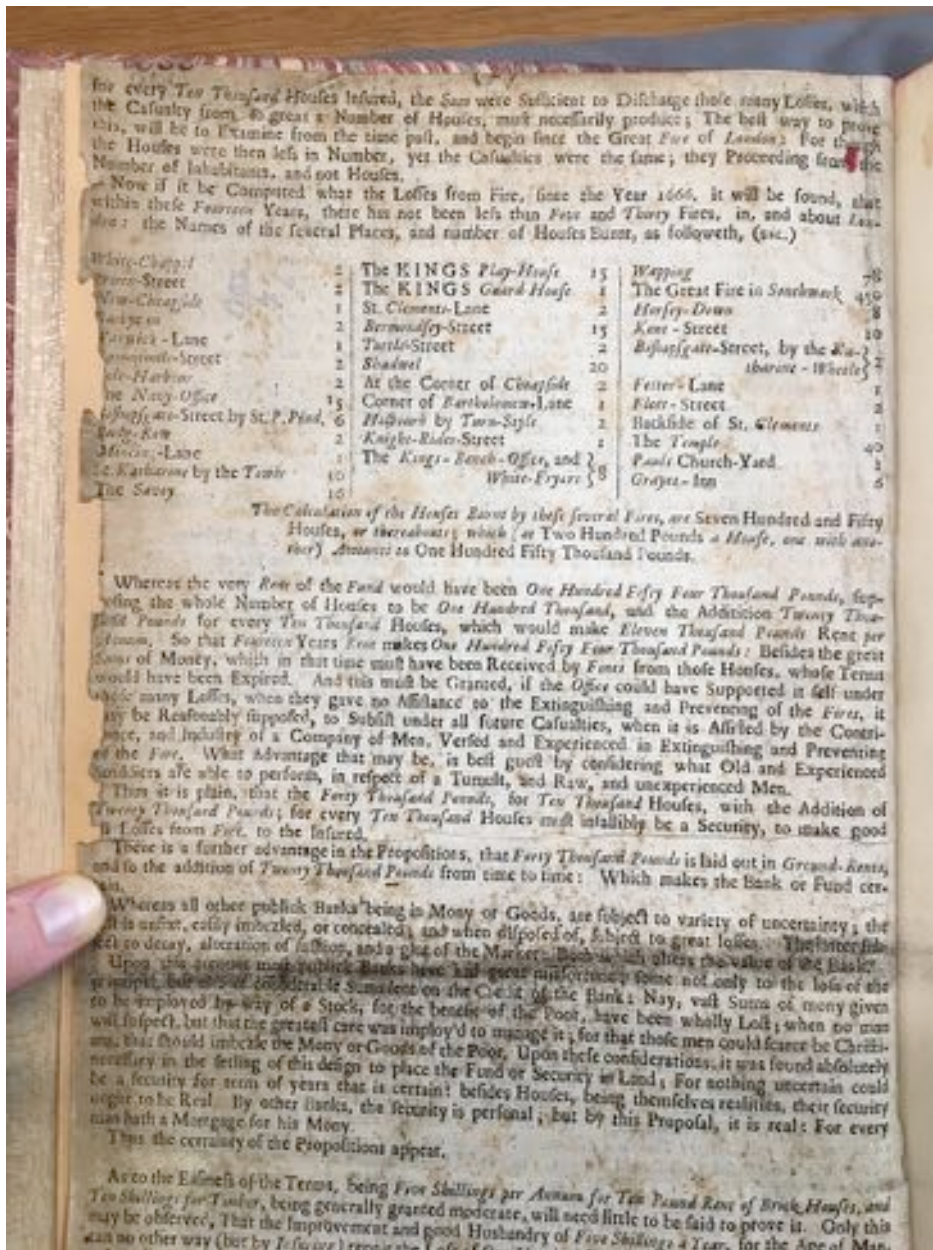


Illustration 4.71 (Same document as Illustration 4.70)
 Close up on the list in Fire Office, *Arguments for Insuring Houses from Fire* [1680], p. 2.
 1 sheet (2 p.), 1°.
 180 x 380 mm.

LSE.

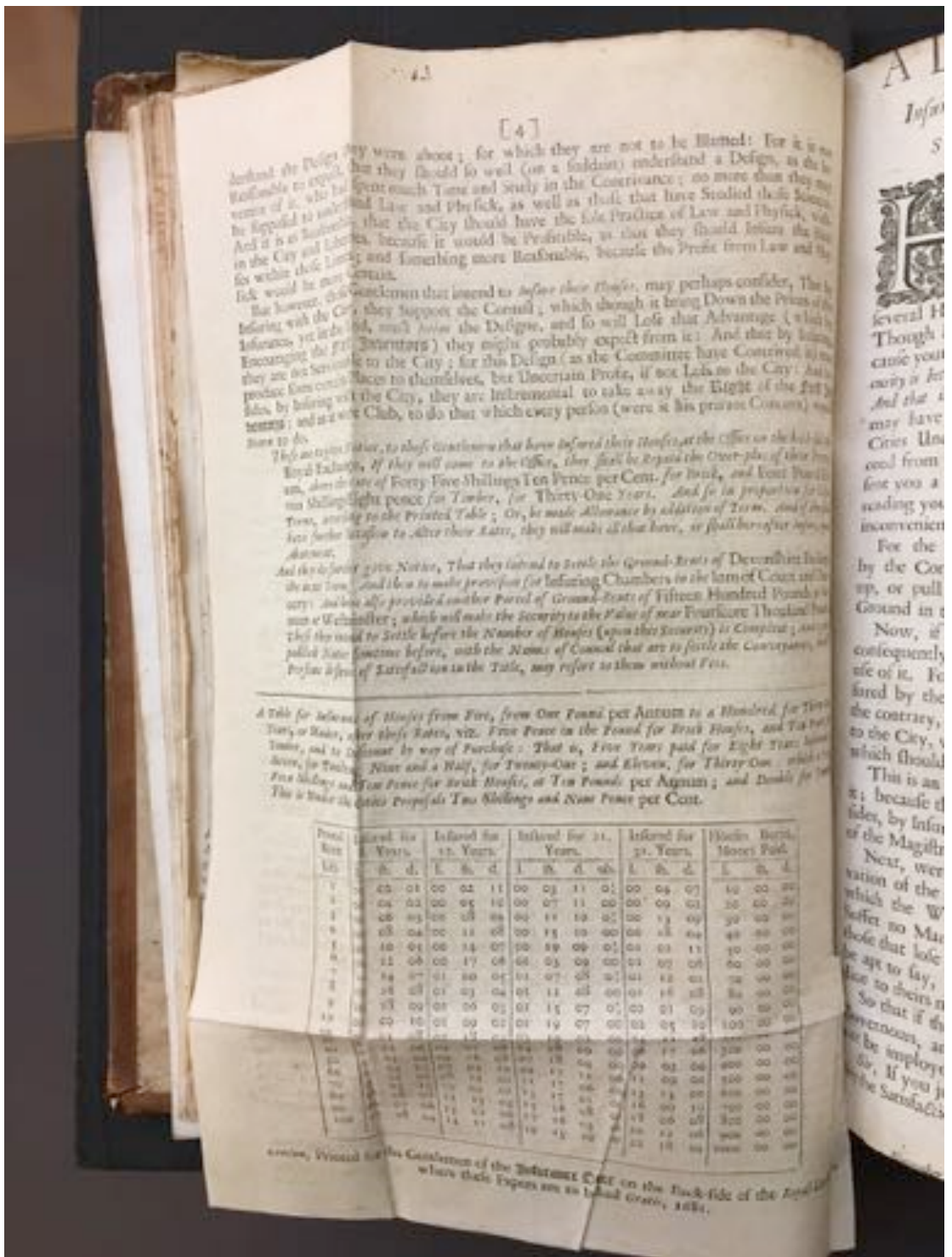


Illustration 4.73
 Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681),
 p. 4.
 4 p., fo.
 220 x 340 mm.
 Bodleian.

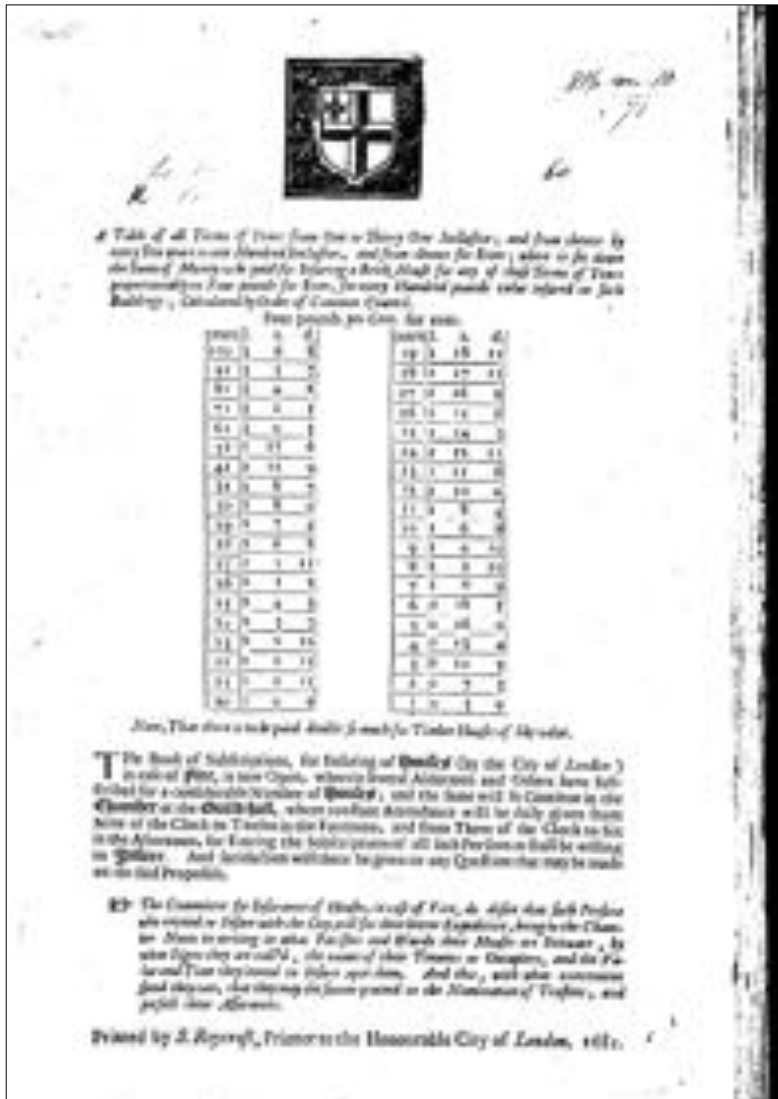


Illustration 4.74
 City of London, A Table of all Terms of Years from One to Thirty One Inclusive; and from thence by Every Ten Years to One Hundred Inclusive, and from thence for ever; where is Set Down the Sums of Money to be Paid for Insuring a Brick House for any of those Terms of Years Proportionably to Four Pounds for ever, for every Hundred Pounds Value Insured on such Buildings; Calculated by Order of Common Council (1681).
 1 sheet (1 p.).

EEBO.

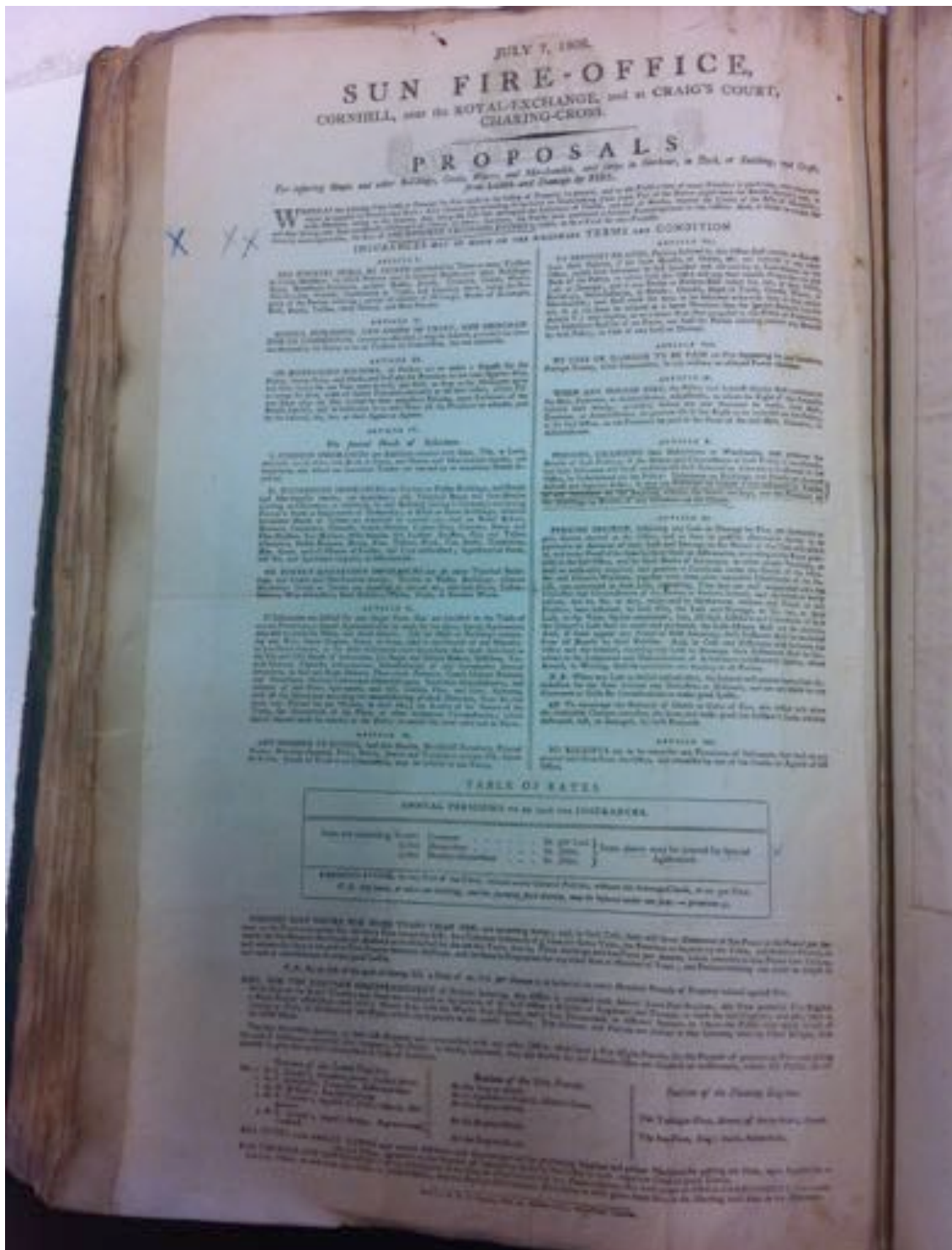


Illustration 4.75
 Sun Fire Office, July 7, 1808. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandise, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1808).
 1 sheet ([2] p.)
 284 x 450 mm.

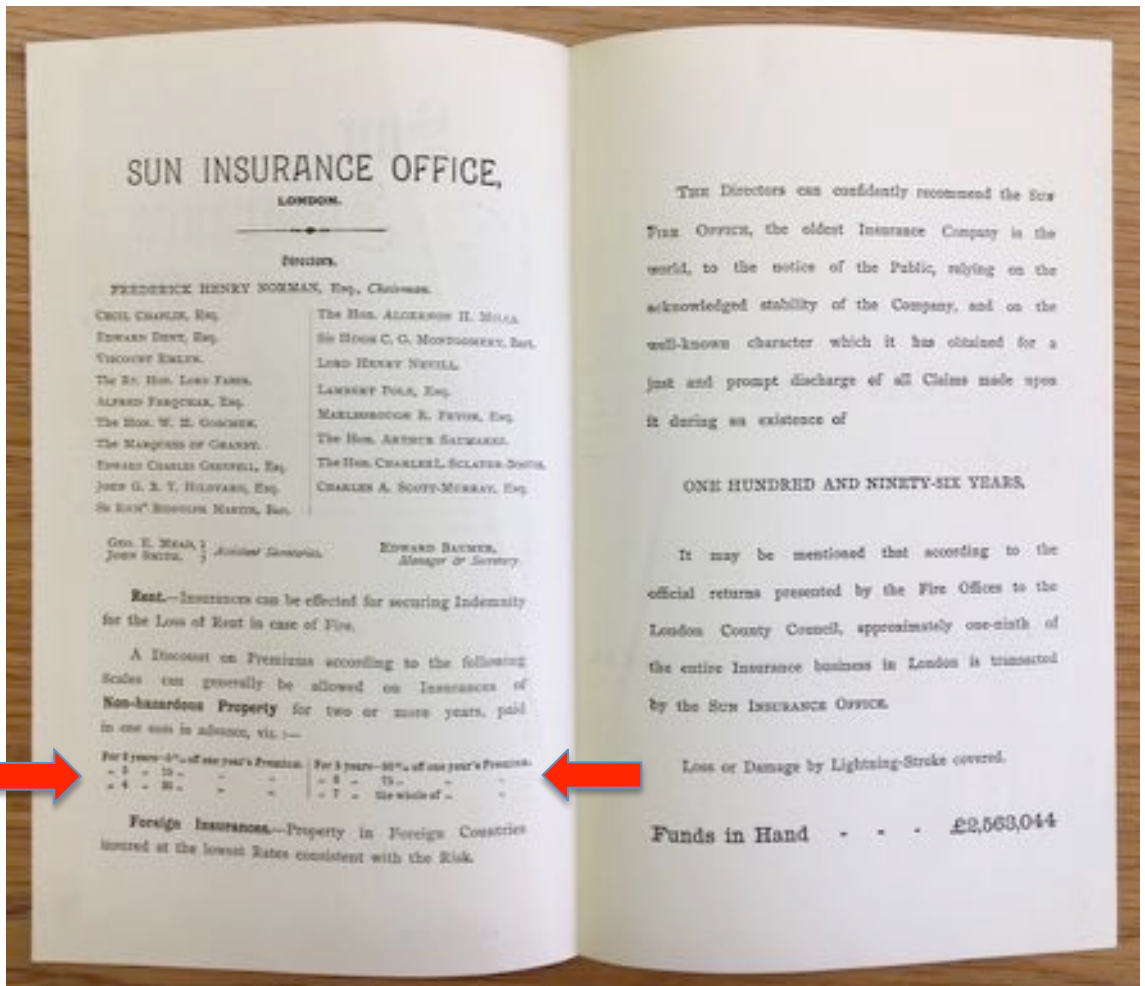


Illustration 4.76
Sun Insurance Office, renewal notice leaflet (1906), inside pages.
1 sheet ([4] p.).
130 x 206 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.



Illustration 4.77

Sun Fire Office, *Rates and Rules of Insurance on Cotton, Lint, and Flax, Mills*, 1804.

This sheet was sent to agents. Similar documents were produced in 1803, 1805 and 1815.

LMA, CLC/B/192/DD/008/MS38828/001.

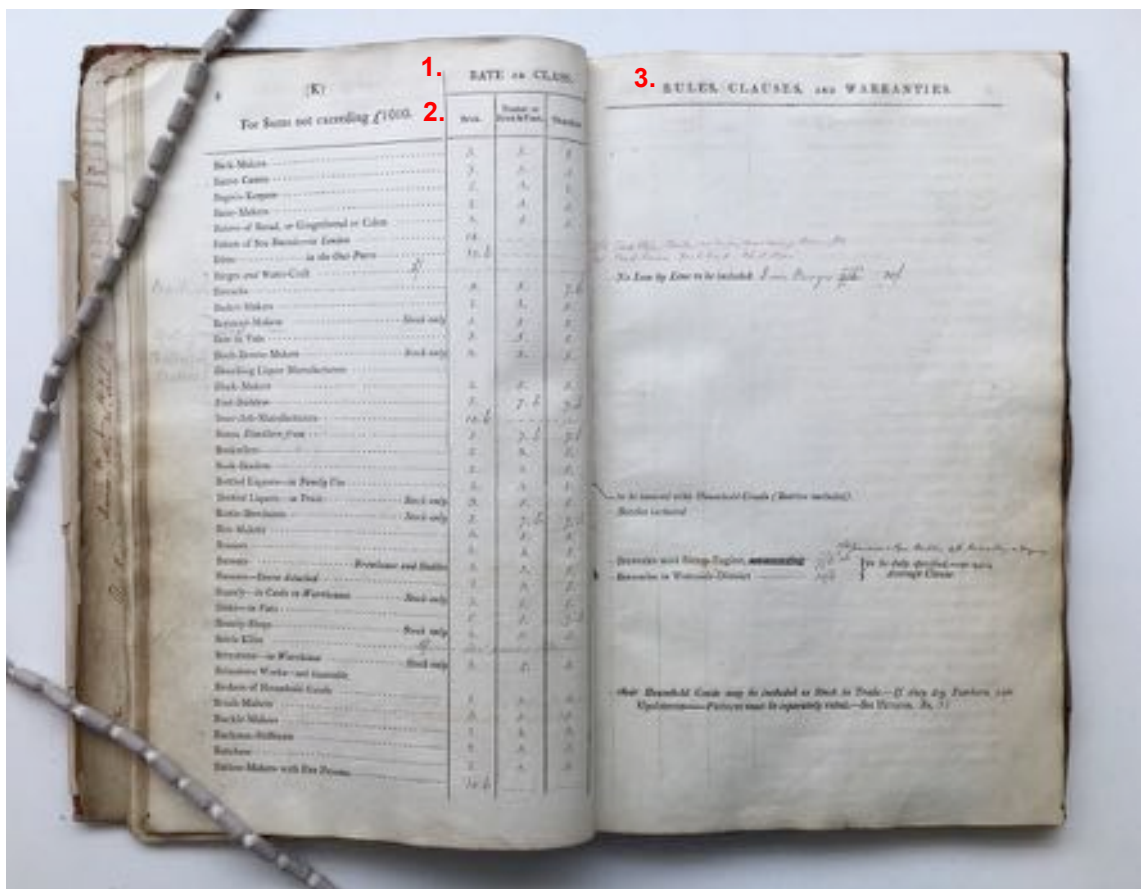


Illustration 4.78
 Sun Fire Office, Rate Book, 1798/1803, pp. 8–9.
 Classifications from B, from 'Back-Makers', 'Bacon Curers', 'Bagnio-Keepers' to Brandy-Shops – Stock only', 'Butchers' and 'Button-Makers with Fire Process'.
 The book measures 195 x 310 x 10 mm.
 1. 'Rate or Class'
 2. 'Brick' 'Timber or Brick & Timber' 'Thatched'
 3. 'Rules, Clauses, and Warranties'

LMA, CLC/B/192/F/023/MS38872/001.

TABLE OF BRITISH FIRE COMPANIES FOR 1894.

COMPANIES	PREMIUMS				LOSSES				EXPENSES				COMPARATIVE ORDER				
	1894	1893	1892	1891	1894	1893	1892	1891	1894	1893	1892	1891	1894	1893	1892	1891	
Abbeville	290,722	29	448,400	48,22	400,000	2,20	400,000	2,20	Abbeville	290,722	29	448,400	48,22	400,000	2,20	400,000	2,20
Admiral	284,825	70	100,000	24,91	100,000	2,20	100,000	2,20	Admiral	284,825	70	100,000	24,91	100,000	2,20	100,000	2,20
British Law	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	British Law	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Calcutta	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Calcutta	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Commercial Union	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Commercial Union	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Continental	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Continental	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
De-Quereville	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	De-Quereville	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Equity	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Equity	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Evangelical Alliance	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Evangelical Alliance	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Eastern Dispenser	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Eastern Dispenser	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Equitable	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Equitable	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Fire and Marine	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Fire and Marine	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
First and General	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	First and General	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
General	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	General	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
London and	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	London and	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
North	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	North	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Patent	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Patent	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Police	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Police	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Royal	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Royal	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
South	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	South	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Union	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Union	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
Western	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	Western	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99
York	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99	York	48,472	37	66,123	4,99	66,123	4,99	66,123	4,99

Illustration 4.79
 Table of British Fire Companies for 1894
 The companies are listed in alphabetical order on the left. Columns are assigned to 'Premiums', 'Losses', 'Expenses', among other measures, and there are narrow columns for 'comparative order' for the different measures.

LMA, CLC/B/192/DD/011/MS15050.

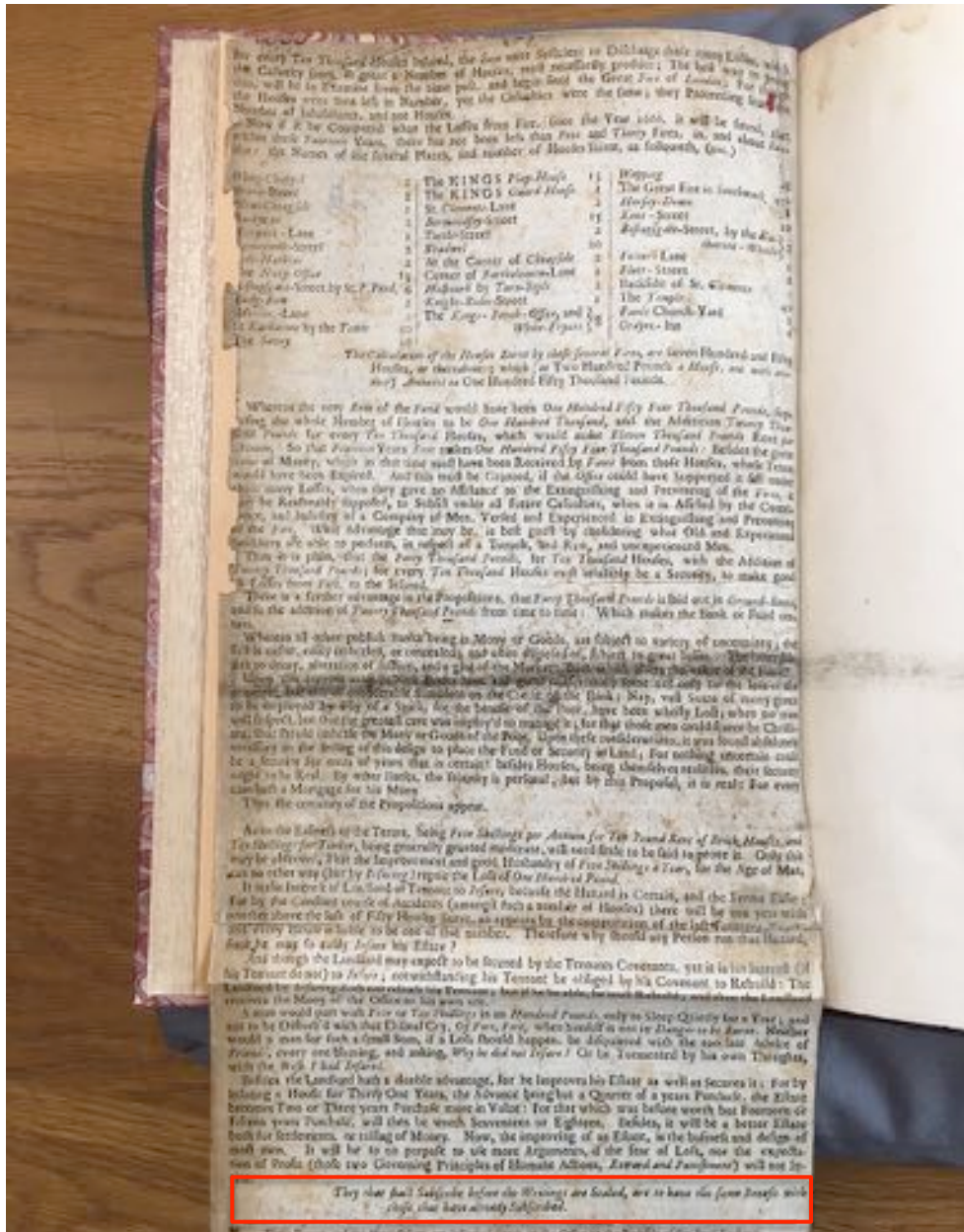


Illustration 4.80 (= Illustration 4.70)
 Fire Office, *Arguments for Insuring Houses from Fire* [1680], p. 2.
 1 sheet (2 p.), 1°.
 180 x 380 mm.
 The final word is: 'Those that shall Subscribe before the Writings are Sealed, are to have the same Benefit with those that have already Subscribed.'

LSE.

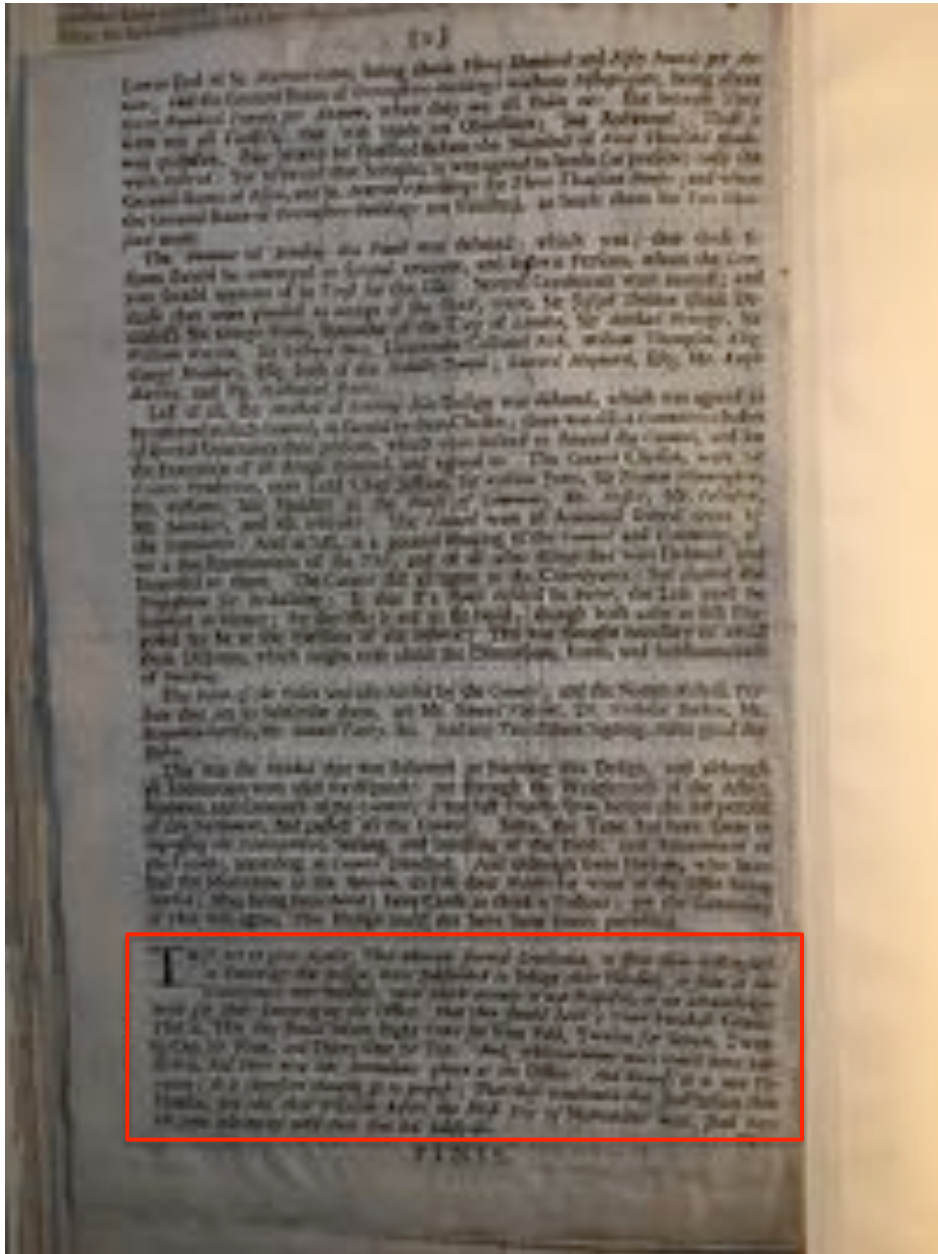


Illustration 4.81
 Fire Office, *September the 16th, 1681. An Advertisement from the Insurance-Office for Houses, &c* (1681), p. 2. 1 sheet (2 p.), 1°. 185 x 295 mm.
 The final paragraph makes an offer to its reader, in italics: 'These are to give Notice, That whereas Several Gentlemen, to shew their willingness to Encourage this Design, have subscribed to Insure their Houses, as soon as the Conveyances were Settled; upon which Account it was Proposed, as an acknowledgement for their Encouraging the Office, that they should have a Years purchase Gratis: That is, That they should Insure Eight Years for Five Paid, Twelve for Seven, Twenty-One for Nine, and Thirty-One for Ten. And, whereas many more would have subscribed, had there been due Attendance given at the Office: And because it is now vacation; It is therefore thought fit to propose; That those Gentlemen that shall Insure their Houses, and take their Policies before the First Day of November next, shall have the same Advantage with those that did Subscribe.'

497

British Library.

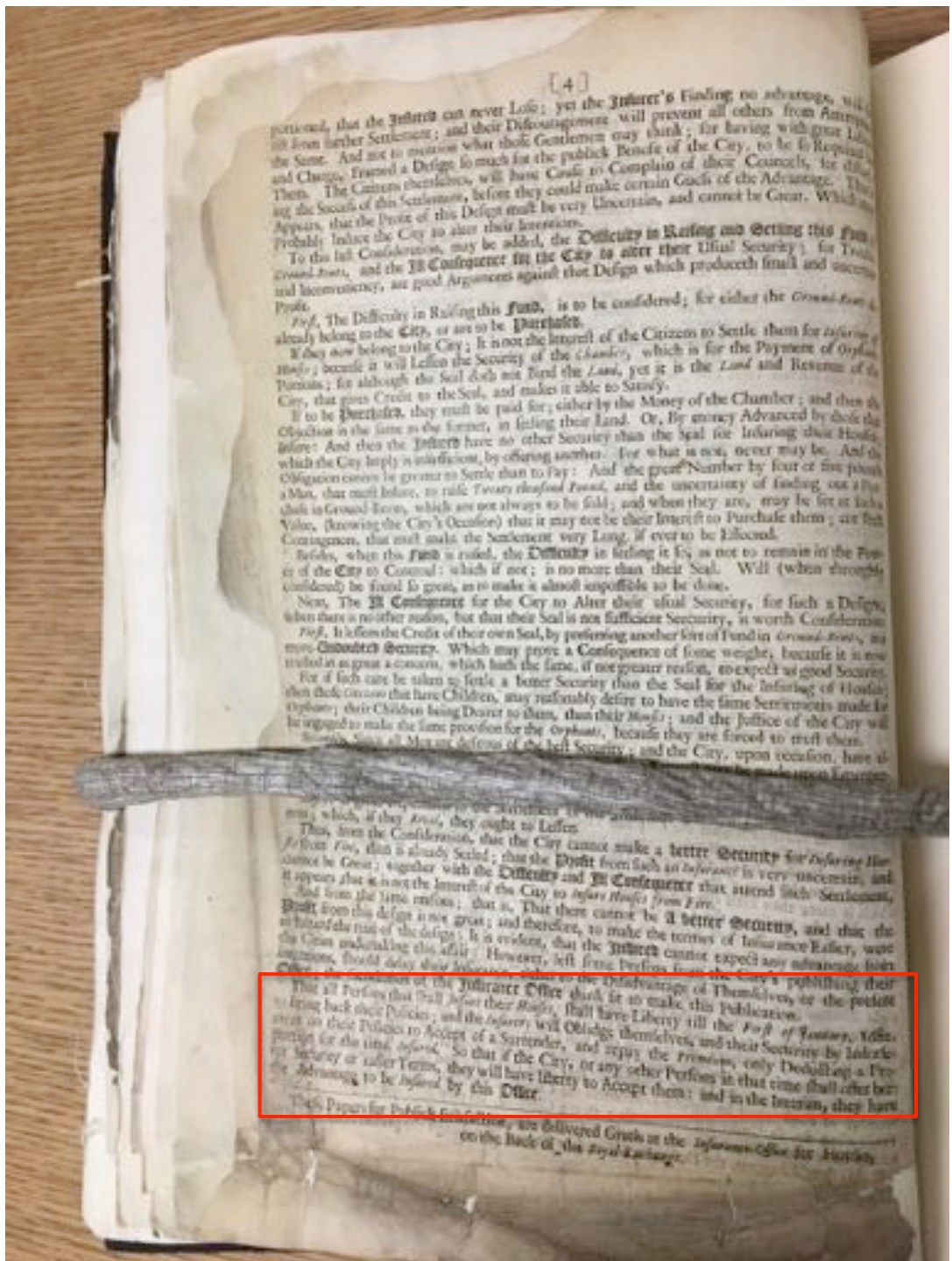


Illustration 4.82
Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], p. 4.

4 p., fo.

238 x 355 mm.

An offer is made in the final paragraph.

TNA, SP 9/251/178.

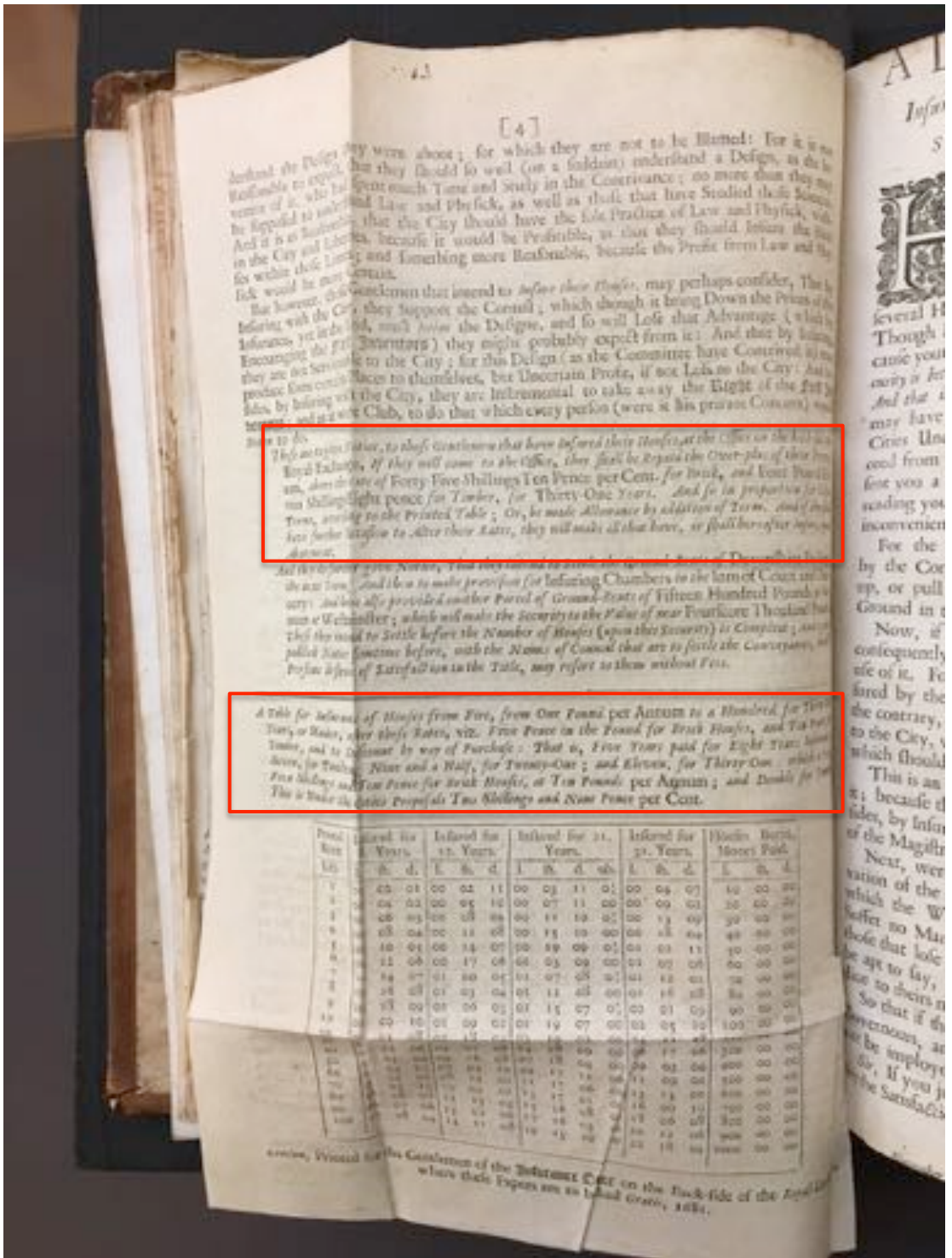


Illustration 4.83 (= Illustration 4.73)
 Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681),
 p. 4.
 4 p., fo.
 220 x 340 mm.
 The first ringed paragraph offers customers their money back for the difference in price. The
 final paragraph, a heading to the table, explains the discount in buying a longer policy.

Bodleian.

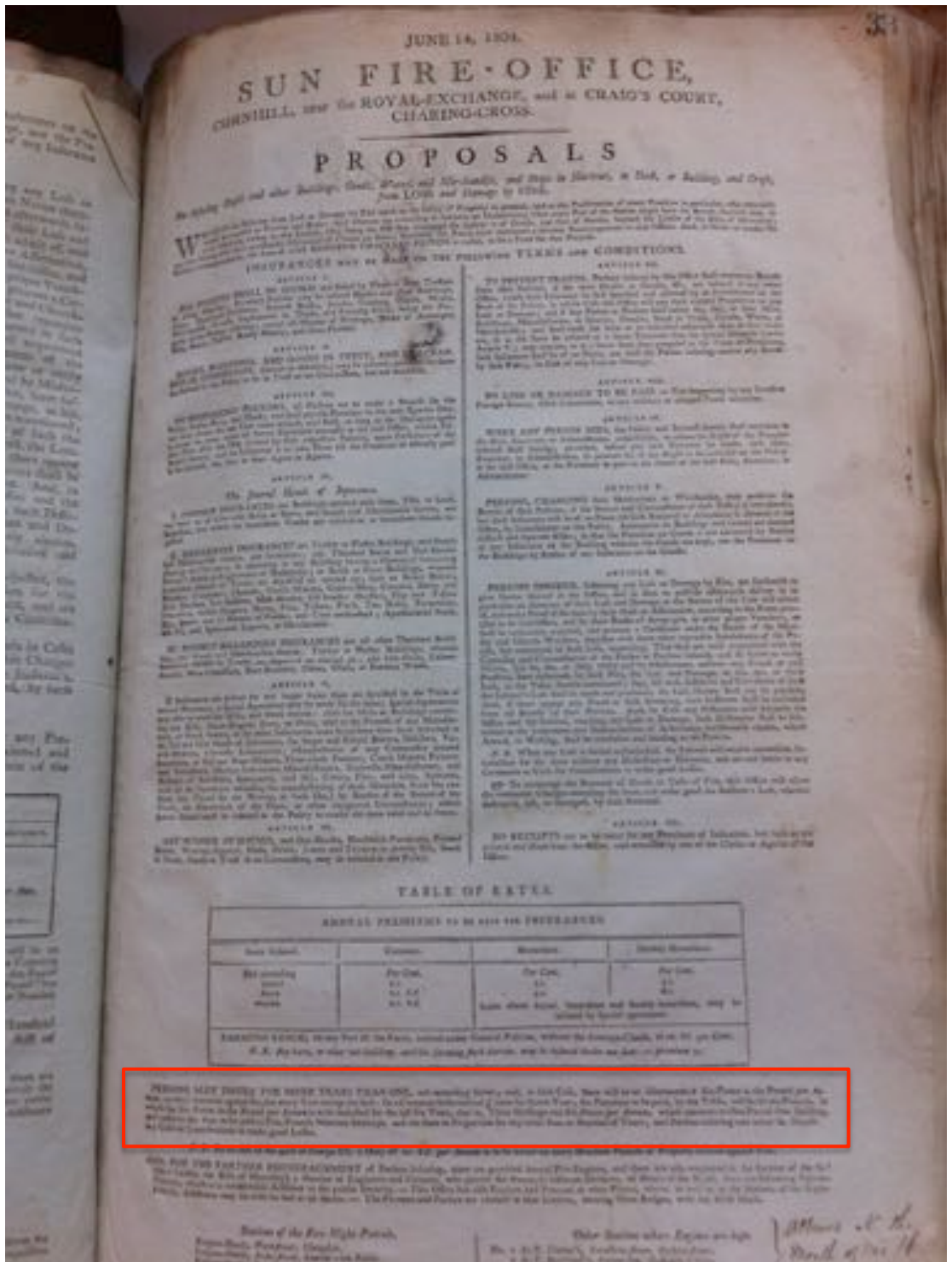


Illustration 4.84 (= Illustration 4.20)
 Sun Fire Office, June 14, 1804. *Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1804), p. 1. 1 sheet ([2] p.).
 284 x 450 mm.
 The Proposals compartmentalised many different subject matters. The highlighted paragraph explains the discount available on insurance for more than a year: 'PERSONS MAY INSURE FOR MORE YEARS THAN ONE'.

LMA, CLC/B/192/DD/008/MS38828/001.

From the Sun-Fire Office, in Cornhill, near the
Royal Exchange, 7 December, 1804.

SIR,
THAT you are pleased to give Notice of Intention to the OFFICE,
 No. _____, to give Notice after Contract
 that you are the Manager of the said OFFICE (as Registered in your Book) is
 has notified me to give you this Notice, that you may not lose the Benefit
 of your Present by omitting the Payment.

NB. You are desired to see Printed in Terms
 of your Policy, and a Discount will be
 given to you in proportion to the amount
 thereof.

I am,
 Your humble Servant,
John Marks.

P. S. You are requested to bring this Letter
 to the Office of _____
 Annual Premium _____ £
 Date of the 1st of _____
 Discounted Duty of 10% per 100, viz
 to be paid up the Office _____ £
 _____ £

TABLE of RATES			
ANNUAL PREMIUMS to be paid by INSURERS			
Sum Insured	London	Windsor	Other Places
1000	10	12	15
2000	18	22	28
3000	24	30	38
4000	30	38	48
5000	36	45	58
6000	42	52	68
7000	48	60	78
8000	54	68	88
9000	60	75	98
10000	66	82	108

Additional rates to be paid for the above sum of money in case of Fire, unless the contrary be expressed in the Policy.

P. S. You are requested to see Printed in Terms of your Policy, and a Discount will be given to you in proportion to the amount thereof.

Illustration 4.85 (= Illustration 4.32)
 Sun Fire Office, renewal letter-form, 7 December 1804.
 A distinct paragraph, beginning 'NB' explains a discount.

LMA, CLC/B/192/DD/008/MS38828/001.

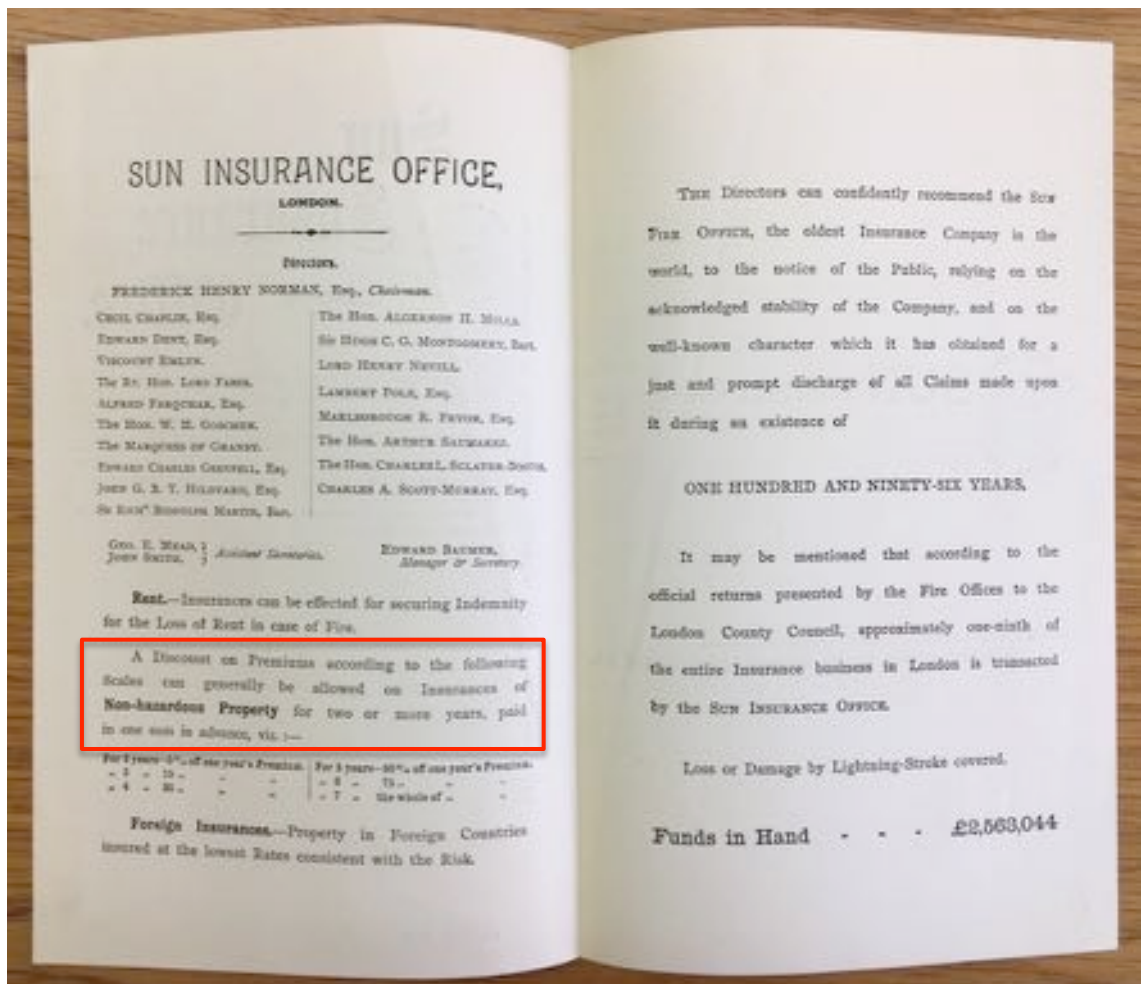


Illustration 4.86 (= Illustration 4.76)
 Sun Insurance Office, renewal notice leaflet (1906), inside pages.
 1 sheet ([4] p.).
 130 x 206 mm.
 A distinct paragraph outlines 'A Discount on Premiums'.

Hillingdon, MC25C/SF1/1570/1/3/1.

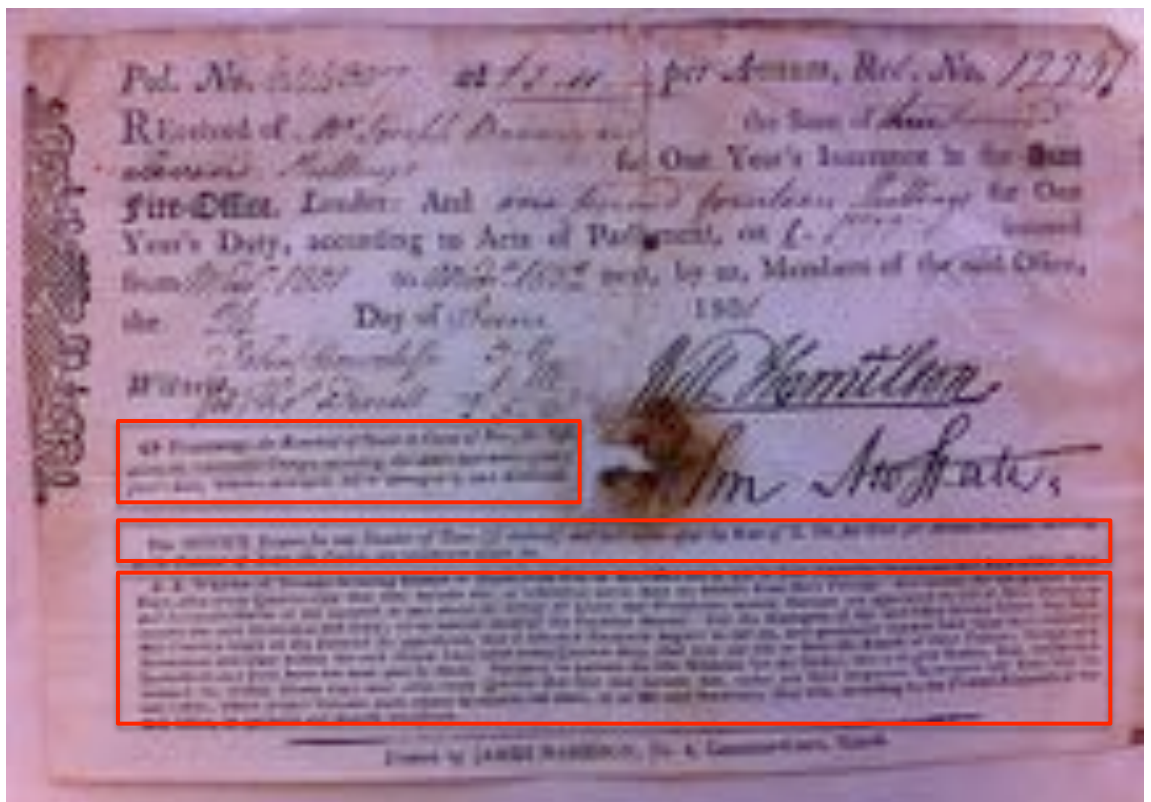


Illustration 4.87
 Sun Fire Office, receipt, dated 24 June 1801.
 The receipt packs in three different general messages about fire insurance, for the policy holder.
 Policy holders received this receipt when they renewed, in lieu of a new policy.

LMA, CLC/B/192/DD/008/MS38828/001.

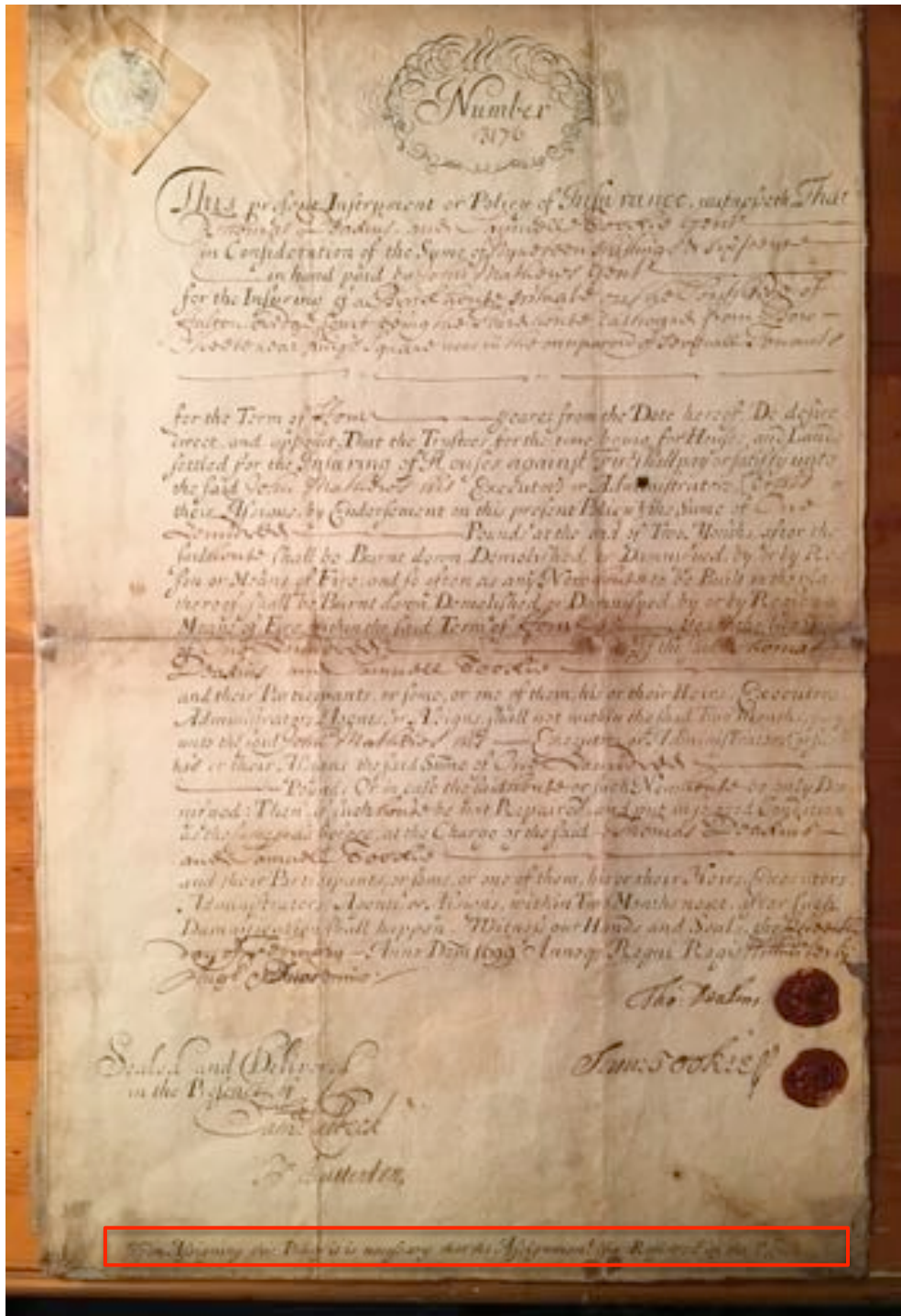


Illustration 4.88
 Fire Office, policy, dated 1699.
 Copperplate engraving.
 A sentence has been added to the bottom of the policy (not on previous versions): 'Upon Assigning this Policy it is necessary that the Assignment be Registered in the Office'.

Private Collection.



Illustration 5.1
Fire Office, [Advertisement] from the Insurance-Office for Houses on the Back-Side of the Royal-Exchange [1681].
1 sheet ([1] p.), 1°.
205 x 335 mm.
'Mutilated at the top', according to bibliographic note.

British Library

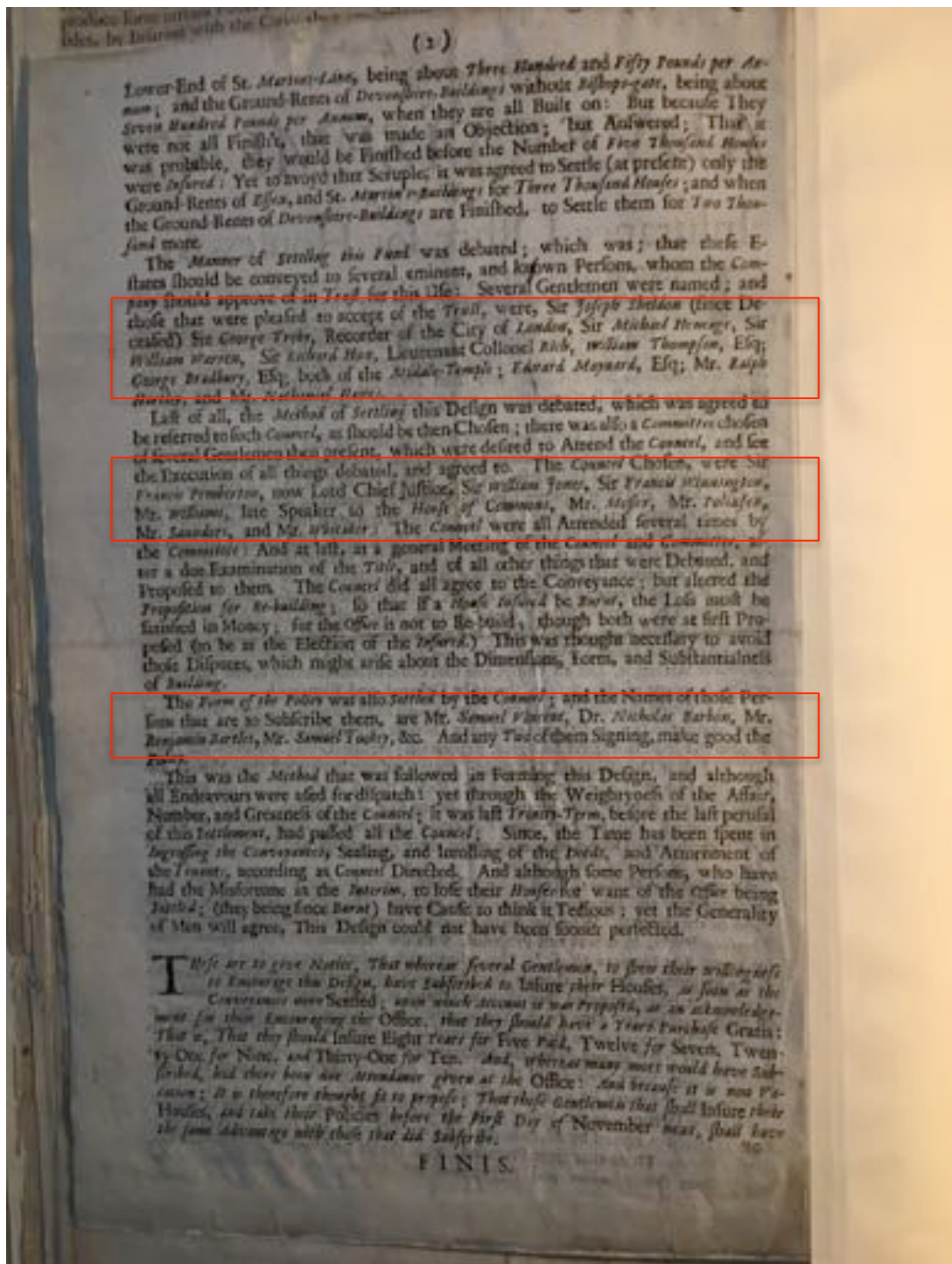


Illustration 5.2
 Fire Office, September the 16th, 1681. An Advertisement from the Insurance-Office for Houses, &c (1681), p. 2.
 1 sheet (2 p.), 1°.
 185 x 295 mm.
 The paragraphs highlighted name 'those that were pleased to accept of the Trust', 'the Council Chosen' and 'the Names of those Persons that are to Subscribe' policies.

British Library.

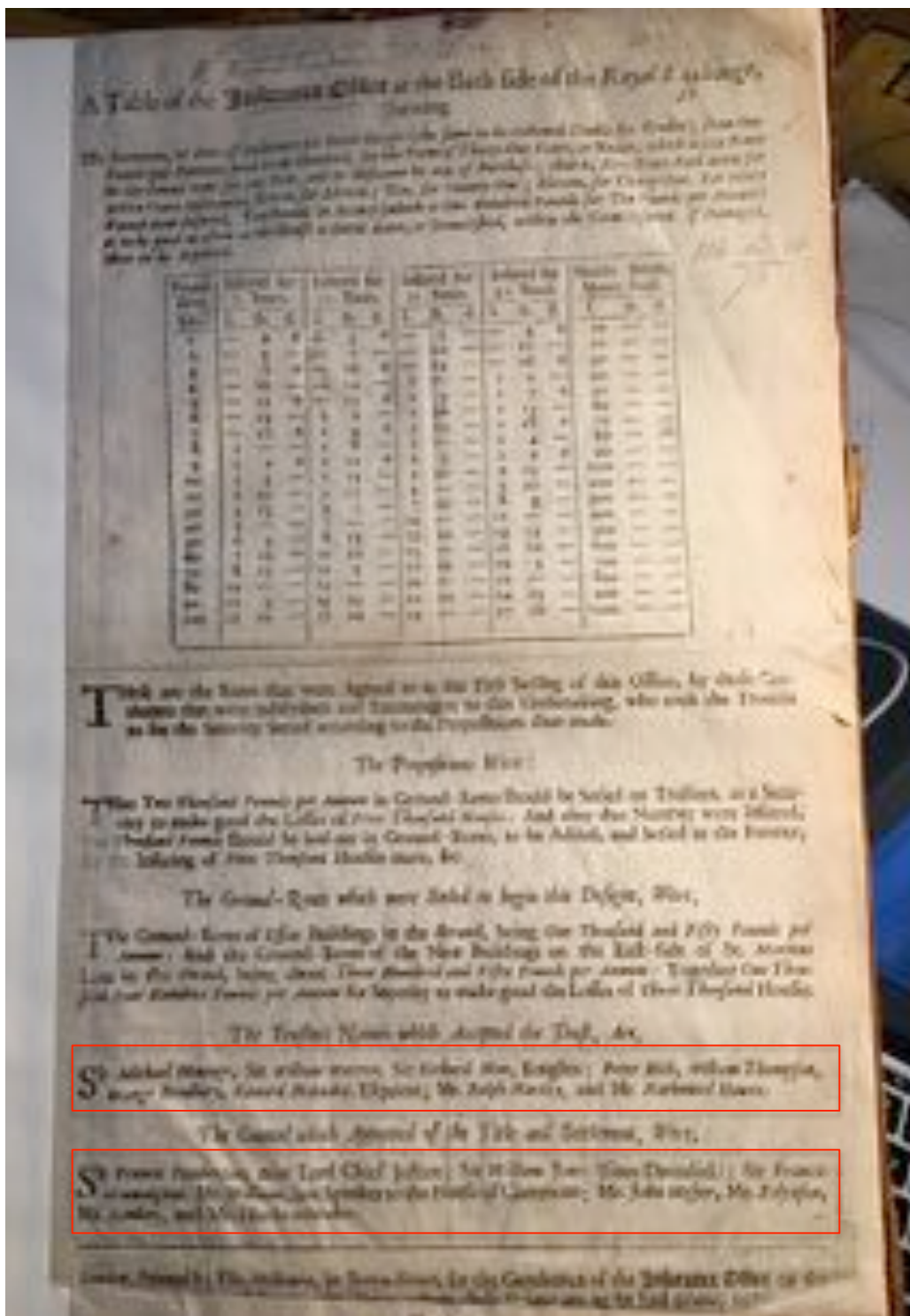


Illustration 5.3
 Fire Office, *A Table of the Insurance Office at the Back-side of the Royal Exchange* (1682).
 1 sheet ([1] p.), 1°.
 200 x 320 mm.
 The lists of names of the Trustees and the Council are part of the display qualities of the sheet.

British Library.

Sun Fire Office,

CORNHILL, AND CRAIG'S-COURT, CHANCING CROSS.
Established 1710.

William Hamilton, Esq. Chairman, Lincoln's-inn-fields
Philip Bewicke, Esq. Secretary, Mortimer-street
Edmund Anstobus, Esq. Spring-gardens
Henry Boulton, Esq. Bloomsbury-square
William Barwick, Esq. Charlotte-street, Bedford-square
Sir Charles M. Burrell, Bart. Deepden, near Dorking, Surry
Thomas Dorrien, Esq. Portman-square
John Godfrey, Esq. Bedford-square
Felix Ladbroke, Esq. Bank-buildings
John Langston, Esq. Clifford-street
Charles S. Lefevre, Esq. Spring-gardens
Thomas Gardner, Esq. Upper Grosvenor-street
Edward Harman, Esq. Finsbury-square
William Moffatt, Esq. Ruffel-square
John Pearse, Esq. Lincoln's-inn-fields
Brice Pearse, Esq. Austin-friars
Dr. Pitcairne, Craig's-court
Sir Robert Preston, Bart. Downing-street
Charles Pole, Esq. Harley-street
William C. Shaye, Esq. Southgate
Claude George Thornton, Esq. Ruffel-square
Stephen Teulier, Esq. Lower Grosvenor-street
Thomas Watts, Esq. Polygon, Somer's Town
Hugh Watts, Esq.
Office Secretary, Mr. Edward Griffin, Sun Fire Office,
Cornhill.

*A List of the Governor and Company for Working of
Mines, Minerals, and Metals, in Scotland.*

Office held at the Sun Fire Office, Cornhill.

INCORPORATED 1730.

John Godfrey, Esq. Governor.
Henry Boulton, Esq. Deputy Governor.

DIRECTORS.

Sir C. Merrick Burrell, Bart.	Alexander Pitcairn, Esq.
Haac Currie, Esq.	Nicholas Pearse, Esq.
Richard Hall, Esq.	James Powell, Esq.
Anthony Hamilton, D. D.	Charles Pole, Esq.
Humphry Howorth, Esq.	Claude George Thornton, Esq.
R. W. Hallid, Esq.	Hugh Watts, Esq.
Henry Ladbroke, Esq.	Thomas Watts, Esq.
Felix Ladbroke, Esq.	

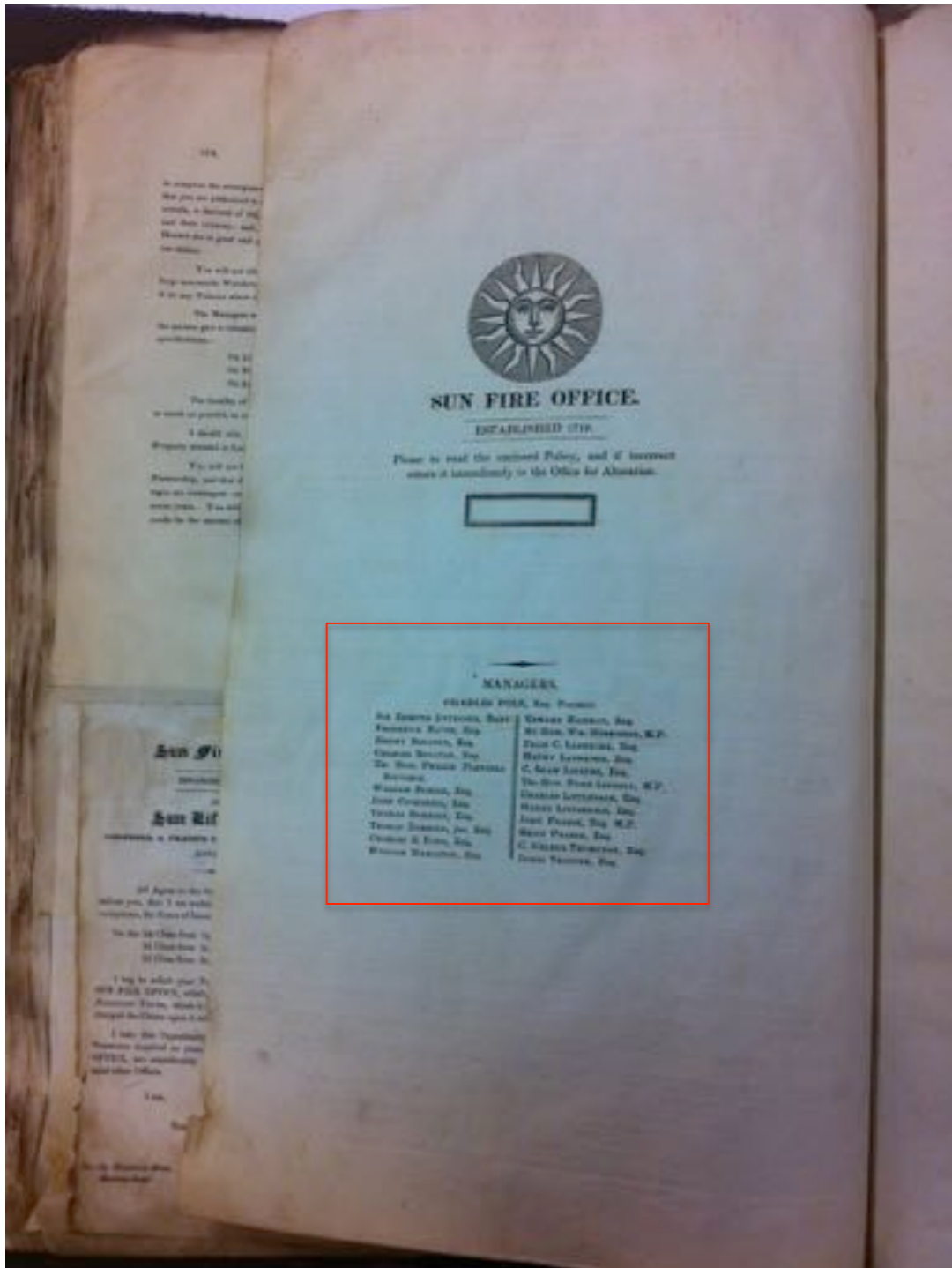


Illustration 5.5
 Sun Fire Office, June 24, 1820. *Sun Fire-Office, Cornhill, near the Royal Exchange, and at Craig's Court, Charing-Cross ... Conditions* (1820), p. 2.
 1 sheet ([2] p.).

The back of the Sun's Conditions (the successor to the *Proposals*) now put a list of the Sun's managers on the back.

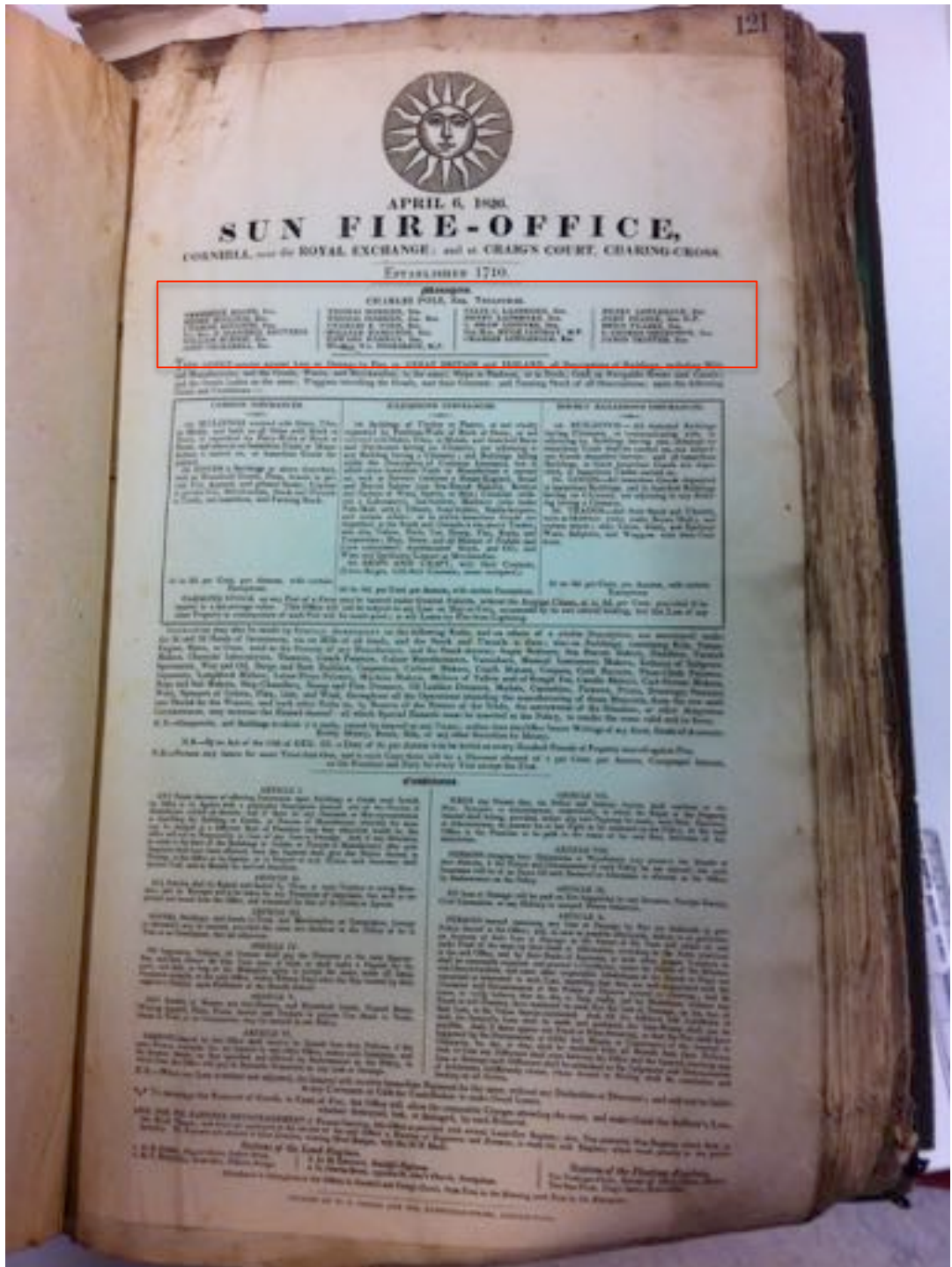


Illustration 5.6
 Sun Fire Office, April 6, 1826. *Sun Fire-Office, Cornhill, near the Royal Exchange, and at Craig's Court, Charing-Cross ... Conditions* (1826), p. 1.
 1 sheet ([2] p.).
 This version of the Sun's Conditions (the successor to the *Proposals*) moved the list of the Sun's managers from the back to the top of the front.

LMA, CLC/B/192/DD/008/MS38828/001.

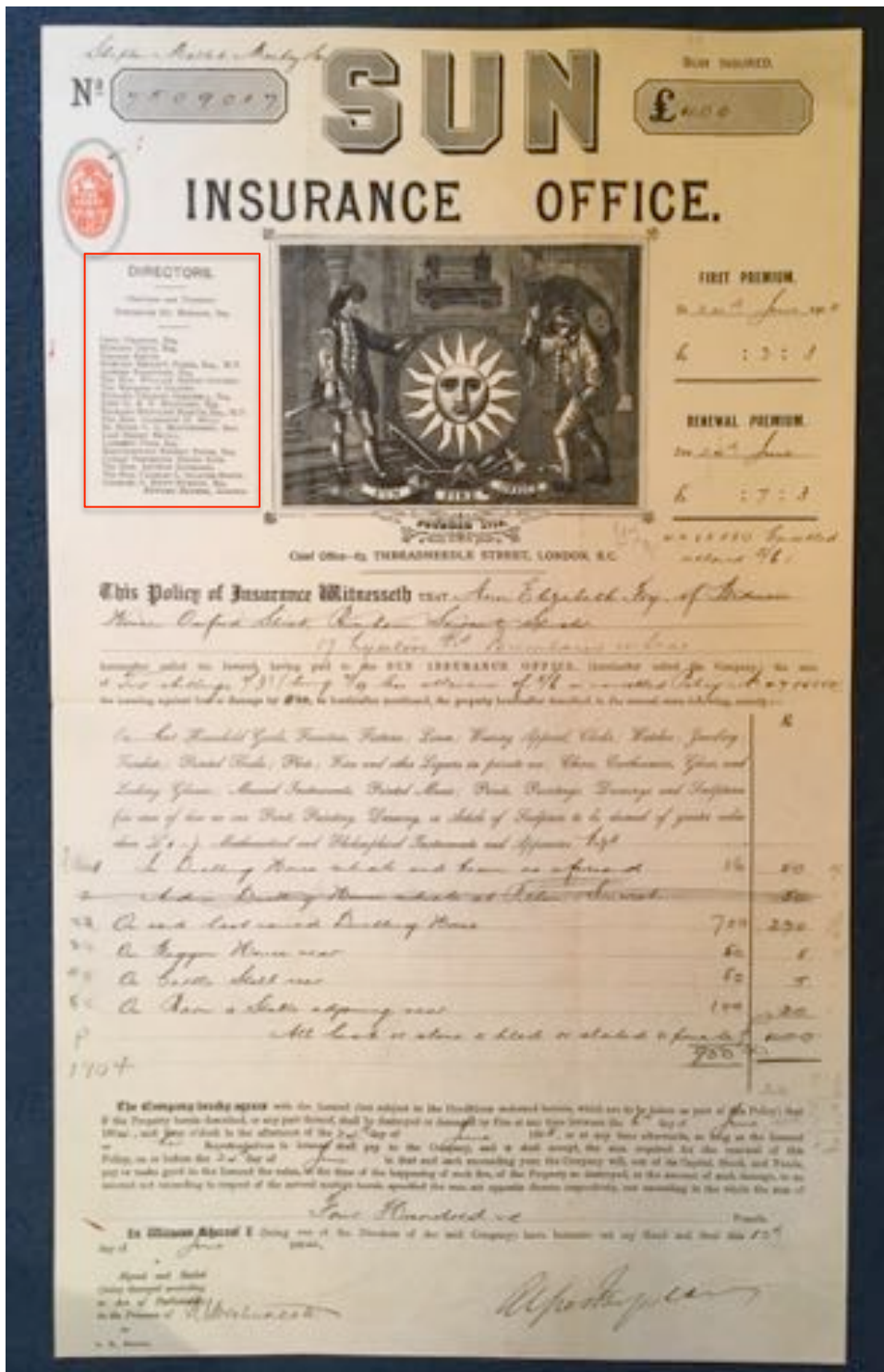


Illustration 5.7
 Sun Insurance Office, policy, dated 10 June 1904.
 1 sheet ([2] p.).
 279 x 457 mm.
 Under the heading in capitals 'Directors', their names are listed.

Private Collection.



Illustration 5.8

Sun Insurance Office (Fire), Report of the Directors, 1897, p. [1].
 [7] p.

The names of the Directors are listed on the front of the Report, in two columns, with the Assistant Secretary and Secretary named below.

LMA CLC/B/192/B/003/MS15030/001.

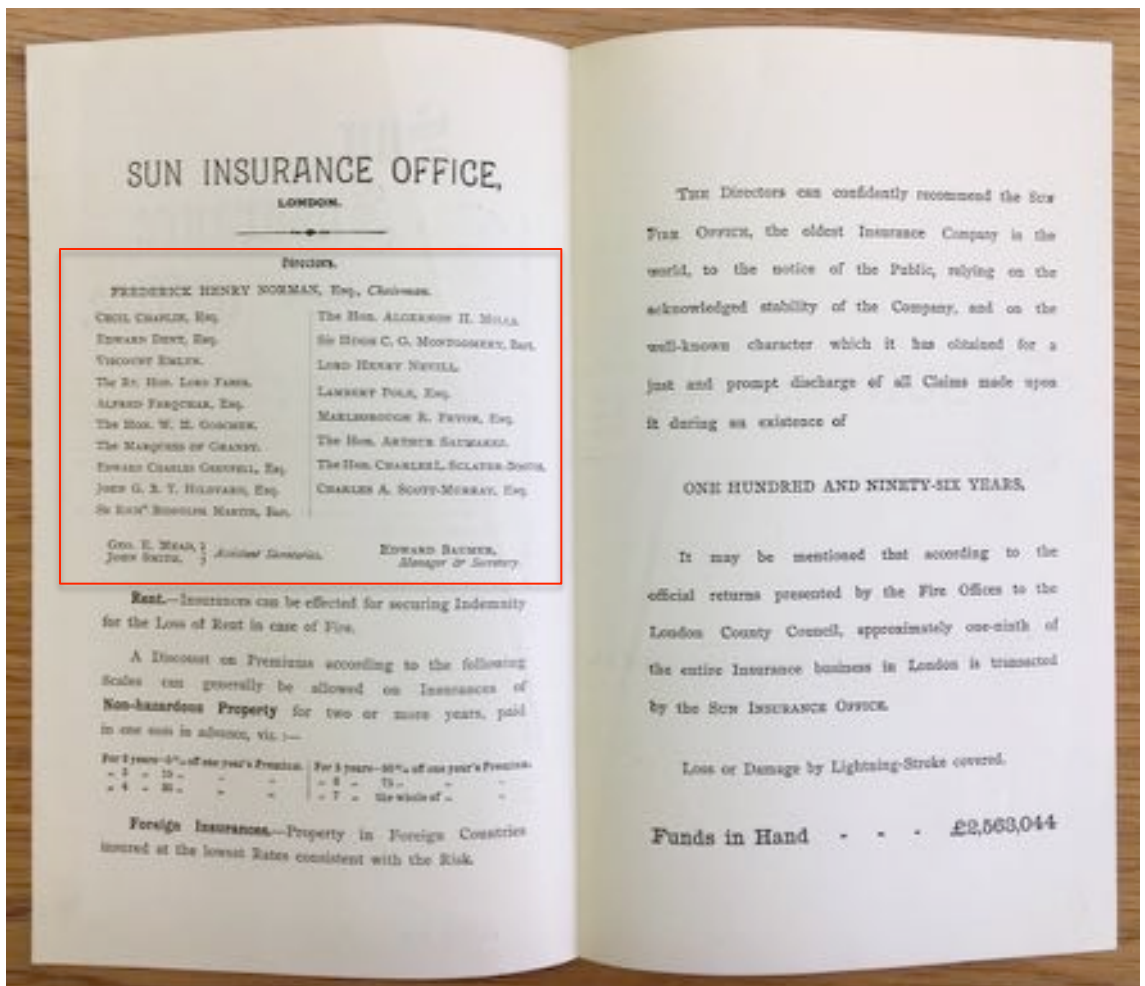


Illustration 5.9
 Sun Insurance Office, renewal notice leaflet (1906), inside pages.
 1 sheet ([4] p.).
 130 x 206 mm.
 The list of Directors, followed at a distance by the 'Assistant Secretaries' and the 'Manager & Secretary'.

Hillingdon, MC25C/SF1/1570/1/3/1.

SUFFOLK AND NORFOLK CO. COFFEE

First Offer.

ESTABLISHED 1810, WITH A CAPITAL OF
A MILLION POUNDS.

SHEFFIELD, ENGLAND.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

THE GREAT EASTERN LIFE ASSURANCE CO. LTD.

LONDON.

ESTABLISHED 1803.

SHEFFIELD, ENGLAND.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SUN FIRE OFFICE.

SHEFFIELD, ENGLAND.

ESTABLISHED 1775.

SHEFFIELD, ENGLAND.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

THE GREAT EASTERN LIFE ASSURANCE CO. LTD.

LONDON.

ESTABLISHED 1803.

SHEFFIELD, ENGLAND.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

THE GREAT EASTERN LIFE ASSURANCE CO. LTD.

LONDON.

ESTABLISHED 1803.

SHEFFIELD, ENGLAND.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SUN FIRE OFFICE.

SHEFFIELD, ENGLAND.

ESTABLISHED 1775.

SHEFFIELD, ENGLAND.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

SOLE AGENTS,
Messrs. J. & F. COOPER, 10, BROADWAY, LONDON.

Illustration 5.10 Advertisement for the Sun Fire Office, *The Bury and Norwich Post: Or, Suffolk, Norfolk, Essex, and Cambridge Advertiser*, 2 January 1805, p. [1]. The advertisement lists the names of the agents in the newspaper's region.

Sun Fire-Office,
BANK BUILDINGS,
AND AT
Craig's Court, Charing Cross,
LONDON.

For INSURING HOUSES and OTHER BUILDINGS,
 GOODS, MERCHANDIZE, SHIPS in Harbour, in
 Dock, or Building, and CRAFT, from LOSS and
 DAMAGE by FIRE.

WE, whose names are underwritten, being Agents for the SUN FIRE-OFFICE, have authority from the Managers to inform the Public, and all Persons insured in the said Office, that the Premium on the Stock of Corn and Hay, being the produce of a Farm, also Cattle and Implements of Husbandry thereon, will be rated at *Two Shillings and Six pence* per cent. And all persons insured in this Office, are requested to refer to their Policies, in order that they may receive the benefit of this Reduction of the Premium on Farming Stock, on their respective Renewals at Lady-Day next; and that printed Receipts, under our hands, are ready for delivery, for the Premium and Duty on Policies, as they become due; and that printed Proposals of the Terms of Insurance may be had of us, which will be found as usual in EVERY RESPECT AS THOSE OF ALL OTHER OFFICES.

FARMING STOCK may be insured, generally, in all Barren and Old Towns.

the average course, which may be seen by applying to us; who will give any further information which may be required for the explaining this mode of Insurance.

CHELMSFOLD,	—	MENNY and CHALK.
COLCHESTER,	—	W. KAYNER, JUNR.
EPPING,	—	E. DOUBLEDAY.
BURY ST. EDMUND'S,	—	J. DECK.
SUDBURY,	—	J. BURRITT.
CAMBRIDGE,	—	R. CONINGS.
ST. ALBAN'S,	—	JOHN GREAVEL.
BUNTINGFORD,	—	J. WALKER.
BERTFORD,	—	BENJ. CHERRY.
HITCHIN,	—	T. WALLISIER.
BARNET,	—	S. ROBINSON.
ROCHFORD,	—	R. SALMON.
SAPPHRON WALDEN	—	MARTIN NICKOLDS.
MARCH,	—	N. GOODMAN.
BUNGAY,	—	W. DEBALL.
HAVERHILL,	—	J. BERNAN.
KOMFORD,	—	N. HAYWARD.

Policies for insuring Farming Stock at short Periods and reduced Premiums, will be issued by the Sun Fire-Office, (if required) and Instructions for that purpose may be given to the respective Agents.

The SUN FIRE-OFFICE has always paid Losses on Damage by Fire from Lightning.

London, March 17, 1807.

Illustration 5.11
 Advertisement for the Sun Fire Office, *Chelmsford Chronicle*, 1 April 1808 (so identified in the guard book).
 The advertisement lists the names of the agents in the newspaper's region, by town.

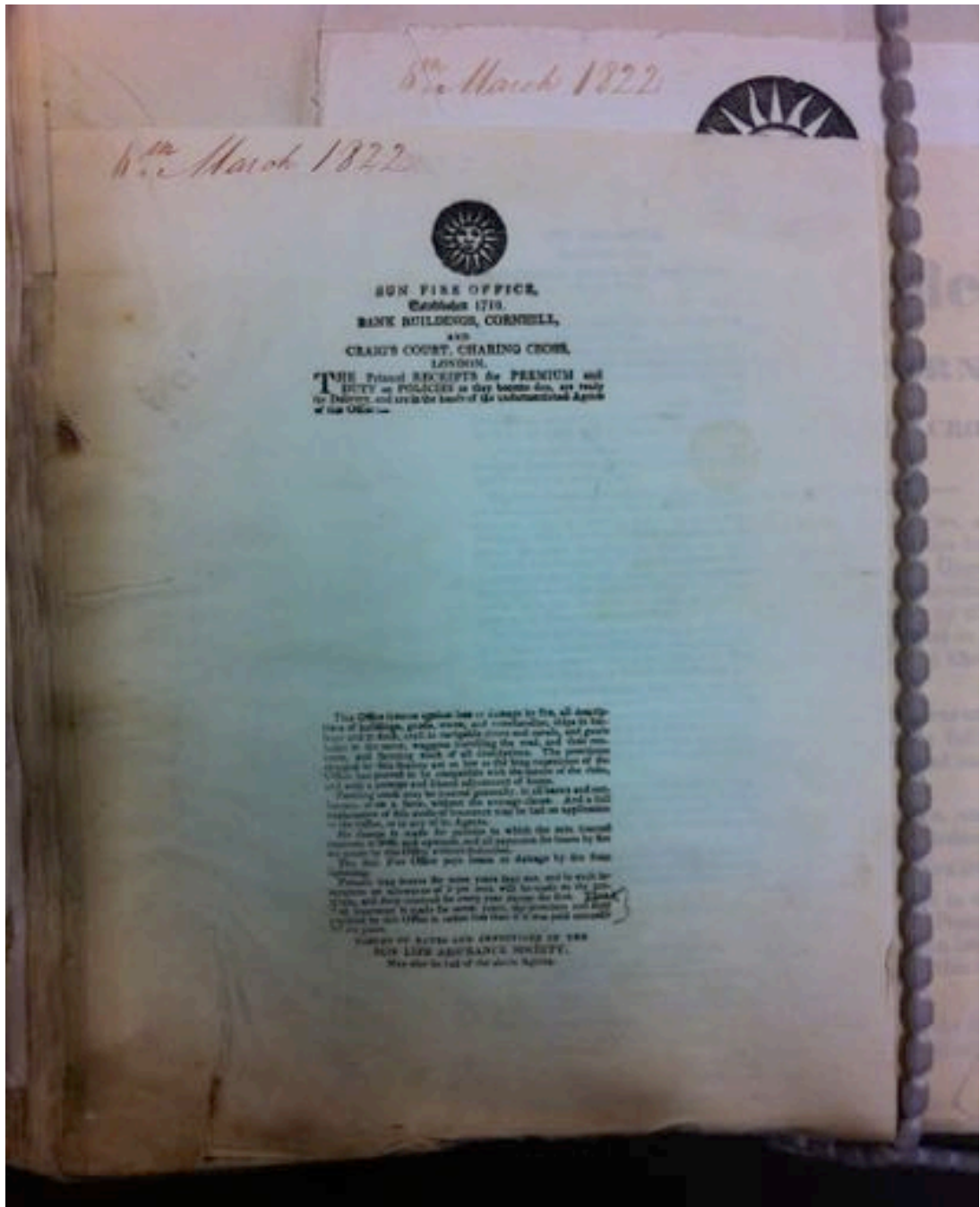


Illustration 5.12

Sun Fire Office, template for advertisements, 1822.

It is identified as 'Advertisements. Quarterly Form. 6 March 1822' in the index to the guard book. It begins: 'The Printed RECEIPTS for PREMIUMS and DUTY on POLICIES as they become due, are ready for Delivery, and are in the hands of the undermentioned Agents of the Office:—' The space allows the list of names to be inserted, for each country newspaper accordingly, as in the two previous Illustrations.

LMA, CLC/B/192/DD/008/MS38828/001.

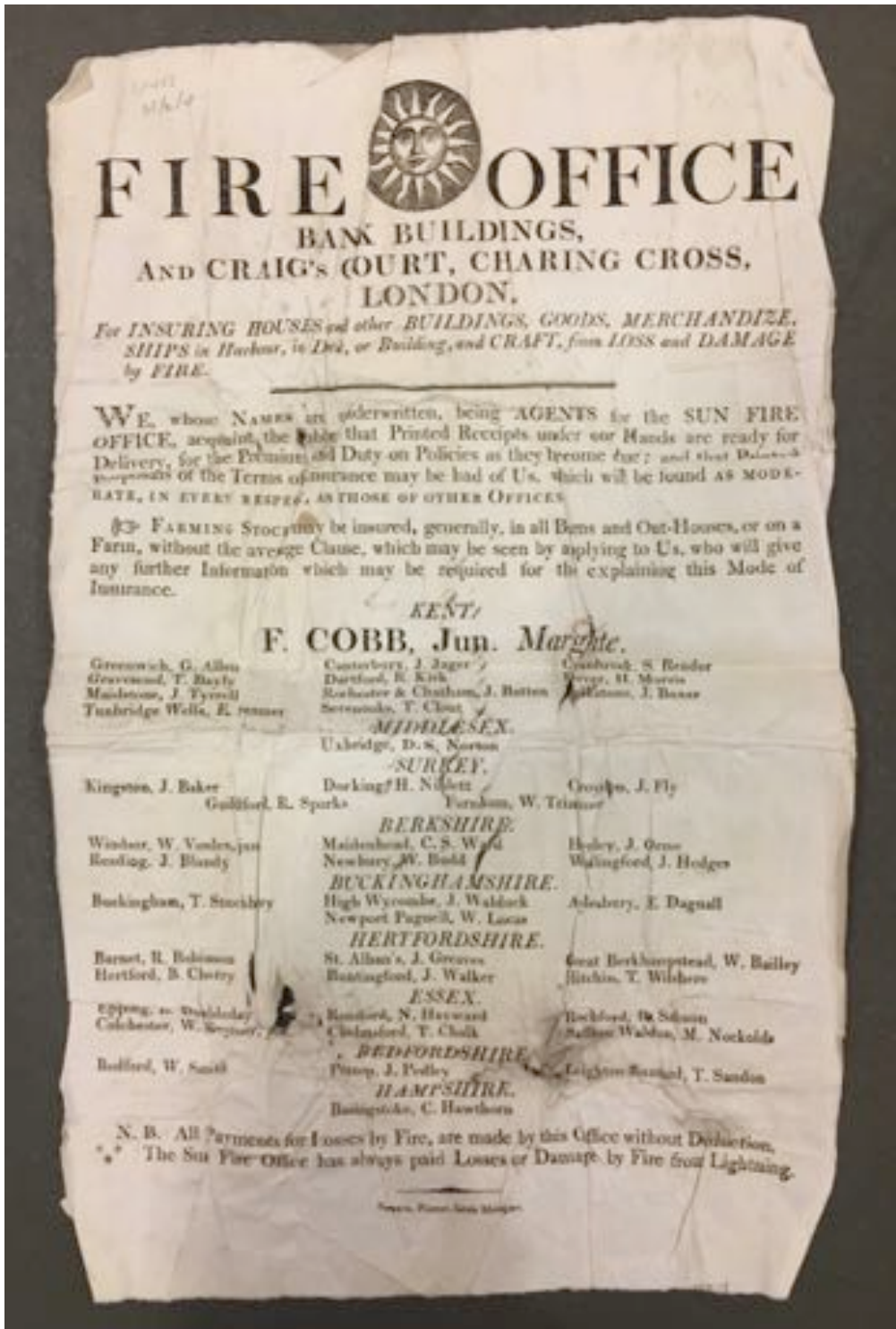


Illustration 5.13

Sun Fire Office, Fire Office, Bank Buildings, and Craig's Court, Charing Cross, London. For Insuring Houses and other Buildings, Goods, Merchandize, Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1806).

270 mm x 440 mm.

Agents' names are listed by county. The counties are set in centred, italic capital letters.

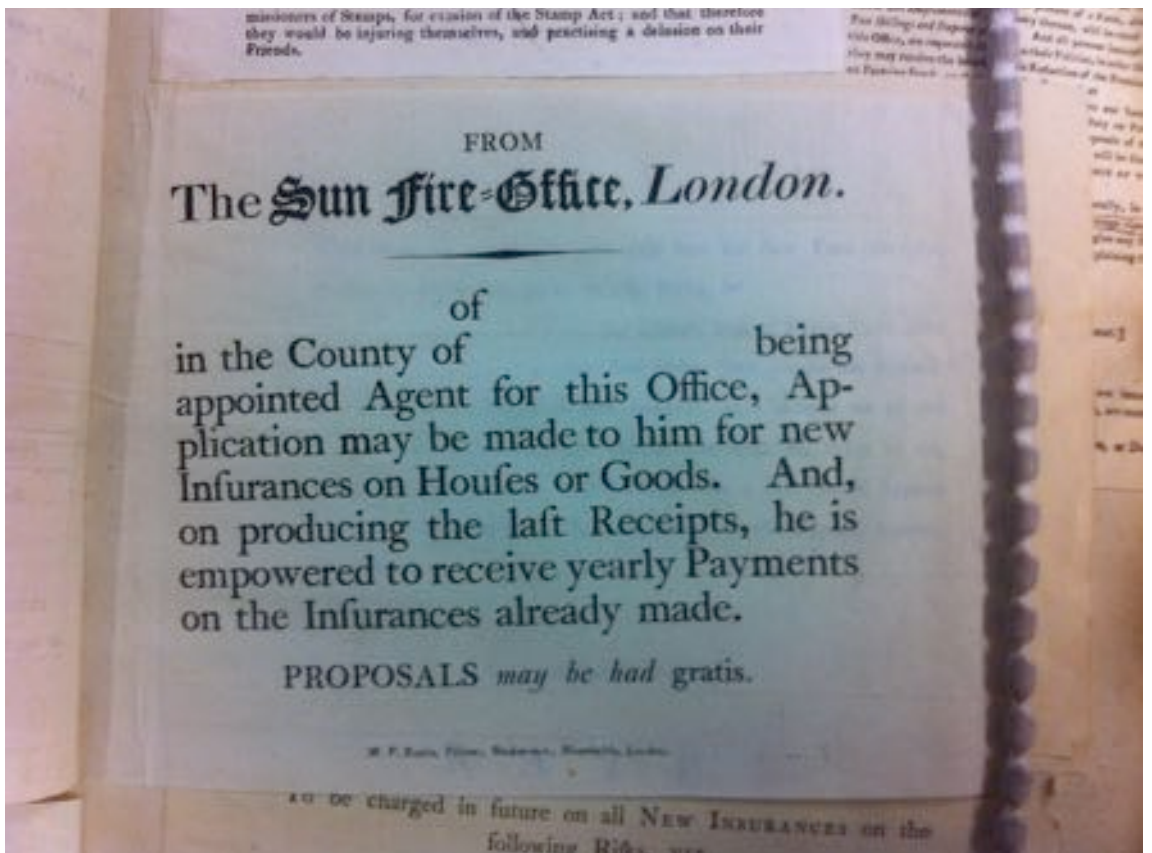


Illustration 5.14

Sun Fire Office, Agents' appointment form-notice, 1800–1810.

In the index to the Guard Book, this is identified as 'Appointment – Handbill Notice' and 'Agents – Appointment – Handbill Notice'. The printer's imprint dates it to 1800–1820. Its style dates it before 1810.

LMA, CLC/B/192/DD/008/MS38828/001.

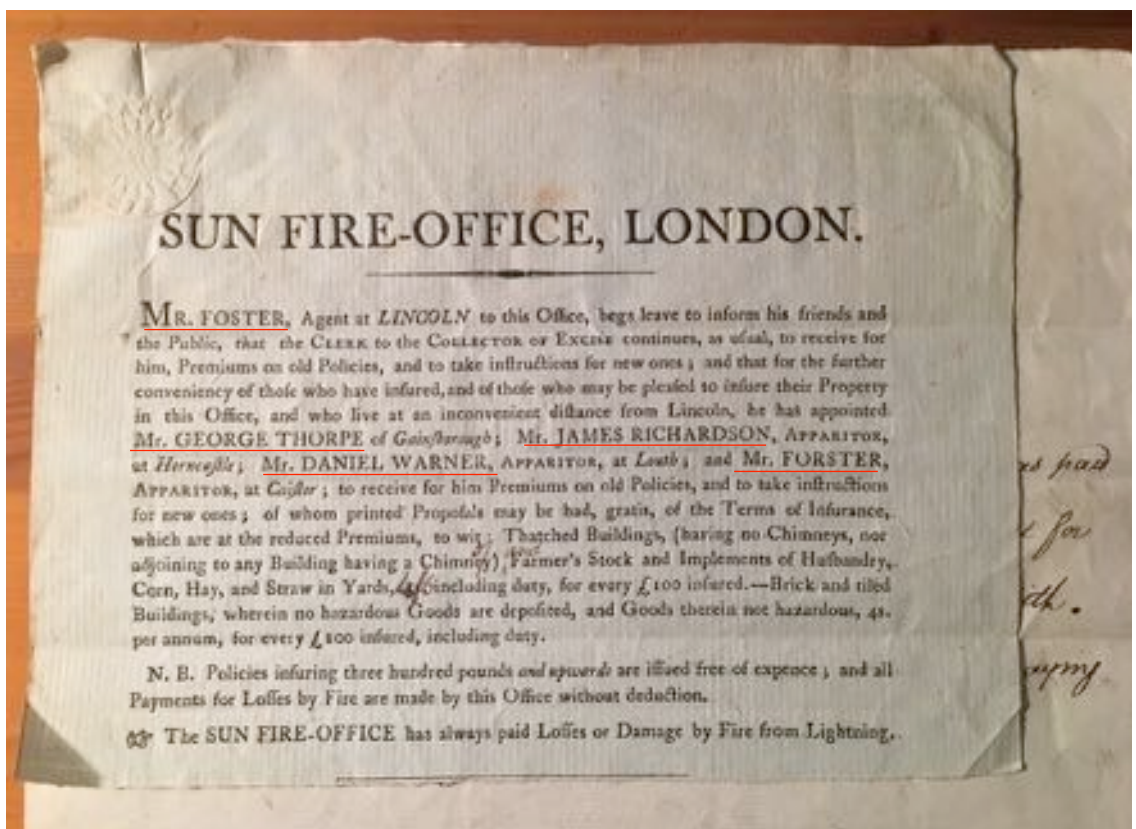


Illustration 5.15

Sun Fire Office, handbill notice from the agent in Lincoln (1804).

181 x 137 mm.

Capital letters mark out the names of the agents in the Lincoln area, under the large heading 'Sun Fire-Office, London'.

Private Collection.



Illustration 5.16
Sun Fire Office, poster for an agent in Leeds, 29 January 1819.

LMA, CLC/B/192/DD/008/MS38828/001.

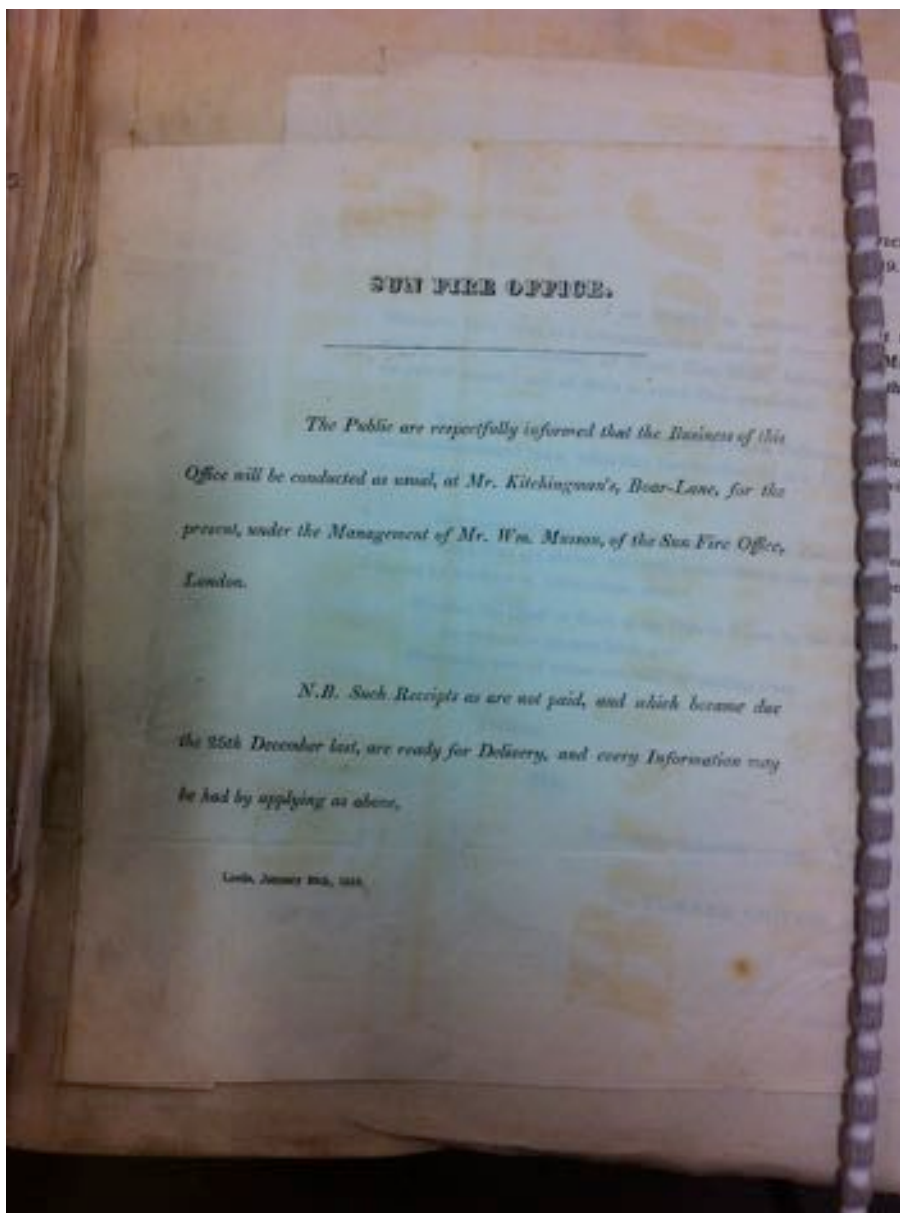


Illustration 5.17

Sun Fire Office, notice about an agent in Leeds, 29 January 1819.

This handbill runs the same text as the poster of same date in the previous Illustration. Its first paragraph reads: 'The Public are respectfully informed that the Business of this Office will be conducted as usual, at Mr Kitchingman's, Boar-Lane, for the present, under the Management of Mr Wm Musson, of the Sun Fire Office, London.'

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 5.18
 Sun Fire Office, *A List of Agents to the Sun Fire Office* (1804).

LMA, CLC/B/192/DD/008/MS38828/001.

THE
List of FIREMEN and PORTERS,
 With their Places of Abode, and Stations of the Engines,
 BELONGING TO THE
SUN FIRE-OFFICES,
 IN CORNHILL, and CRAIG'S COURT, CHARING-CROSS.
 MARCH 25, 1803.

- FIREMEN**
- Badges
- No. 1 James Bealey, Tavern, Bedy's Bridge, Southwark.
 - 2 Robert Evans, Store, Wapping Old-street.
 - 3 John Mason, Engineer, Broad-bridge, Upper Broad-st.
 - 4 Joseph Allen, 4th, Shagbush-lane.
 - 5 William Gardner, 4th, New-street, Lambeth.
 - 6 Peter Coombe, 4th, Green-lane, Trinity-street.
 - 7 Thomas Latham, 4th, Back-lane.
 - 8 William Ward, Bedy's Bridge, Southwark.
 - 9 Henry Pick, Little Old-street, Upper Thames-st.
 - 10 John Barker, South-lane-lane.
 - 11 James Robinson, Great Garden, St Catherine's.
 - 12 George Robinson, Rotted Bay.
 - 13 William Wright, King's Lane, Dock-lane.
 - 14 James White, Broad-street, Store.
 - 15 James Bingham, Coper's Bridge, Lambeth.
 - 16 James Bealey, Jet, Broad-lane, Strand.
 - 17 John Gardner, Shagbush-lane.
 - 18 John Lane, Fore-lane-lane, Hand-lane.
 - 19 Joseph Hall, Dock-lane.
 - 20 James Coper, Vine-yard, Trinity-street.
 - 21 James Smith, Coper's Bridge, Lambeth.
 - 22 John Gilford, Bedy's Bridge, Southwark.
 - 23 Robert Hoey, Horse's Causeway, New-street.
 - 24 Charles Taylor, Little Trinity, Upper Thames-st.
 - 25 Charles Little, Green-lane, Dock-lane.
 - 26 Benjamin Beadell, Burying, Trinity-st, M.H.
 - 27 Thomas Hoey, jet, Broad-lane.
 - 28 Alexander Edington, Broad-street, Ratcliff.
 - 29 Thomas Bagg, Church-street, Hand-lane.
 - 30 Richard Danson, Virginia-street, Ratcliff.
 - 31 William Evans, Ship-yard, Upper East Broad-st.
 - 32 John Foster, Bedy's Bridge, Southwark.
 - 33 Charles Richard Wright, Bull-alley, Chiswell-lane.
 - 34 John Dering, Vineyard, Trinity-street.
 - 35 John Gilford, Water-lane, Dock-lane.

Stations of the FIRE-FIGHT PATROLS.
 Engine-House, Water-lane, Old-street.
 Engine-House, Old-street, Little's-lane, Southwark.
 Engine-House, Broad-street, near Good-lane-lane.
 Engine-House, Wapping-lane.
 Engine-House, Margate's Lane, Trinity-street.

- FIRE-PORTERS**
- Badges
- No. 1 John Oswald Bealey, No. 14, Weather's Court, Cannon-street.
 - 2 Joseph Tucker, No. 2, Ship's Court, Little Trinity-lane.
 - 3 George England, Peter's Hill, Upper Thames-st.
 - 4 James Cross, Bury-street, St Mary Axe.
 - 5 William Cross, No. 11, Rotherhithe-st, within.
 - 6 William Hoey, No. 18, Union-st, Black-Friars.
 - 7 John Latham, No. 45, Queen-street, Chancery-lane.

ASSISTANT-FIREMEN.

- 36 Thomas Dowling, Lambeth-street, Ratcliff.
- 37 Peter Hoey, Queen-street, Three-Cranes.
- 38 Alexander Black, Cannon-street, Ratcliff.
- 39 Charles Cook, Temple-lane.
- 40 Adam Spurr, Arundel-street.
- 41 William Carey, Lambeth-street.
- 42 Jonathan Godfrey, Three-street, Southwark.
- 43 Joseph Newman, Peter's Hill, Upper Thames-st.
- 44 Matthew Culp, Clark's Orchard, Rotherhithe.
- 45 Edmund Jackson, Lambeth-street, Dock-lane.
- 46 William Hoey, Hand-lane.
- 47 William Hoey, Hand-lane.
- 48 Joseph Greenway, Ship-yard, Nightingale-lane.
- 49 James Cook, No. 3, Old-lane, Dock-lane.
- 50 Nathaniel Hudson, Old Burying-lane.
- 51 William Dault, Green-lane.
- 52 John Freeman, Margate.
- 53 William Post, Lambeth.

Stations of ENGINES.

One at Mr. Holbroock's, Swan-lane, Hand-lane-lane.
 One at Messrs. Gilbert's & Clark's, Rotherhithe, St. Thomas-st.
 One at Mr. Brown's, Engine-lane, Broad-lane-lane.
 One at Broad-street, Long-lane.
 One at Mr. Coombe's, Broad-street, Old-street.
 One at R. Coombe's, jet, near St. John's Ch. Hand-lane.
 One at Messrs. Gilbert and Clark's, Ship-yard, near Coper's Bridge, Lambeth.

FLOATING ENGINES.

One of Danson's, Burying — John Mason, Engineer.
 One of Dering's, Strand — Joseph Allen, Engineer.

Printed by W. F. Davis, No. 11, Bouverie-st, Strand, London.

Illustration 5.19

Sun Fire Office, *The List of Firemen and Porters, with their Places of Abode, and Stations of the Engines, Belonging to the Sun Fire-Offices, in Cornhill, and Craig's Court, Charing Cross, March 25 1803.*

The number on the left of each column of names indicates 'Badge No.'

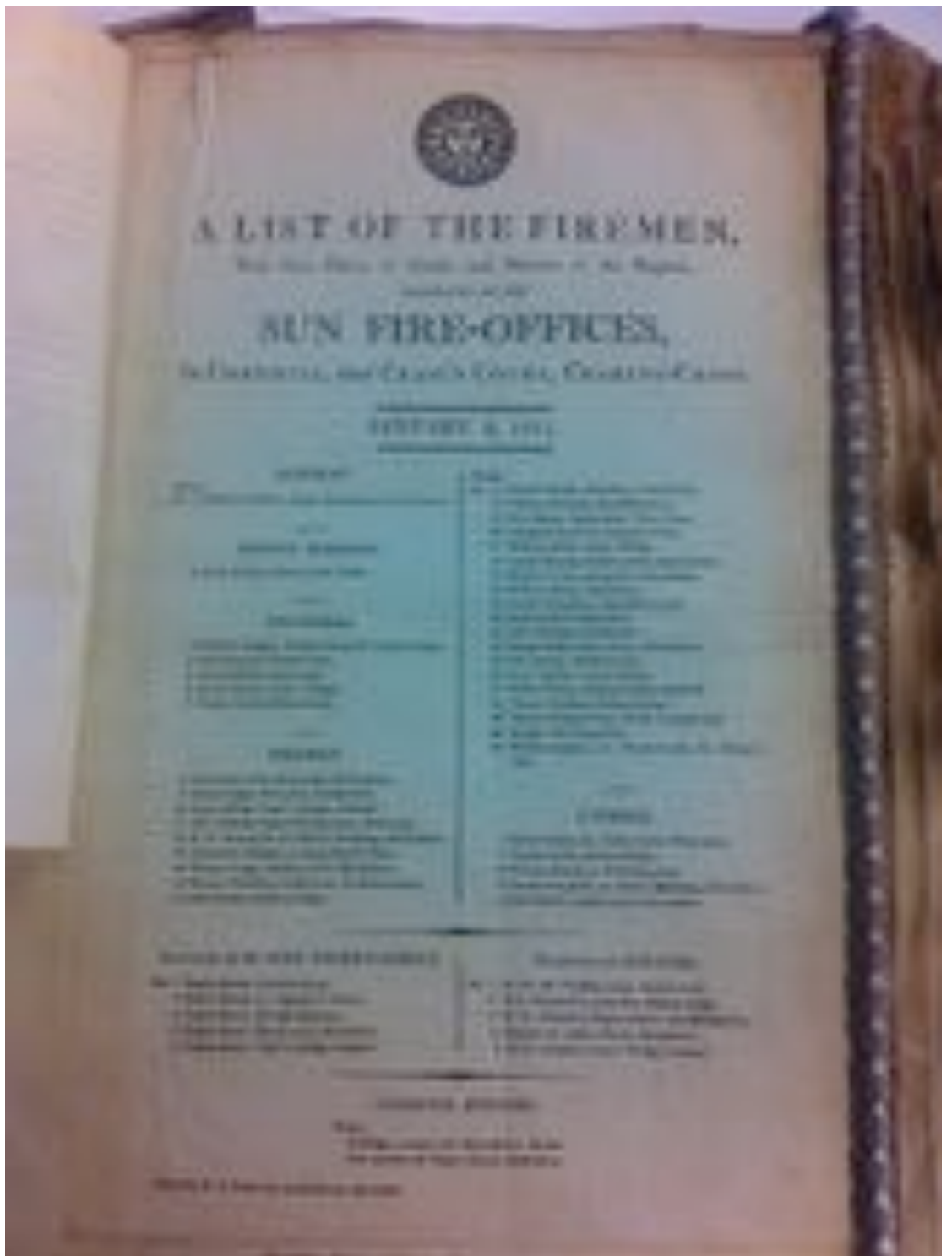


Illustration 5.20
 Sun Fire Office, *A List of the Firemen, with their Places of Abode, and Stations of the Engines, Belonging to the Sun Fire-Offices, in Cornhill, and Craig's Court, Charing Cross, January 2 1811.*

LMA, CLC/B/192/DD/008/MS38828/001.

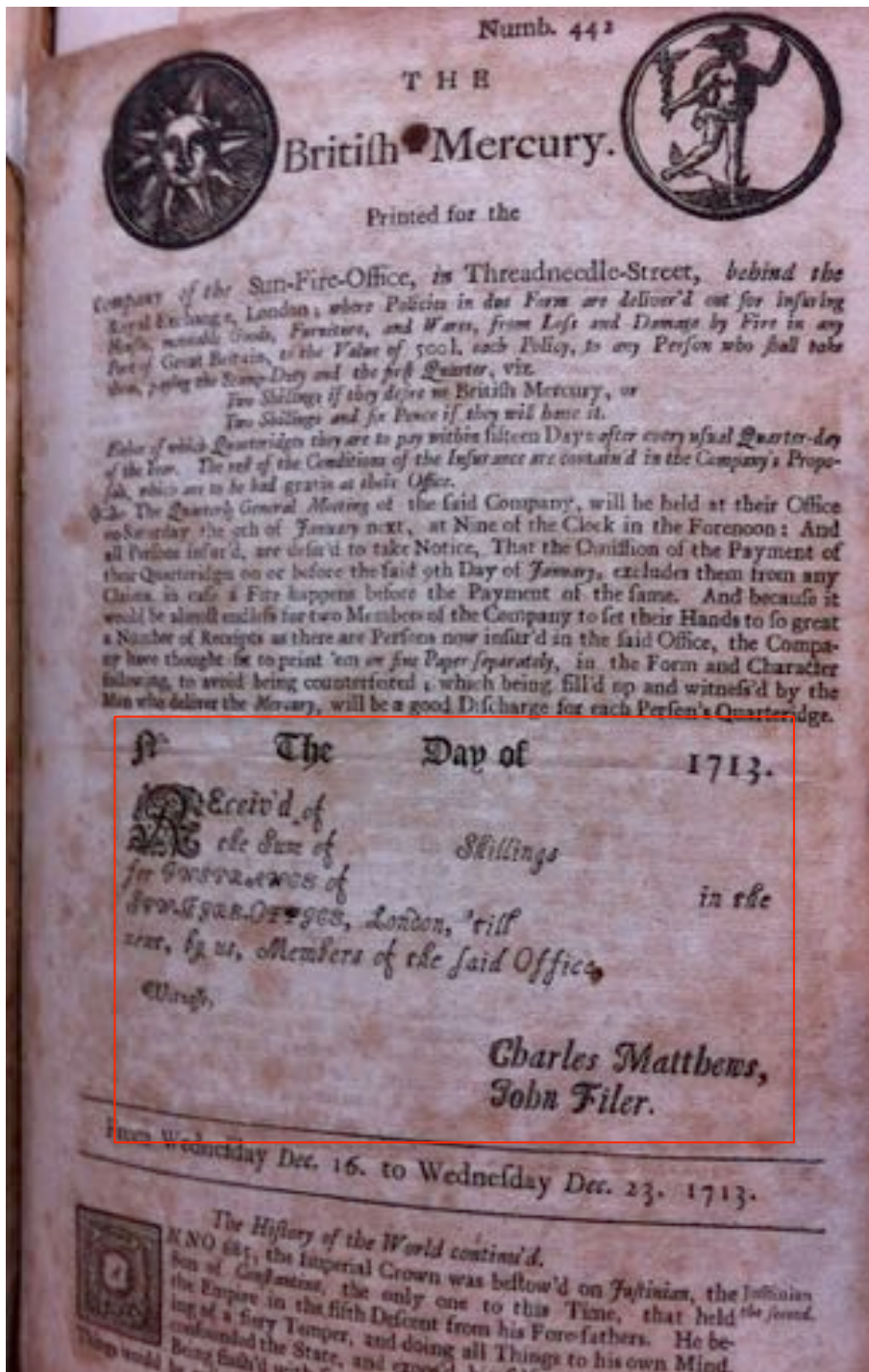


Illustration 5.21
British Mercury, 16–23 December 1713, p. 1.
 Letterpress with woodcut illustrations, 6 p.
 180 x 285 mm.

Customers were advised, in the Sun's in-house news-sheet, of the new-style receipt that they could expect to receive, which employed two unusual typefaces. Examples of Sun receipts from 1720 show the receipts still exactly as trailed in the *British Mercury*: LMA, SC/GL/NOB/C/064/9.

LMA, CLC/B/192/DD/008/MS38828/001.

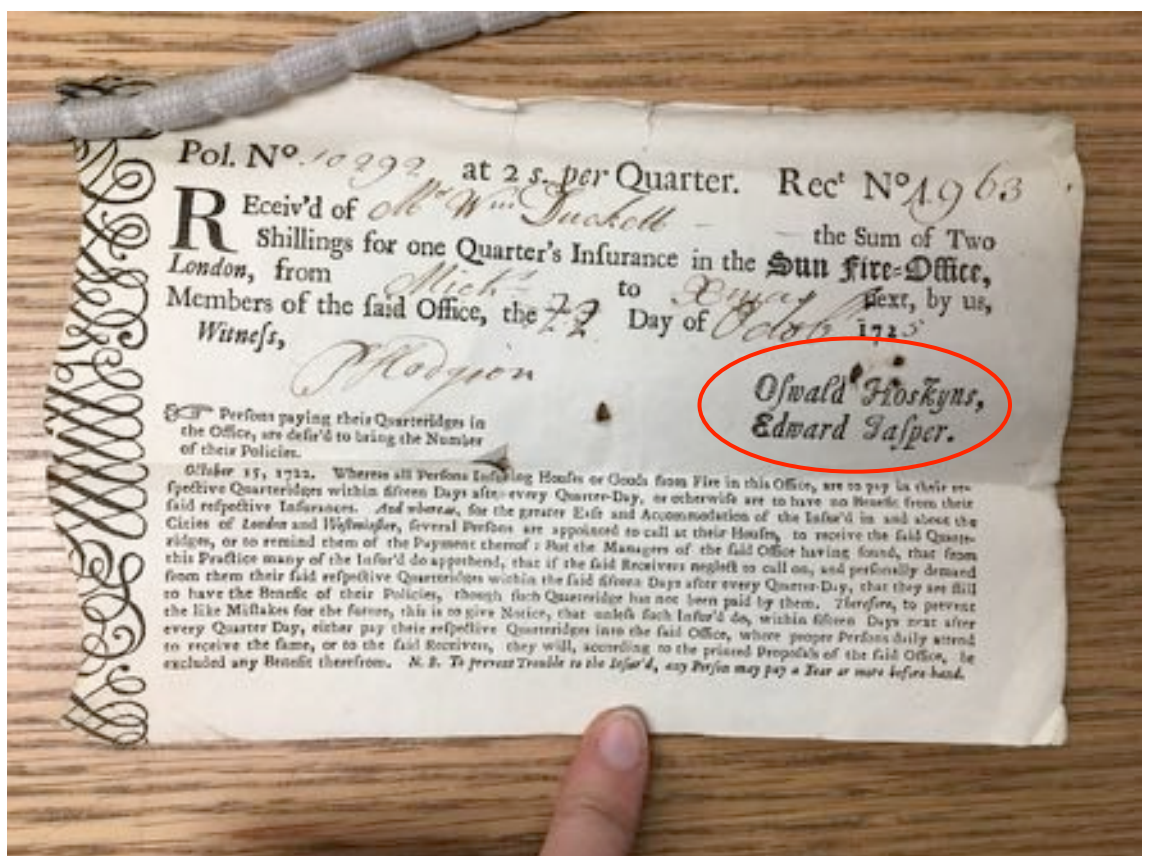


Illustration 5.22

Sun Fire Office, receipt, dated 22 October 1725.

The names of the managers were printed to save the the task of signing receipts. They were set in Scriptographia, a relatively exclusive typeface, which made the receipt more difficult to counterfeit. By looking distinct from other typefaces, it also connoted the idiosyncrasy of an actual signature. However, by 1725, the body of the receipt was printed in conventional typefaces (roman and black-letter) in contrast to the template in the previous illustration.

TNA, C 110/53.

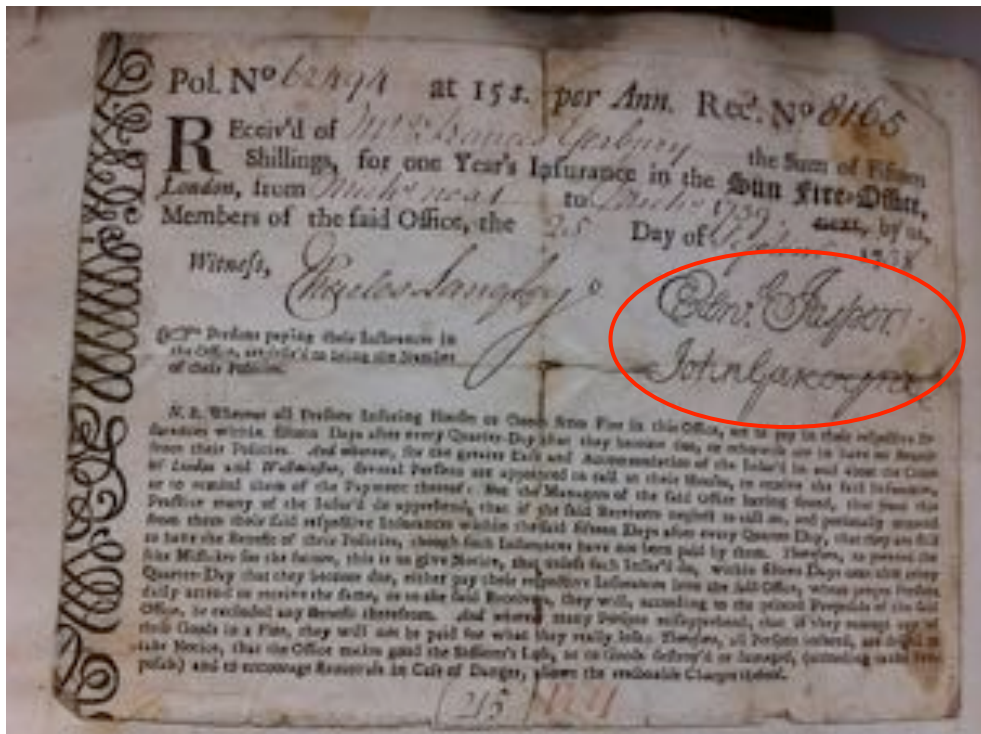


Illustration 5.23
 Sun Fire Office, receipt, dated 25 September 1738.
 Letterpress with security engraving,
 175 x 130 mm.

The actual signatures of the managers were now reproduced, presumably by a woodcut that could be printed alongside the letterpress text.

LMA, CLC/B/192/DD/008/MS38828/001.

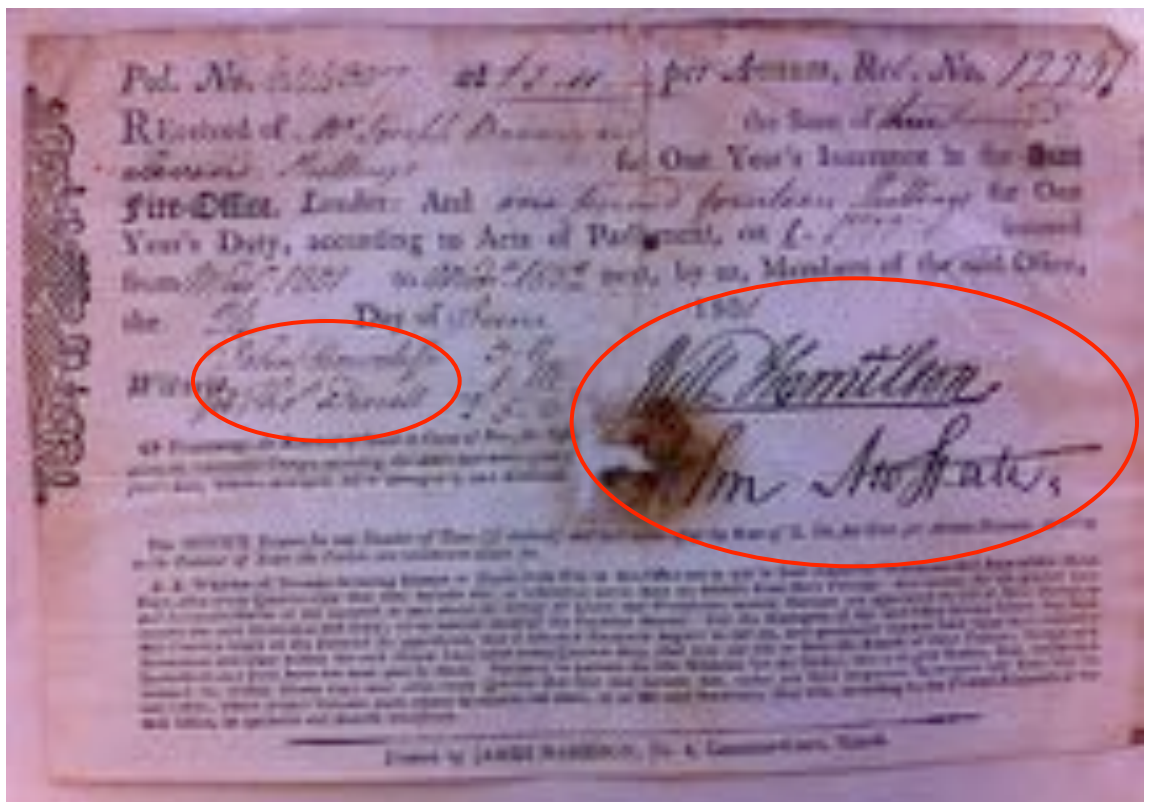


Illustration 5.24

Sun Fire Office, receipt, dated 24 June 1801.

Note how large the facsimile signatures (on the right) have become, especially compared to the space for the actual signature of the witness (on the left), which in this case contains two names in one hand.

LMA, CLC/B/192/DD/008/MS38828/001.

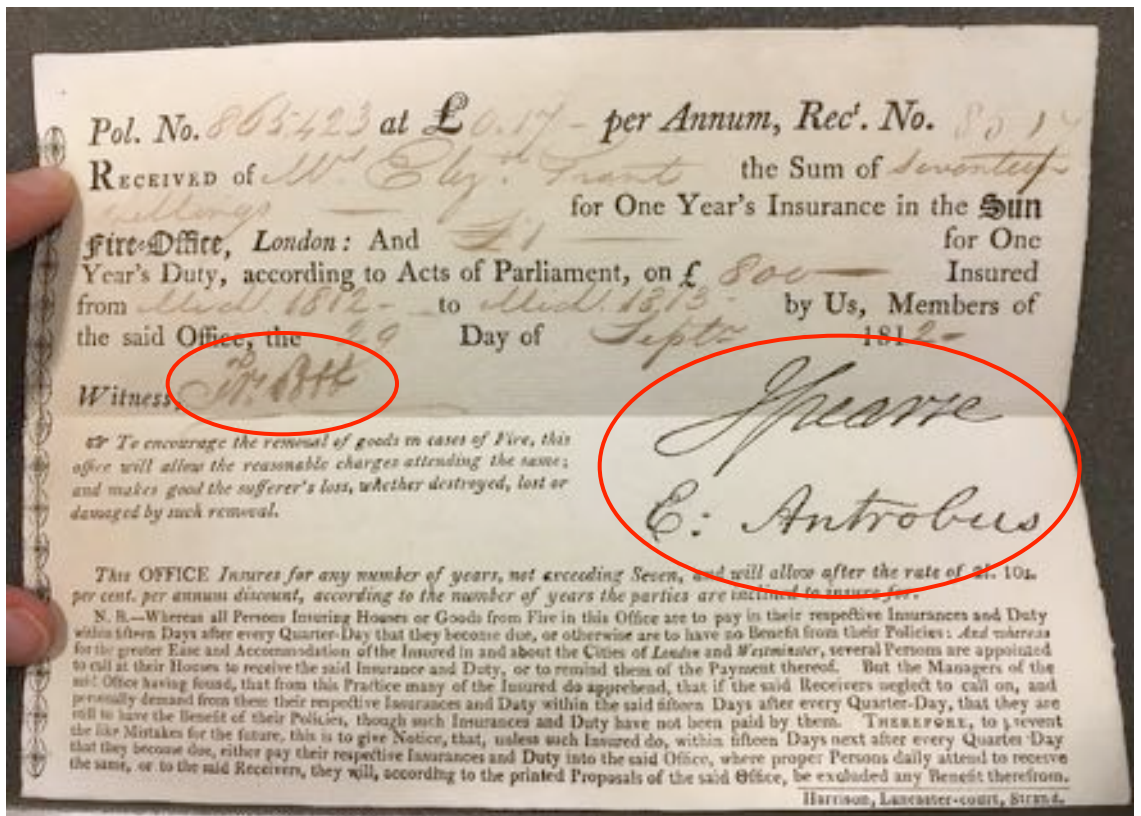


Illustration 5.25

Sun Fire Office, receipt, dated 19 September 1812.

Note how large the facsimile signatures (on the right) are, especially compared to the space for the actual signature of the witness, on the left.

Kent Archives, EK/U1453/B6/1/28.

From the Sun-Fire Office, in Cornhill, near the
Royal Exchange, 7 December, 1804.

SIR,

THE Time for Renewal of your Policy of Insurance in this OFFICE,
No. _____ expires Friday Day after Christmas
This being the Month of the said OFFICE (as Regard to your Interest)
has induced me to give you this Notice, that you may not lose the Benefit
of your Present by omitting the Premium.

I do therefore desire to see you at the Office of the
Said OFFICE, on Friday the _____
at _____ o'clock, in order to receive the
said Premium.

Your humble Servant,

Job Marks

P. S. You are requested to bring the same.

Amount of £ _____

Amount of Premium £ _____

Time in full of Cash £ _____

Amount of Duty of 10d. per 100L. to be
paid up to the Office £ _____

£ _____

TABLE of RATES

ANNUAL PREMIUMS in the said OFFICE

Value Insured	London	Windsor	Other Places
1000	10	12	15
2000	18	22	28
3000	24	30	38

Additional rates to be paid for the above values upon certain articles, subject to the Company's
Policy of Insurance.

P. S. The Premiums are advanced in full before the Policy is issued, and the same are
to be paid in full.

Illustration 5.26
Sun Fire Office, renewal letter-form, 7 December 1804.

LMA, CLC/B/192/DD/008/MS38828/001.

From the *SUN FIRE OFFICE*, in Cornhill, near the Royal Exchange, June 5, 1811.

Sir,

THE Time for Payment on your POLICY of Insurance in this Office, No. *245/18* expires Fifteen Days after *Midsummer-Day* next: the Managers of the said Office. (in Regard to your Security) have ordered me to give you this Notice, that you may not lose the Benefit of your Policy by omitting the Payment.

N. B. You may have for any Number of Years, and extending here, and a Discount will be allowed in such Case, according to the present Proposal.

I am, SIR,

Your humble Servant,

John Richards.

P. S.—You are requested to bring this Letter.

Insurance of *£145,000* Annual Premium *20. 11. -*
 Duty 2s. 6d. per Cent. *15. 2. 6*
£ 38. 13. 6

TABLE of RATES.

ANNUAL PREMIUMS to be paid for INSURANCES.

<i>Sums not exceeding 10,000</i> Common . . 2s. per Cent.	} Sums above may be insured by Special Agreement.
6,000 Hazardous . 3s. Do.	
3,000 Doubly Hazardous &c. Do.	

FARMING STOCK, on any Part of the Farm insured under General Policies, without the Average Clause, at 2s. per Cent.

N. B.—These Regulations do not extend to the Water-side District, where the Corporation's Discretion has also taken Place.

Horwich, Farnley, Lonsdale Court, &c.

Illustration 5.27
Sun Fire Office, renewal letter-form, 5 June 1811.

Bodleian, John Johnson Collection, Insurance 7.

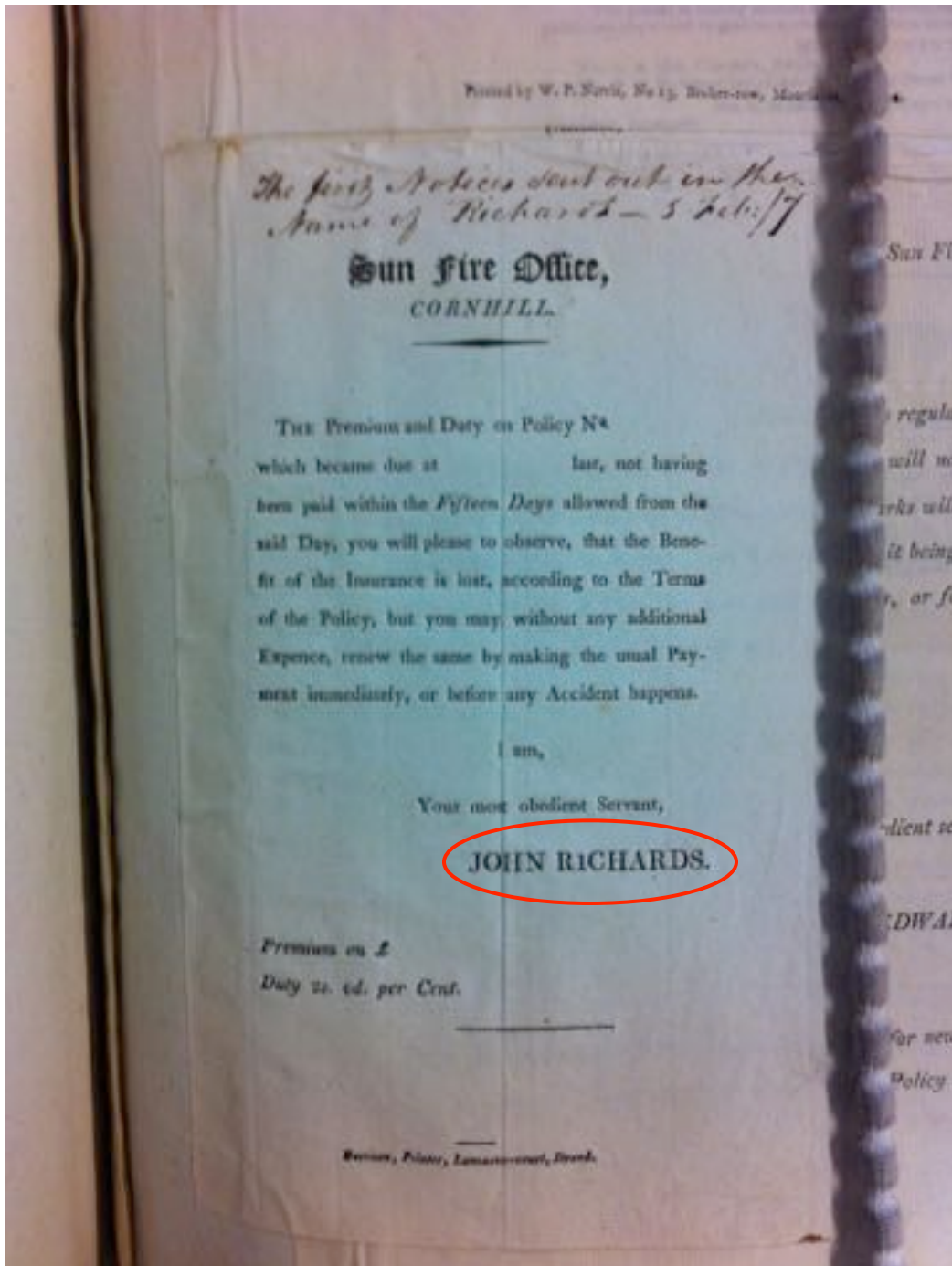


Illustration 5.28
Sun Fire Office, renewal letter-form, 1807.

LMA, CLC/B/192/DD/008/MS38828/001.

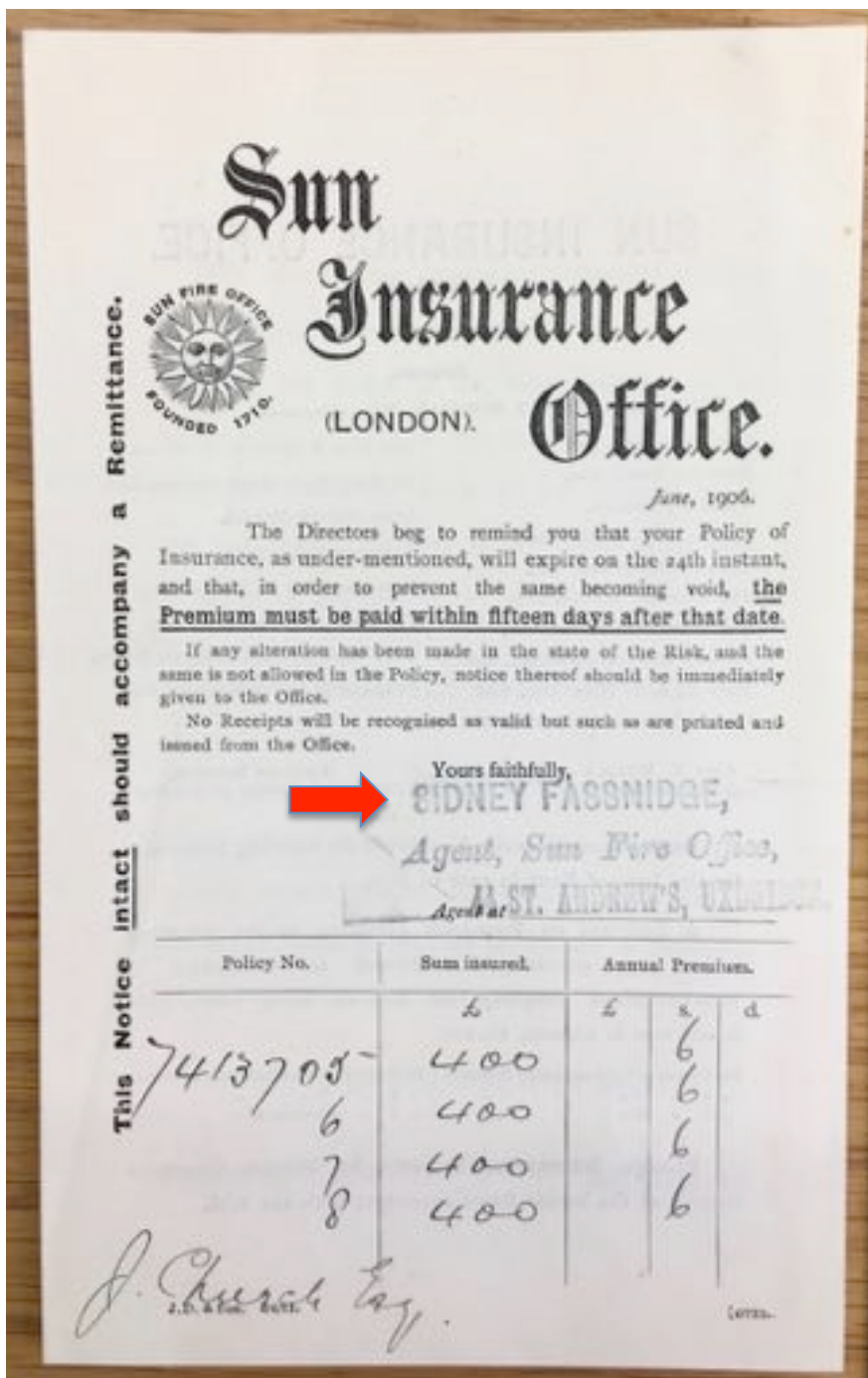


Illustration 5.29
Sun Insurance Office, renewal notice leaflet (1906), cover.
1 sheet ([4] p.).
130 x 206 mm.
The agent used a purpose-made ink stamp to sign off in the allotted blank.

Hillingdon, MC25C/SF1/1570/1/3/1.

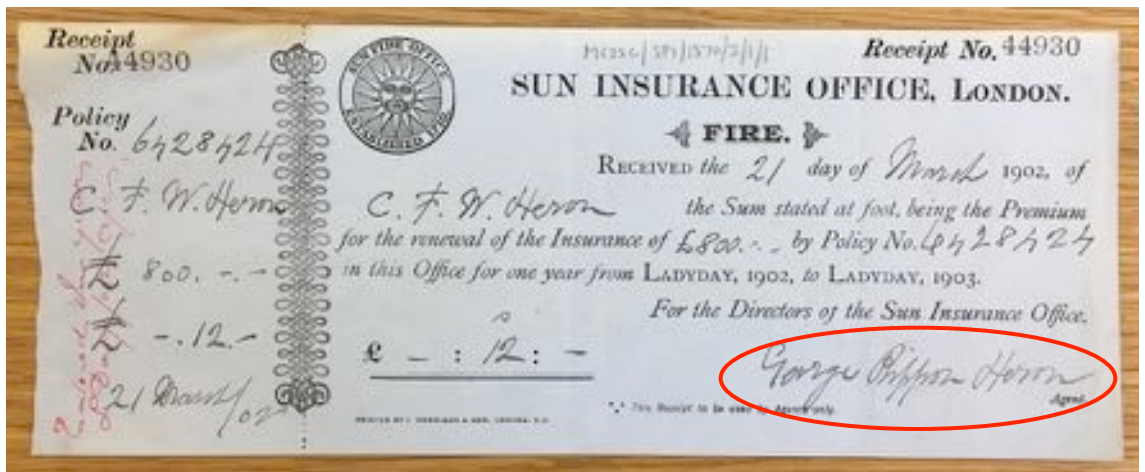


Illustration 5.30

Sun Insurance Office, receipt, dated 21 March 1902.

265 x 104 mm.

A real signature by an agent alone authorised this version of the receipt. 'Agent' is printed beside the signature.

Hillingdon, MC25C/SF1/1570/2/1.

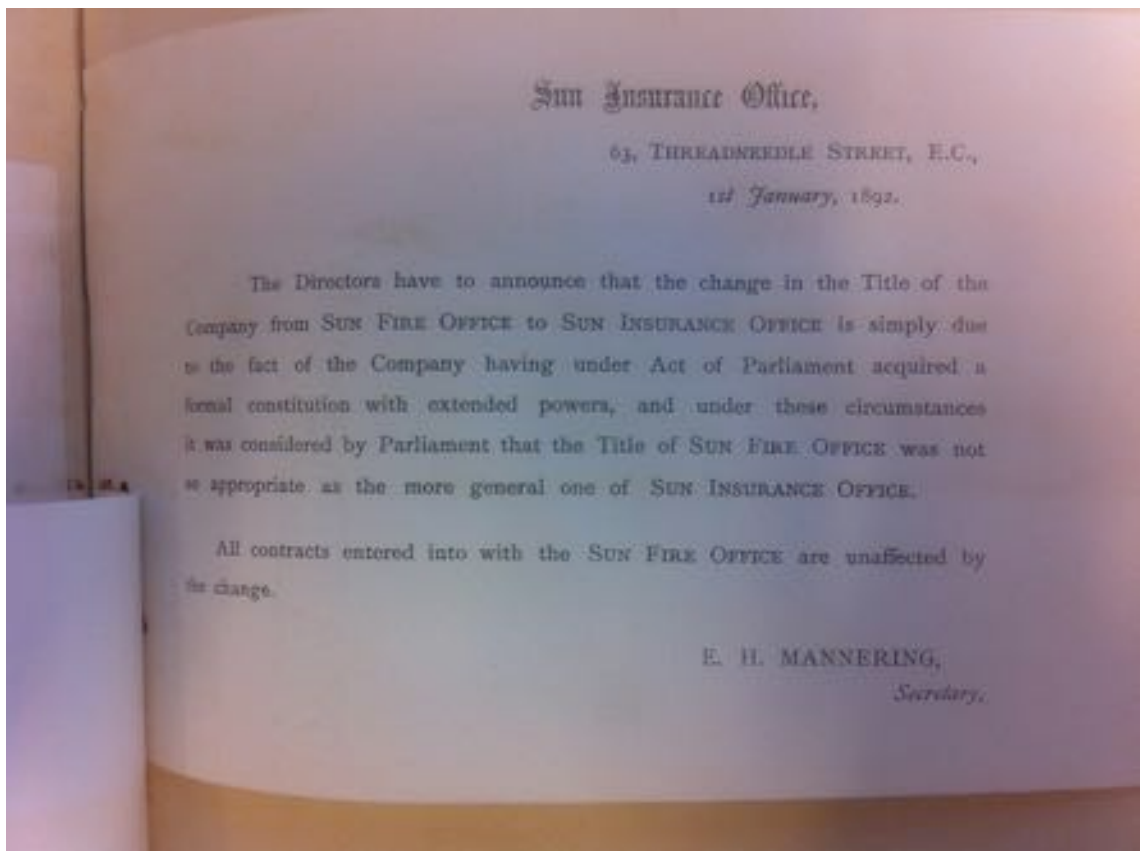


Illustration 5.31

Sun Insurance Office, notice about the Office's name change, 1 January 1892.

It reads: 'The Directors have to announce that the change in the Title of the Company from SUN FIRE OFFICE to SUN INSURANCE OFFICE is simply due to the fact of the Company having under Act of Parliament acquired a formal constitution with extended powers...'

LMA, CLC/B/192/DD/011/MS15050.

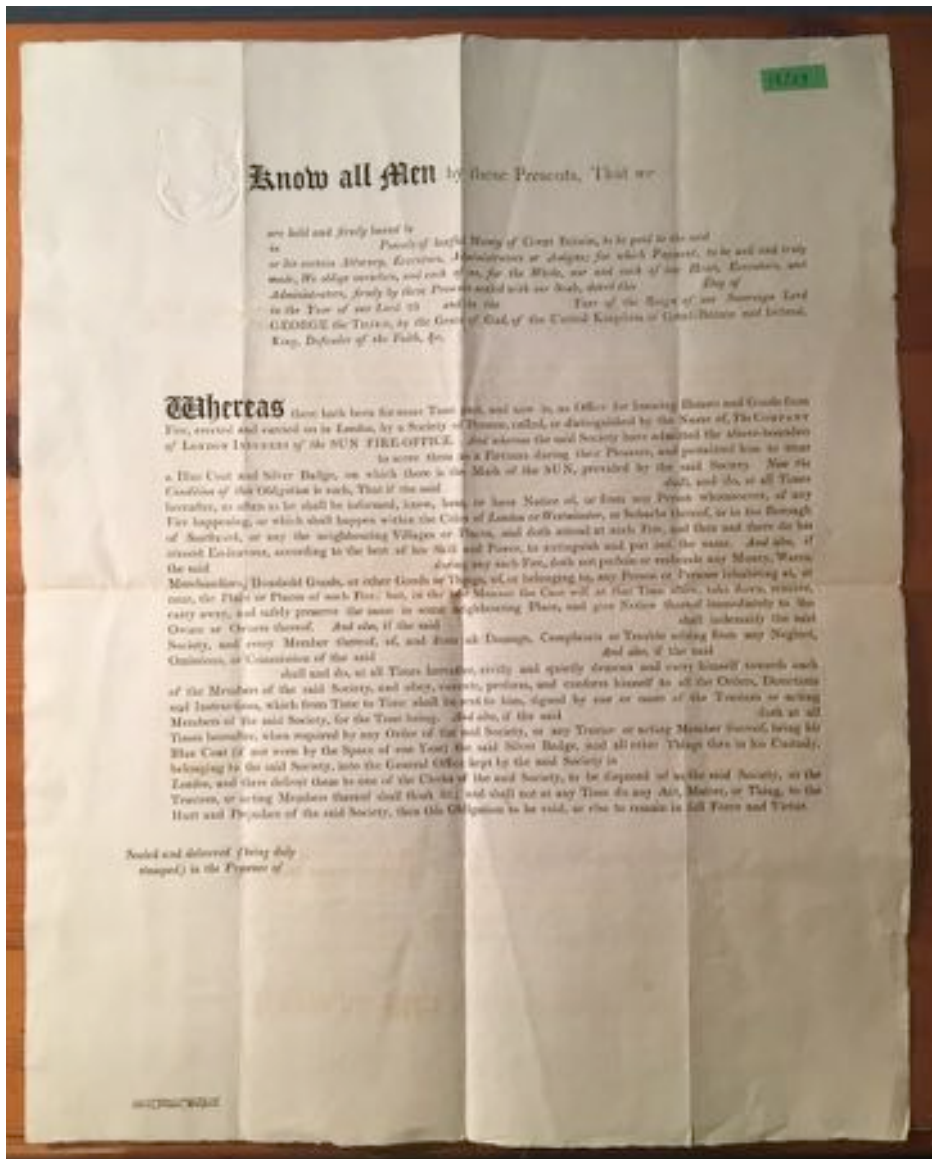


Illustration 5.32
 Sun Fire Office, fireman's bond, 1800s.
 330 x 406 mm.

Private Collection.



Illustration 5.33

This factotum, or pierced initial, was used on firemen's bonds in use in the nineteenth century. This impression of it comes from Sun Fire Office, Nov. 5. 1716. *Proposals Set Forth by the Company of the Sun Fire-Office, in Threadneedle-Street, behind the Royal Exchange, London, for Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by Fire, in any Part of Great Britain* (1716). The same factotum was used on Fire Office, *From the Sun-Fire-Office, July 4, 1712. Proposals* (1712).

British Library.

May 21, 1804.

FIRE - WATCH.

INSTRUCTIONS

FOR THE

ENGINEERS and FIREMEN employed on the FIRE-WATCH.

I. EACH Man is to be at his appointed Station by Eight o'Clock in the Evening, and to remain on Duty until Six o'Clock in the Morning, till the 28 of February; after which Day the Hours of Attendance will be altered by Notice. The Officer, or his Substitute upon each Station, is to attend Half an Hour before the Bell, in order to make the Fire to be lighted, and for that all Things are in Readiness.

II. The Officer on Duty at each Station is to give Directions to the Men in his Division; and at the Stations at which no Officer is attending, the Fireman, whose Name shall first on the List, shall act as Officer for that Night.

III. As soon as the Men are all assembled, the Officer is to direct Two of them to go the Toll Barrow, telling them what Racks they shall take; and in like Manner, shall immediately send Two more on a different Route within the same District.

IV. The Officer and his remaining Assistants are then to see that the Engine is duly provided with all necessary Implements, and put in Readiness for Use at a Minute's Warning.

V. The Men who are first out are to wear the Great Coat, and each is to carry a Fire-Axe.

VI. The Men first out are to walk together in an orderly Manner, to call occasionally at the Watch-Stations which lie in their Way for Intelligence; but are not to go into any Ale-House, nor into any Private House, unless in Case of Accidents.

VII. On the Return of One of the Parties, the Officer and Fireman, who had remained at the Engine-House, are to focus on the Third Route, leaving Notice with those left behind, who will then take Charge of the Engine-House.

VIII. Upon the Return of the next Party, they are to take the Charge of the Engine-House, and the others are to fit out on the Fourth Route, and so in Succession during the Night; the Engineer or Officer on the Station allowing that Bell between each Time of setting out.

IX. Upon the first Appearance of any Danger of Fire, they are to give immediate Assistance, and to have some proper Person to bring the roused Engine, and another Person to give Notice to the nearest Station.

X. The Parties remaining at the Engine-House are to find some proper Person to call in those who are going the Rounds, and give the Call (if necessary) at the next Station near to the Place of Accident, and to look Firemen as live in or near the District; and the Money to be employed will be paid according to their Service by the Supervisor.

XI. Upon the actual breaking out of a Fire in any District, or in any Place near the District, all the Men (except One, who is to remain on his Station in the Engine-House) are to repair as soon as possible to the Spot to give Assistance, and the Officer on Duty in the next adjoining Station on either Side is to detach Three of his Men as speedily as possible on the same Service; or send One to call the Fireman residing in or near such District, and to obtain One Assistant with him at the Engine-House, in Readiness to assist in Case any such Alarm should require their Presence within their proper Bounds, in which Case they are otherwise to assist themselves with their Station to give Assistance.

XII. In Case any Man should coliculate himself, or should be injured in due Time, or shall upon his Fall before the Hour appointed, the Officer of the Station shall give Notice thereof to the Supervisor.

XIII. Every Man, who fails to arrive at the Station within Half an Hour of the Time appointed, shall forfeit One Shilling, to be deducted out of his Pay; or be otherwise disposed of in such Manner as the several Officers shall direct.

XIV. In Case any Man is disabled by Sickness, or from other Cause should wish to be excused from Attendance on any Night, he shall give at least Six Hours Notice to the Fireman, or Deputy of his own Office, who is to find some other Man to supply his Place; and in Case any Man shall neglect so to do on the Night appointed, and having given such Notice, he will be suspended, and his Name struck out of the Tax-Bills for One Month, at least, for each Night.

XV. Lists of the Firemen, Supervisors, Firemen, and Fireworks, being in each District, will be hung up at each Station, and the Officers and Men are desired to read the said Instructions respecting the Manner of attending there on each District, and in regard to the Station of Fire-Flags and other Means of Supply, in such Wells, Pumps, Water-holes belonging to Manufacturers, and of other Fire-Engines.

Printed by A. Lovell, Stationer, 1804.

Illustration 5.34

May 21 1804. Fire-Watch. Instructions for the Engineers and Firemen Employed on the Fire-Watch (1804).

381 x 470 mm.

Private Collection.

Order Sheet 1894		Sun Insurance Office (Lies).		Agency		Messrs. Brown & Holman		Agents		March 1894	
To the Order of the Insured		Name of the Insured		Address		Policy No.		Amount		Date	
Placed by Policy	1894	George Heath	St. Right College, Adams	St. 1 2 3 4	Bank of St. Paul, Wash. D.C.	Mr. C. Heath	1000				
St. 4777044		John Henry Adams	with Heath's office	St. 4 7 7 8	Bank of St. Paul, Wash. D.C.	1000					
John H. Adams	1894	John Adams	St. Adams	St. Adams	Bank of St. Paul, Wash. D.C.	1000					
Small	1894	Larry Mary	St. Mary	St. Mary	Bank of St. Paul, Wash. D.C.	1000					
		Holroyd	St. Holroyd	St. Holroyd	Bank of St. Paul, Wash. D.C.	1000					
		John Adams	St. Adams	St. Adams	Bank of St. Paul, Wash. D.C.	1000					
		(in Adams)									
										1000	

Illustration 5.35
Sun Insurance Office, Order Sheet for policies, 1894.

ESRO, ACC 4113/6/9.

HOME OFFICE:
10, TORRENSHOLE STREET, E.C.

SUN FIRE OFFICE.
LONDON. E.C.

AGENCY
Leeds

Copies of Endorsements. To be transmitted to the Office within a week of their date.

Examples of wording to be followed in some ordinary cases.

<p>RENEWAL. The premises insured by this policy before have been renewed by the Insured, and the same have been renewed, and the date of renewal is...</p>	<p>ASSIGNMENT. I have assigned all my rights and interest in the policy to...</p>	<p>MORTGAGE. It is hereby declared that the sum of £... is lent to the Insured on mortgage of the above insured property.</p>	<p>CHANGE OF INTEREST AND TO WHOM PAID. The interest in this policy is now vested in...</p>
---	--	--	--

Quarter when due.	Policy No. and Name.	Date of Endorsement.	COPY OF ENDORSEMENT.
	<i>Leeds</i>		<i>The premises described in the second item of the within policy as occupied by a butcher are now occupied by a florist. There is a small stove in the cellar under the first step facing the High Street situated near the fireplace and the piping is carried into the fireplace built of brick.</i>

Where the risk is materially altered, the Office must be notified before Policy is renewed. The time of and place before submitting a claim, Alteration of Interest, or other change, should be stated. Whenever the Agent is in doubt as to the wording, this Policy may be sent up to the Office for endorsement. This must be returned early for copies of endorsements and to be written upon one side only.

© Copyright of Sun Fire Office, Ltd.

Illustration 5.36
Sun Insurance Office, Endorsement Form, c. 1900.

ESRO, ACC 4113/6/9.



Illustration 5.37
Sun Fire Office, agent's policy book, 1806–1833, front cover.
The front cover is affixed with a red label: 'Sun Fire Office, London'.

ESRO, ACC 4113/6/1.



Illustration 5.38

Sun Fire Office, agent's policy book, c1889–1920, front cover.

The front cover is affixed with a crimson and gold label: 'Sun Fire Office London, Established 1710', around a sun face. However, in this period, the Office became the Sun Insurance Office.

Hillingdon Archives, MC25C/SF1/1570/1/3.

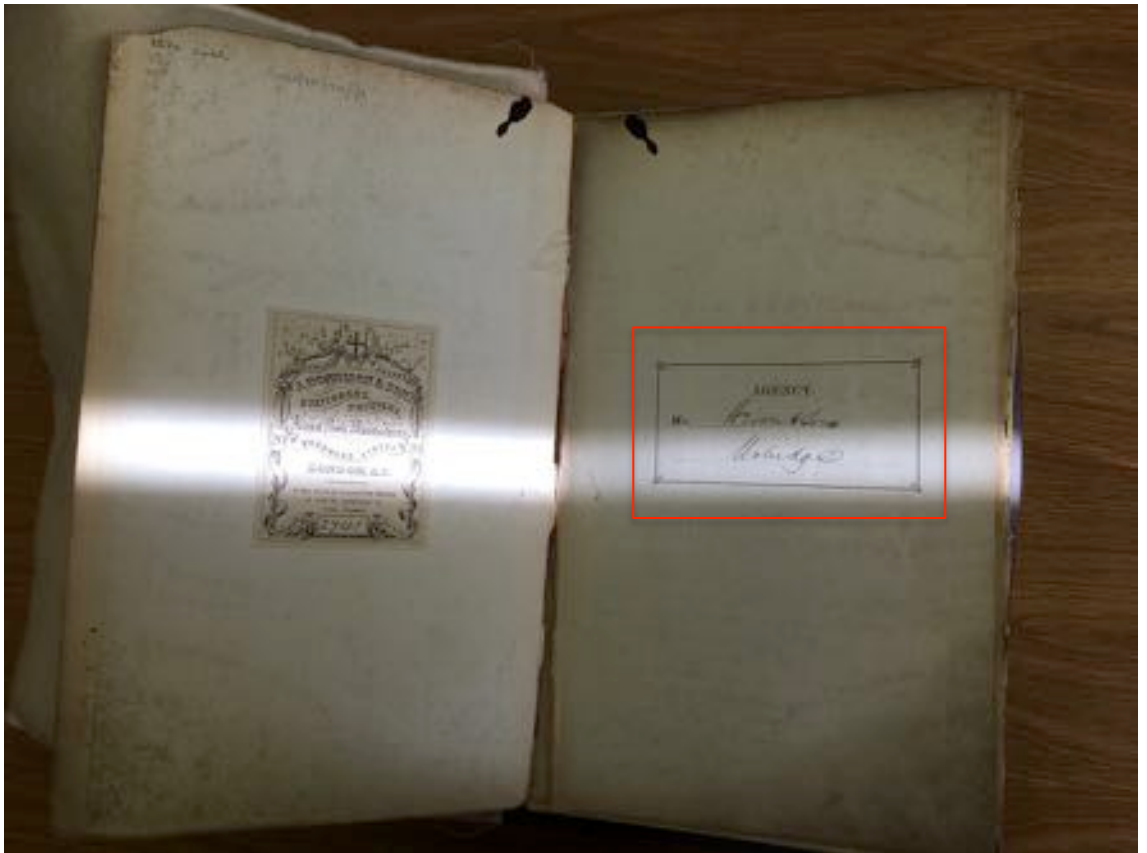


Illustration 5.39

Sun Fire Office, agent's policy book, c1889–1920, inside pages.

The agent is encouraged to personalise the policy book to himself. On the right is 'AGENCY', followed by 'Mr' with a line for the agent's name and his town; in this case Heron & sons, Uxbridge.

On the left is a sticker for J. Donnison & Son, 'Lithographers & Engravers', 'Stationers, Printers and Account Book Manufacturers' on Wormwood Street, London. The sticker has a blank space in which a number has been entered which identifies this book and allows it to be re-ordered easily.

Hillingdon Archives, MC25C/SF1/1570/1/3.



Illustration 5.40

Sun Insurance Office, agent's renewal register, 1892–1903, front cover.

The front cover is affixed with the same crimson and gold label as on the policy book: 'Sun Fire Office London, Established 1710', around a sun face. However, the Office had already become the Sun Insurance Office

Hillingdon Archives, MC25C/SF1/1570/2/1.

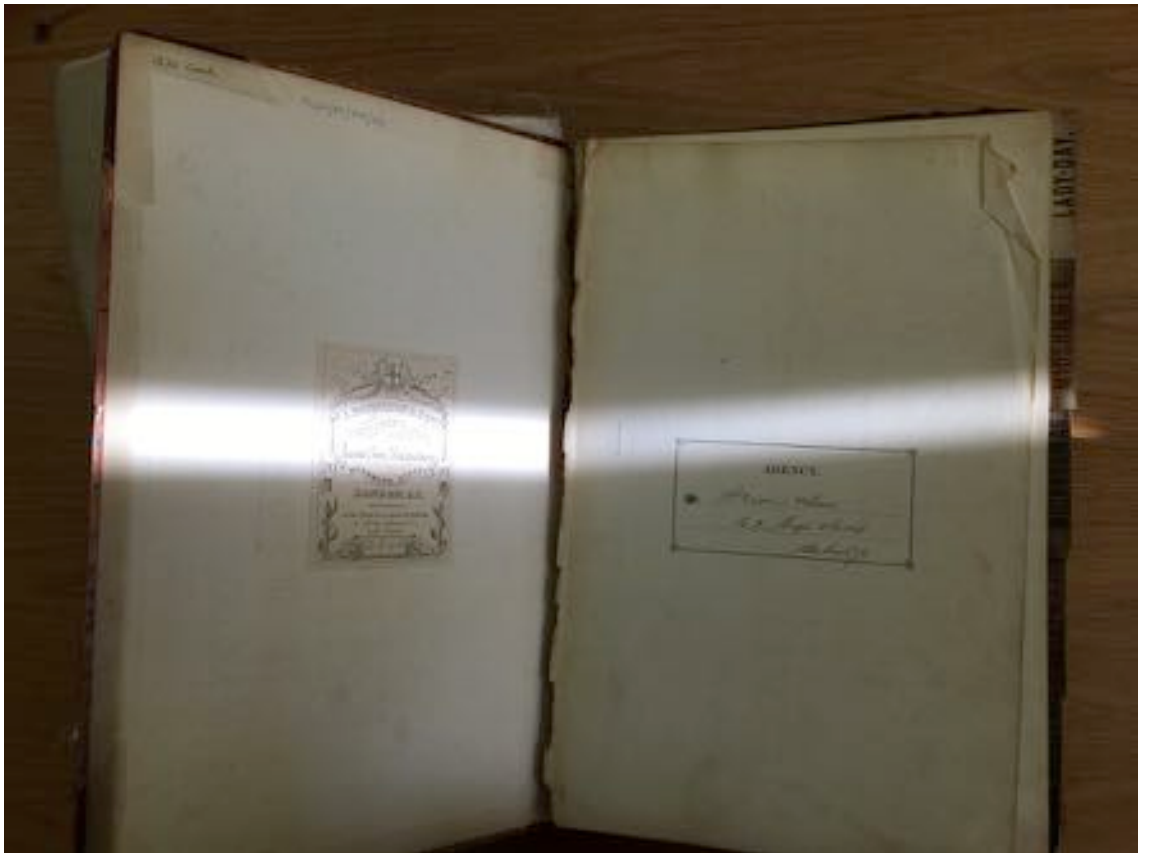


Illustration 5.41

Sun Insurance Office, agent's renewal register, 1892–1903, inside pages.

As with the policy book (Illustration 5.39), there is a box on the right for the agent to personalise the renewal register to himself.

On the left is the same sticker for J. Donnison & Son as on the policy book (Illustration 5.39). A different number has been entered in the blank space for the number of the book, a different number has been entered than that for the policy book.

Hillingdon Archives, MC25C/SF1/1570/2/1.

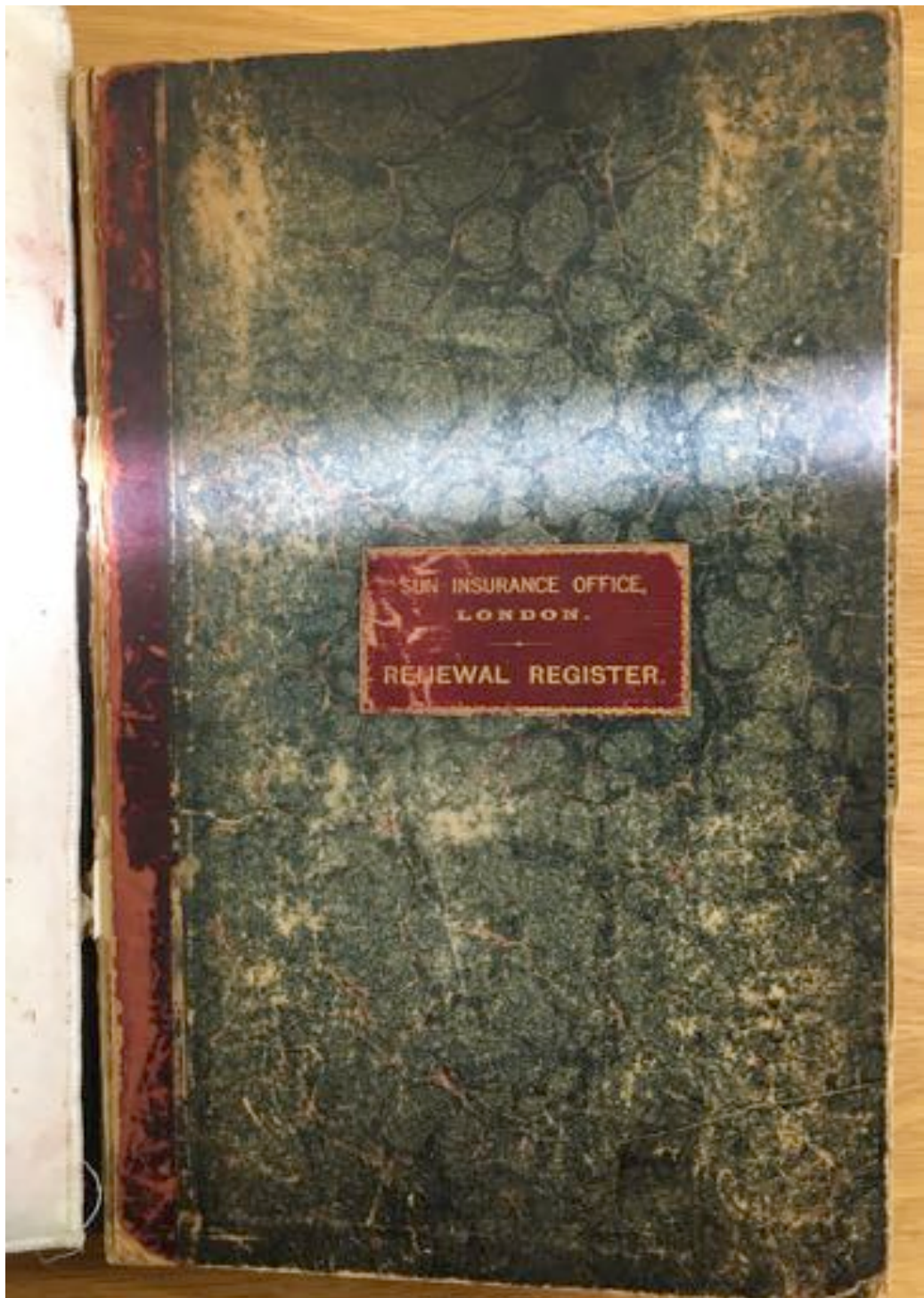


Illustration 5.42

Sun Insurance Office, agent's renewal register, 1903–1921, front cover.

The front cover is affixed with a new red and gold label which takes into account the Office's new name: 'Sun Insurance Office, London. RENEWAL REGISTER', and forges the sun emblem.

Hillingdon Archives, MC25C/SF1/1570/2/2.

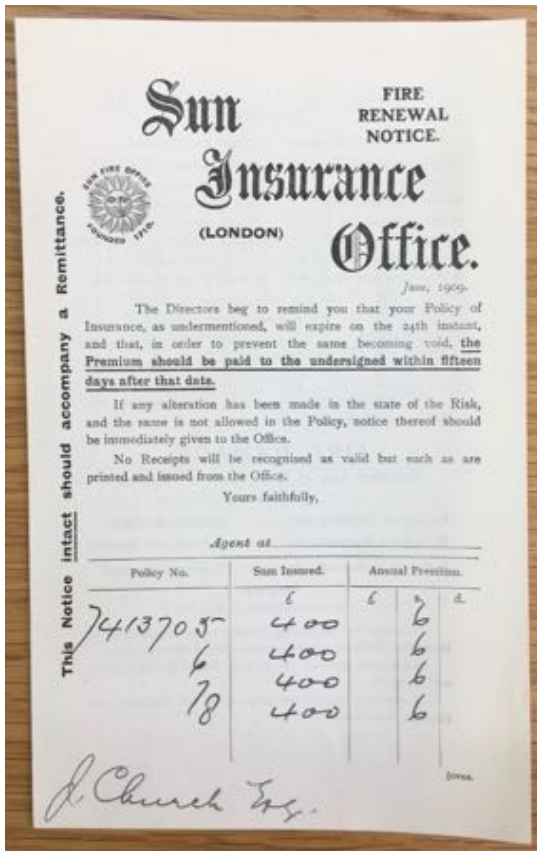


Illustration 5.43
Sun Insurance Office, *Fire Renewal Notice* (1909), front and back pages.
1 sheet ([4] p.).
130 x 206 mm.

The graphics of the Sun's brand dominated this leaflet, with the positioning and styling of the name and the emblem.

Hillingdon, MC25C/SF1/1570/1/3/1.

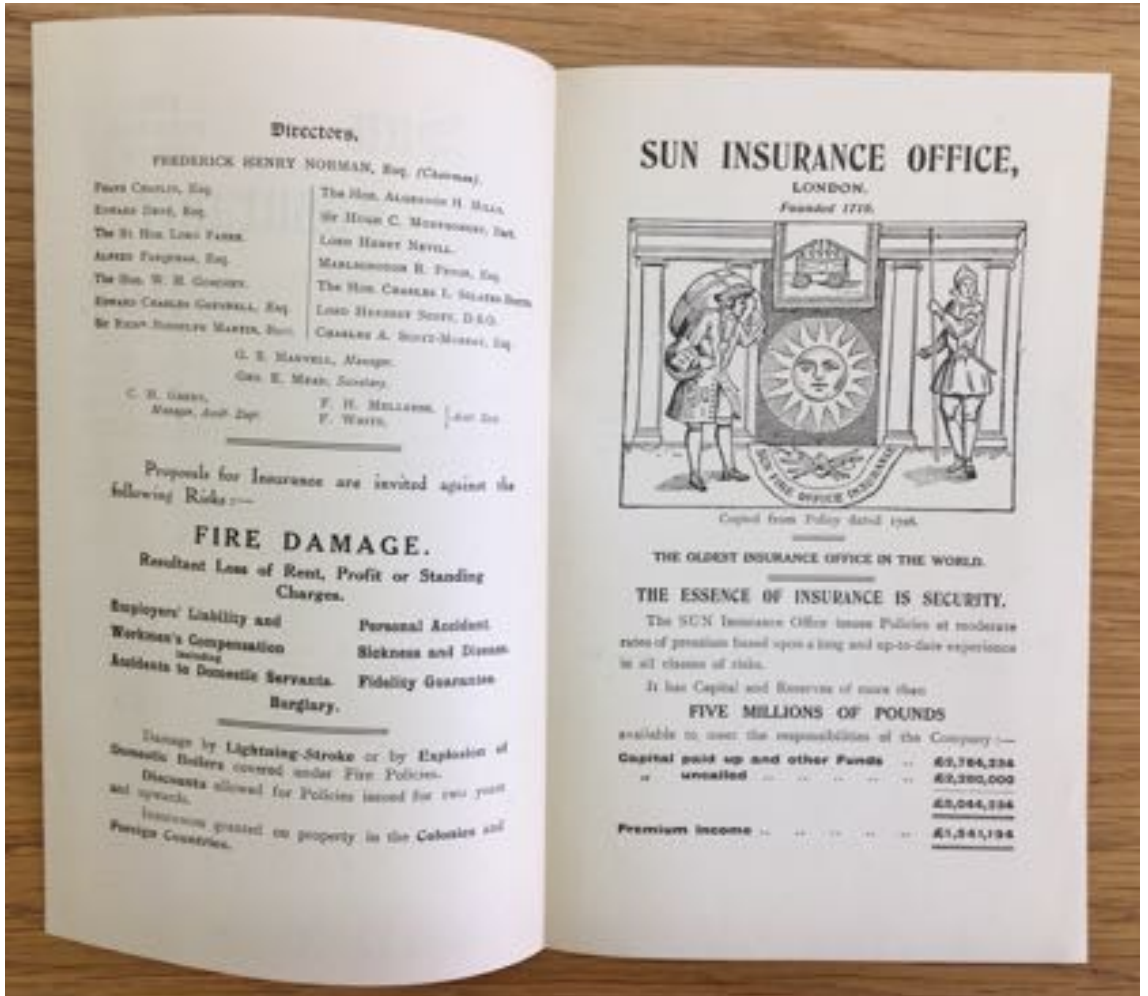



Illustration 5.44
Sun Insurance Office, *Fire Renewal Notice* (1909), inside pages.
1 sheet ([4] p.).

The graphics of the Sun's brand dominated this leaflet, with the positioning and styling of the name and the reproduction of the Sun's earliest policy engraving, which showed the Office's longevity.

If left open for inspection this form may be printed with a 1/2 stamp.



SUN FIRE OFFICE

Head Office: THREADNEEDLE ST., LONDON, E.C.

Agency C.A.

Proposal for Fire Insurance

DATE when Insurance is to commence _____

PROPOSER'S NAME in full _____

RESIDENCE _____

PROFESSION or TRADE _____

A SUPPLY SENT TO ANY AGENT ON APPLICATION

Description of the Building, which must be given whether the insurance is required on Building or Contents

Building (with communicating offices, if any) situate _____

External and party walls built of _____

Roofed with _____

Occupied as _____

* If in private tenets, insert "Private dwelling solely," but should any trade be carried on, give particulars, and state whether sale shop only or whether there is any process of manufacture.

	PROPERTY TO BE INSURED	
<p>1. Alternative sub-divisions at different rates—</p> <p>On Household Goods, &c. — £ _____</p> <p>— China and Glass, &c. — £ _____</p> <p>— Musical Instruments, &c. — £ _____</p> <p>— Mathematical — £ _____</p> <p>— Prints and Paintings, &c. — £ _____</p> <p>— Jewels, &c. — £ _____</p> <p>2. These two items can be insured in one sum if desired.</p> <p>Engines and machinery worked by power other than manual shall be separately valued.</p> <p>3. Description of "Best Available" — Best Possible — or as in description of a Tenant's Dwelling — Rental Value — _____</p> <p>4. Separate rate may be specified upon each distinct Building, or throughout the Contents of each.</p> <p>5. For any apparatus, or building apparatus other than mentioned herein or else property insured, it must be specially placed.</p> <p>6. Material etc. are here for sale the quantity and quality should be stated.</p>	<p>1. On Household Goods, Furniture, Fixtures; Linen; Wearing Apparel; Clocks; Watches; Jewellery; Trinkets; Printed Books; Plate; Wine and other Liquors in private use; China, Earthenware, Glass, and Looking Glasses; Musical Instruments, Printed Music; Prints, Paintings, Drawings and Sculptures (in case of loss no one Print, Painting, Drawing, or Article of Sculpture to be deemed of greater value than £ _____); Mathematical and Philosophical Instruments and Apparatus — — — — — £ _____</p> <p>2. Stock in Trade — — — — — £ _____</p> <p>3. Goods in Trust or on Commission, for which Proposer is responsible — — — — — £ _____</p> <p>4. Movable Utensils in Trade — — — — — £ _____</p> <p>5. Business Fixtures (Plate Glass Front excepted) — — — — — £ _____</p> <p>6. Plate Glass Front — — — — — £ _____</p> <p>7. Building as described above — — — — — £ _____</p> <p>8. One Year's Rent of the same — — — — — £ _____</p> <p>9. Other Property as follows (State situation, construction, making and amount) — — — — — £ _____</p> <p style="text-align: right;">£ _____</p>	<p>Sum to be Insured</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p> <p>£ _____</p>

N.B.—The only Receipts for Premiums recognised as valid are those printed and issued from the Office

QUESTIONS TO BE ANSWERED BY THE PROPOSER

1. How long have you occupied these premises? _____
2. Have you hitherto been Insured? If so, state name of Office and No. of Policy _____
3. Has any Proposal of Insurance against Fire made by you on this or other property been declined? _____
4. Has a Fire occurred in any Building whilst wholly or partially occupied by you? _____

Date _____
Proposer's Signature _____

Illustration 5.45a
 Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).
 1 sheet.
 205 x 260 mm.

The company's name and emblem give character to this mundane form, acting as an engaging masthead to the sheet, even in black and white (Illustration 5.45b). At the top right is 'Agency' followed by two dotted lines for the agent to fill in.

Hillingdon, MC25C/SF1/1570/1/3/1.

SUN FIRE OFFICE
Head Office: THREADNEEDLE ST., LONDON, E.C.

BRANCH OFFICE: 40, CHARING CROSS

Proposal for Fire Insurance

DATE when Insurance is to commence *Dec 23rd - 1908*

PROPOSER'S NAME in full *Frances & Roglen*

RESIDENCE *47^a Hanover St. Hanover Square W*

PROFESSION or TRADE *Manicurist, trading as Madame Françoise*

Description of the Building, which must be given whether the insurance is required on Building or Contents

Building *with communicating chimneys & such details*

External and party walls built of *113/287*

Roofed with _____

Occupied as _____

* To be private rooms, except "Private dwelling only," but should not be used as, give particulars, and state whether only shop only or whether there is any portion of business premises.

PROPERTY TO BE INSURED		Sum to be Insured
<ul style="list-style-type: none"> 1 Alternative sub-divisions at different values: <ul style="list-style-type: none"> On Household Goods, &c. - £ China and Glass, &c. - £ Mixed Insurances, &c. - £ Mathematical - £ Prints and Paintings, &c. - £ Jewels, &c. - £ 	<ul style="list-style-type: none"> 2 On Household Goods, Furniture, Fixtures, Linen, Wearing Apparel, Clocks, Watches, Jewellery, Trinkets, Printed Books, Plate, Maps and other Linens, in private use; China, Earthenware, Glass, and Looking Glasses; Musical Instruments, Framed Mirrors; Prints, Paintings, Engravings and Sculptures (in case of loss no one Print, Painting, Drawing or Article of Sculpture to be deemed of greater value than £ _____); Mathematical and Philosophical Instruments and Apparatus 3 Stock in Trade 4 Goods in Trust or in Commission, for which Proposer is responsible 5 Movable Utensils in Trade 6 Business Fixtures (Fire Glass Front excepted) 7 Plate Glass Front 8 Building as described above 9 One Year's Rent of the same 10 Other Property as follows (from receipt, contract, trading and letters) - 	<ul style="list-style-type: none"> 1200 200 300 1700

N.B. - The only Receipts for Premiums accepted as valid are those printed and issued from the Office

QUESTIONS TO BE ANSWERED BY THE PROPOSER

- How long have you occupied these premises? *6 months*
- Have you hitherto been insured? If so, state name of Office and No. of Policy *No*
- Has any Proposal of Insurance against Fire made by you in this or any property been declined? *No*
- Has a Fire occurred in any Building, whilst wholly or partially owned by you? *No*

Date *23/12/08* Proposer's Signature *Frances & Roglen*

Illustration 5.45b

Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form, dated 1908.

205 x 260 mm.

This is a black-and-white version of Illustration 5.45a. It is the same in all aspects except that it is blank on the back and it has been printed specifically for the Charing Cross branch, as identified at the top-right. It was filled in by Mrs Easten, and another hand, presumably an agent. Mrs Easten was a manicurist, who traded off Hanover Square as Madame Françoise. In 1909 her premises suffered a fire and she made a claim on the Office. The Secretary raised suspicions about her with the branch, which assuaged them.



Illustration 5.46 (the reverse of Illustration 5.45a)
 Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).
 1 sheet.
 205 x 260 mm.

The sheet has folds which turn this side of it into a mini leaflet. The cover of the leaflet makes the company look sinuous and fashionable. Its name is repeated twice in red, in a nice symmetry as the reader opened the leaflet.

Hillingdon, MC25C/SF1/1570/1/3/1.

Sun Fire-Office,
22nd March 1804.

SIR,

THE Managers of this Office have formed new Rates on Cotton, Lint, and Flax, Mills, some of which are here enclosed.

As the Policies covering these Risks become due, new ones will be issued at the present Rates, for which you will transmit fresh Instructions, according to the accompanying Rules; either with Plans, or referring to those already in the Office, and a particular Declaration of the Number of square Yards, in all the Floors, will be necessary, the under Ground Floor, and the Floor in the Roof, being now added to the Measurement.

I am, SIR,

Your obedient Servant,



Printed by W. P. Wood, No. 10, Pall Mall, London.

Illustration 5.47

Sun Fire Office, circular to agents, 22 March 1804, crossed out for 21 April.

The letter concerns new rates on cotton, lint and flax mills, which were enclosed separately.

LMA, CLC/B/192/DD/008/MS38828/001.

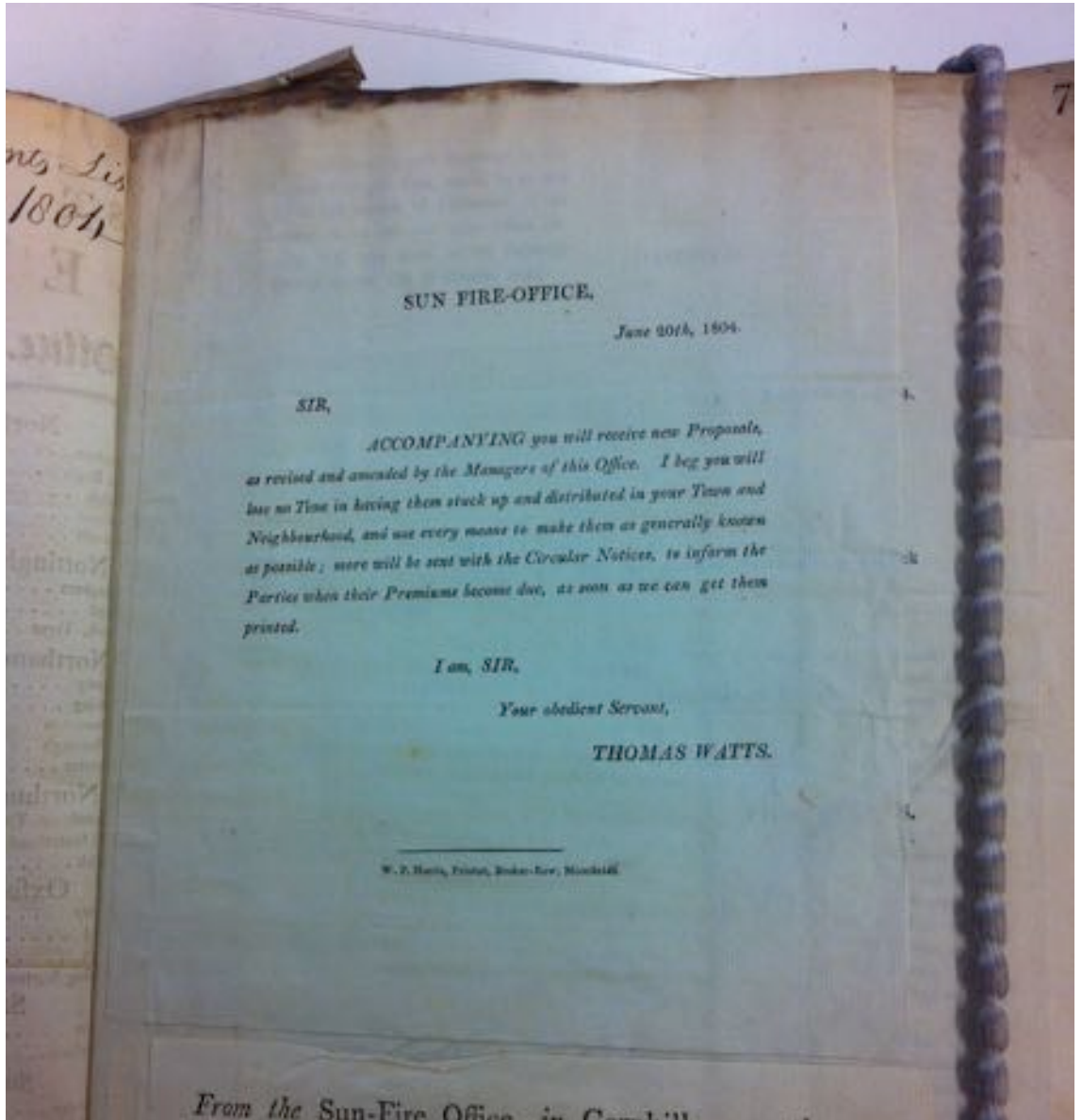


Illustration 5.48
Sun Fire Office, circular to agents, 20 June 1804.

LMA, CLC/B/192/DD/008/MS38828/001.

SUN FIRE-OFFICE,
May 1, 1811.

SIR,

THE Managers, taking into Consideration the very great Risk of Water Corn-Mills, and the Losses they have of late Years sustained, both on Buildings and Stock, on Insurances of that Kind of Property, have resolved, in future, to subject them to the following Rates, as far as £3000, with or without a Kiln, viz.

Beick and Tiled,
7s. 6d. per Cent.

Beick, Timber, and Tiled,
12s. 6d. per Cent.

Sums above £3000 and Mills covered with Thatch to be deemed Special. You will, therefore, please to select such Policies in your Agency that cover Property of this Description, and transmit fresh Instructions to the Office, that new Policies may be made out, to commence at the respective Quarters the old ones become due.

I am,

SIR,

Your humble Servant,

EDWth GRIFFIN, Sec^y

W. P. Knox, Engraver, Manchester, London.

Illustration 5.49
Sun Fire Office, circular to agents, 1 May 1811.
H 235 mm.
The letter concerns water corn mills.

Kent EK/U1453/B6/2/3.

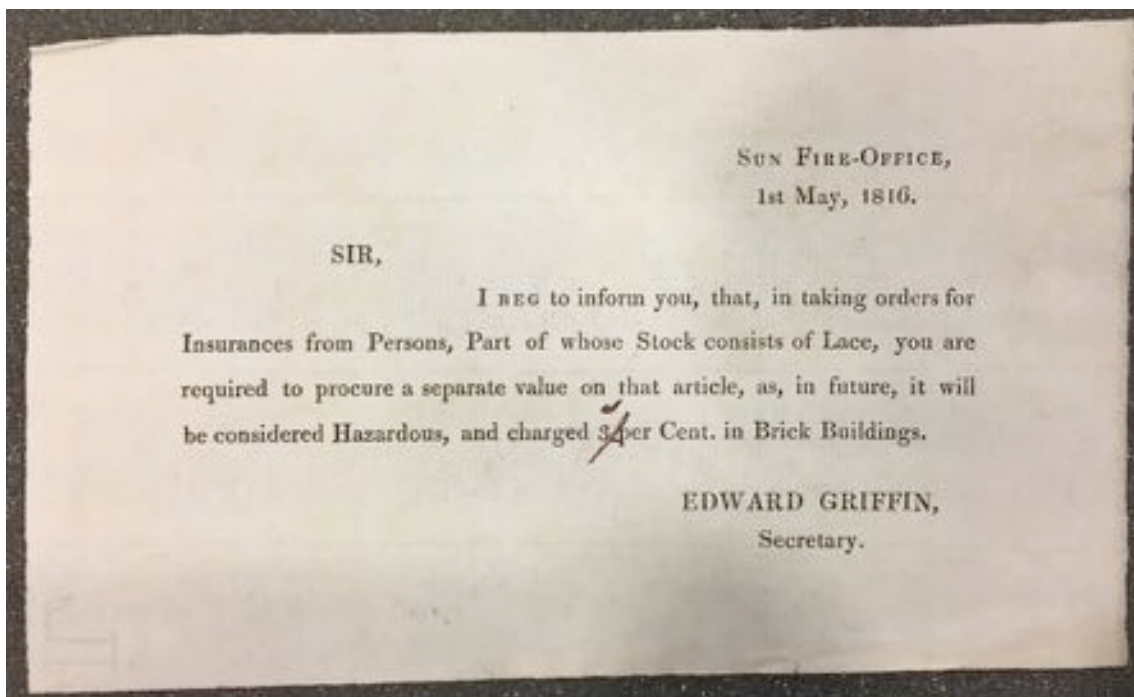


Illustration 5.50
Sun Fire Office, circular to agents, 1 May 1816.
160 x 100 mm.
The letter concerns insurances on lace.

Kent EK/U1453/B6/2/3.

IN REPLY PLEASE QUOTE C.D. ENDS. 1.

TELEGRAPHIC ADDRESS
"SUN FIRE, LONDON"

ALL COMMUNICATIONS
TO BE
ADDRESSED TO
"THE SECRETARY"

Telephone
N.O. 2340 CENTRAL.



Sun Insurance Office.
Threadneedle Street.
London, 18 Feb 1910
E.C.

Encls:

S. Fasnidge Esq
Cambridge

Dear Sir,

Policy No. 7305161

Referring to your favour of the 15th inst
I beg to return herewith the above numbered Policy
the endorsement thereon having been duly registered in our
books. You will note there is an extra premium
of 1/9, which please collect.
I am, Dear Sir,

Yours faithfully,

GEO. E. MEAD,

Secretary.

Illustration 5.51

Sun Insurance Office, letter to agent Fasnidge regarding a policy, dated 18 February 1910.
H 250 mm

Hillingdon, MC25C/SF1/1570/1/3/1.

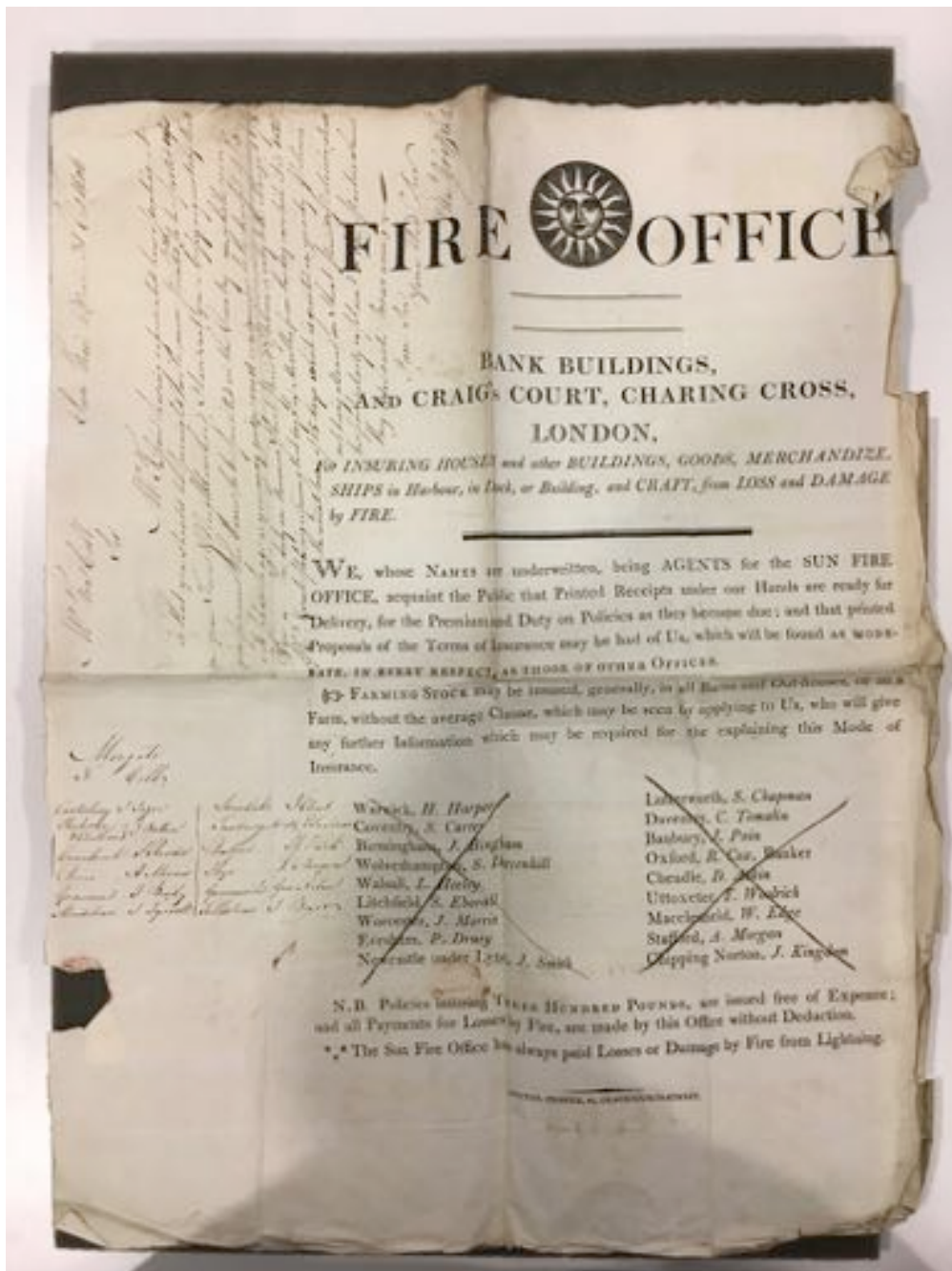


Illustration 5.52

Sun Fire Office, Fire Office, Bank Buildings, and Craig's Court, Charing Cross, London. For Insuring Houses and other Buildings, Goods, Merchandize, Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire.

With a note on the side from Sun secretary Edward Griffin to agent Francis Cobb, 31 October 1806.

365 x 465 mm.

The poster lists agents in different English cities.

Kent Archives, EK/U1453/B6/2/3.

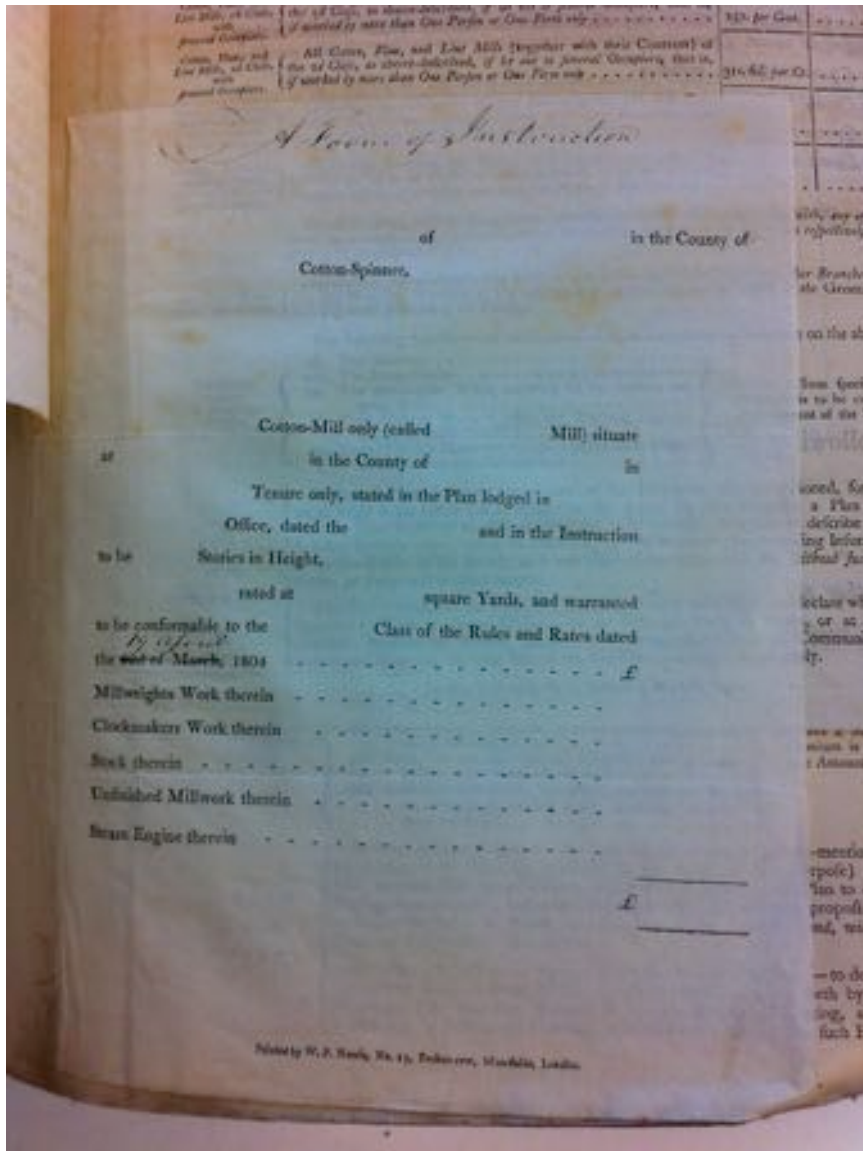


Illustration 5.53
Sun Fire Office, 'A Form of Instruction' for the cotton industry, 1804.

LMA, CLC/B/192/DD/008/MS38828/001.

SIR,

THE Board of Managers having, at their Meeting held 6th Day, taken into Consideration the Improvements, that have been made in Cotton and Flax Mills and other Manufactories, have come to a Determination to circulate all such, as evidence these Improvements, Special Bids; more particularly those where Steam is introduced to warm the Building; and they have resolved to make Reductions in the established Rates, proportionate to the Improvements adopted.

The Board have further resolved to extend the Sum to £2000 on Mills, where the additional Security, obtained, is considered very material.

In taking Instructions for Cotton, Woollen, and Flax, Mills, you will inform yourself particularly as to the Responsibility of the Parties; and, in sending Orders for Insurances, you will likewise transmit Answers to the following Questions.

Questions applicable to Cotton and Flax Mills.

- 1st.—What is the Length and Breadth of the Mill?
- 2d.—What is the Number of Floors?
- 3d.—How is it heated? and if by Stoves, by how many, and of what Class?
- 4th.—How is it lighted, particularly in the Picking, Scouring, and Carding Rooms? and if by Gas, at what Distance from the Mill is the Gasometer?
- 5th.—Is the Nature of Wood or Stone, and if within the Building?
- 6th.—What is the Power of the Steam-Engine?
- 7th.—How many Boilers are there, and are they within the Building? if not, at what Distance from it?
- 8th.—Is the Machinery chiefly of Wood or Iron?
- 9th.—Is the Spinning Run or coarse, or what Number is spun on the Average?
- 10th.—What is the general System of Management as to cleanliness and regularity?
- 11th.—Is Cotton balled or picked, or how otherwise prepared, and in what Part of the Factory?

Questions applicable to Woollen Mills.

- 1st.—Ditto.
- 2d.—Ditto.
- 3d.—Ditto.
- 4th.—Ditto.
- 5th.—Ditto.
- 6th.—Ditto.
- 7th.—Ditto.
- 8th.—Ditto.
- 9th.—What is the general System of Management as to cleanliness and regularity?
- 10th.—Is Wool scoured and picked, or how otherwise prepared, and in what Part of the Factory?

In transmitting Orders for Insurances on Stoves for Drying Wood, or Woollen Goods, you will be particular in stating, whether they are heated by Steam, and how the Boiler is situated. If the Steam is heated with wood fire, you will remark upon its Heracity: whether the Fire is fed from without, and whether the Floor immediately above the Stove is of Metal or Wood.

The Board have further resolved, that Calico Printers, Dye-houses, and Fulling Dyers Bids, in which there are no Stoves nor Boilers in the Buildings, and where Steam Cylinders are exclusively used for drying the Goods, notwithstanding the Expense, be in per Cent.; but when the Boilers are in the Building, and when the Goods are hung up in the Steam-Drying-Houses, the Rate shall be 7s. 6d. per Cent., and the Premium, when the Steam-Engine-Rack, also 7s. 6d. per Cent.

The Managers have likewise determined to again raise the Premium for locking or drossing Flax and Hemp to 1s. per Cent. in Brick and Tile Buildings, Policies for which you will amend, as they fall due, and transmit Instructions for new ones, which will of course be subject to the increased Rate.

I am,

SIR,

Your obedient servant,

EDWARD GRIFFIN,
SECRETARY.

Illustration 5.54

Sun Fire Office, circular to agents, 10 May 1816.

H 330 mm.

The letter contains 'Questions applicable to Cotton and Flax Mills' and 'Questions applicable to Woollen Mills', for the agents to ask accordingly.



Illustration 5.55
Sun Fire Office, *Instructions for the Agents of the Sun Fire-Office* (London: W. P. Norris, 1807),
cover and title page.
72 p.
approximately 120 x 190 mm.

LMA, CLC/B/192/DC/001/MS15671.

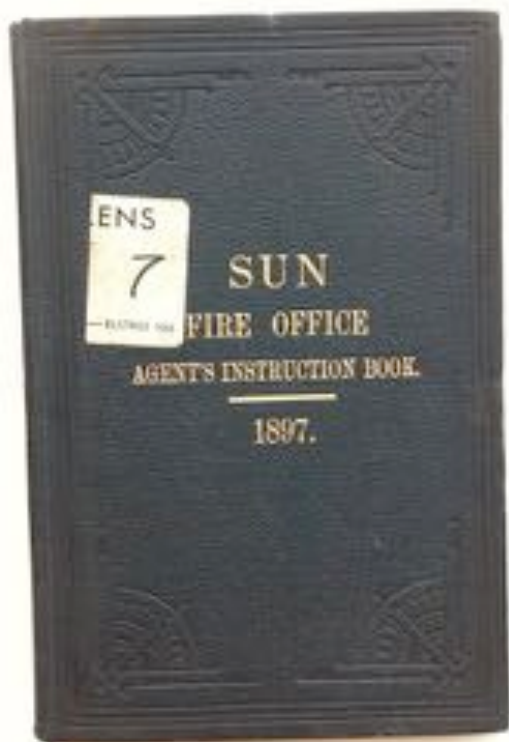


Illustration 5.56

Sun Insurance Office, *Instructions for the Agents to the Sun Insurance Office (Fire)* (London: J. Donnison, 1897), cover.

98 p.

approximately 120 x 190 mm.

LMA, CLC/B/192/DC/001/MS15671.

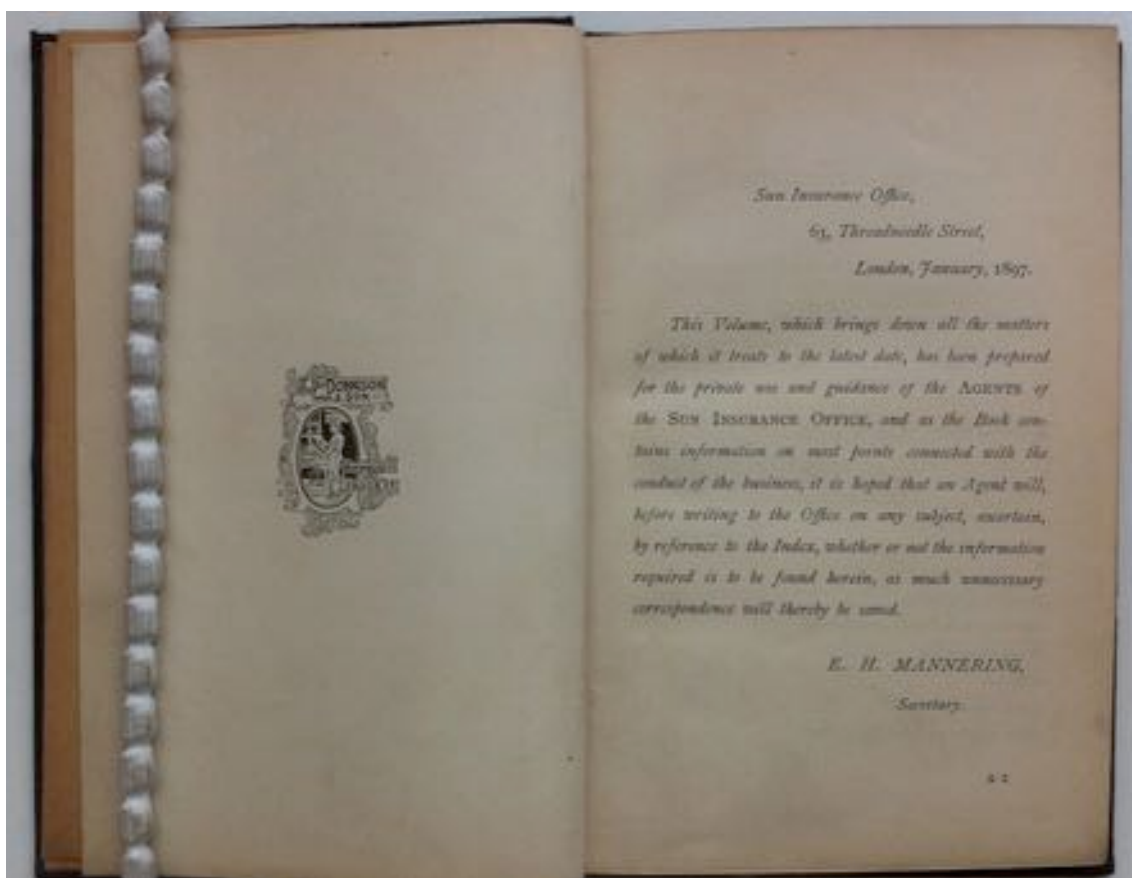


Illustration 5.57

Sun Insurance Office, *Instructions for the Agents to the Sun Insurance Office (Fire)* (London: J. Donnison, 1897), preface on p. [3].

98 p.

approximately 120 x 190 mm.

The Secretary uses the form of a letter at the start of the book to press upon the Sun's agents that they attend to the contents within.

LMA, CLC/B/192/DC/001/MS15671.

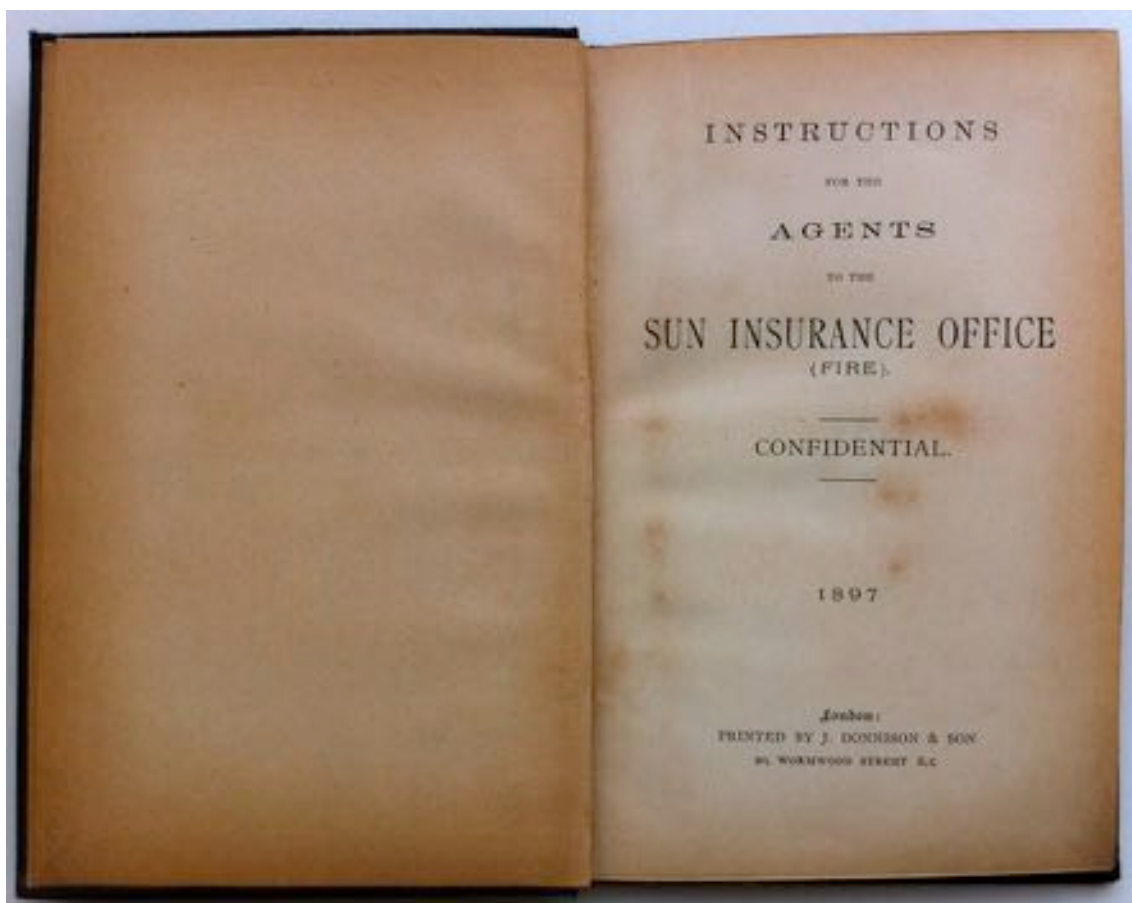


Illustration 5.58

Sun Insurance Office, *Instructions for the Agents to the Sun Insurance Office (Fire)* (London: J. Donnison, 1897), title page.

98 p.

approximately 120 x 190 mm.

LMA, CLC/B/192/DC/001/MS15671.

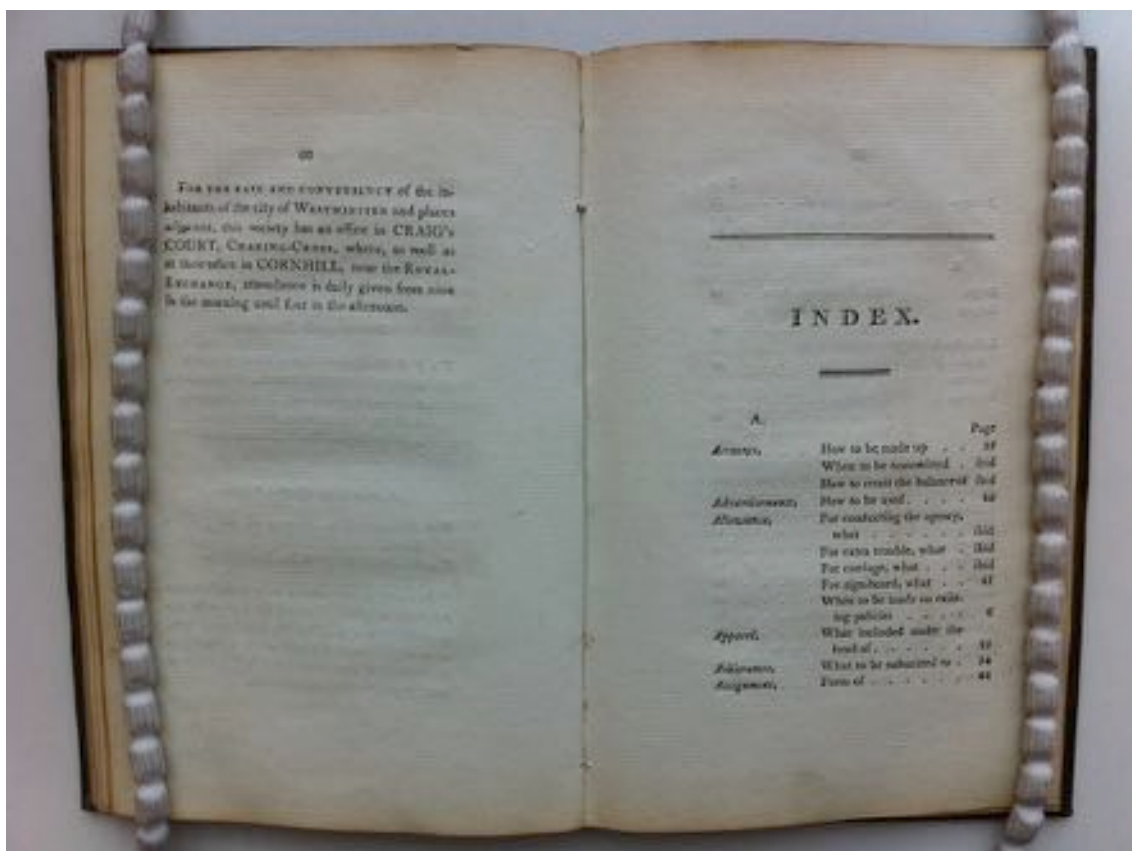


Illustration 5.59
 Sun Fire Office, *Instructions for the Agents of the Sun Fire-Office* (London: W. P. Norris, 1807),
 Index begins on p. 61.
 72 p.
 approximately 120 x 190 mm.

LMA, CLC/B/192/DC/001/MS15671.

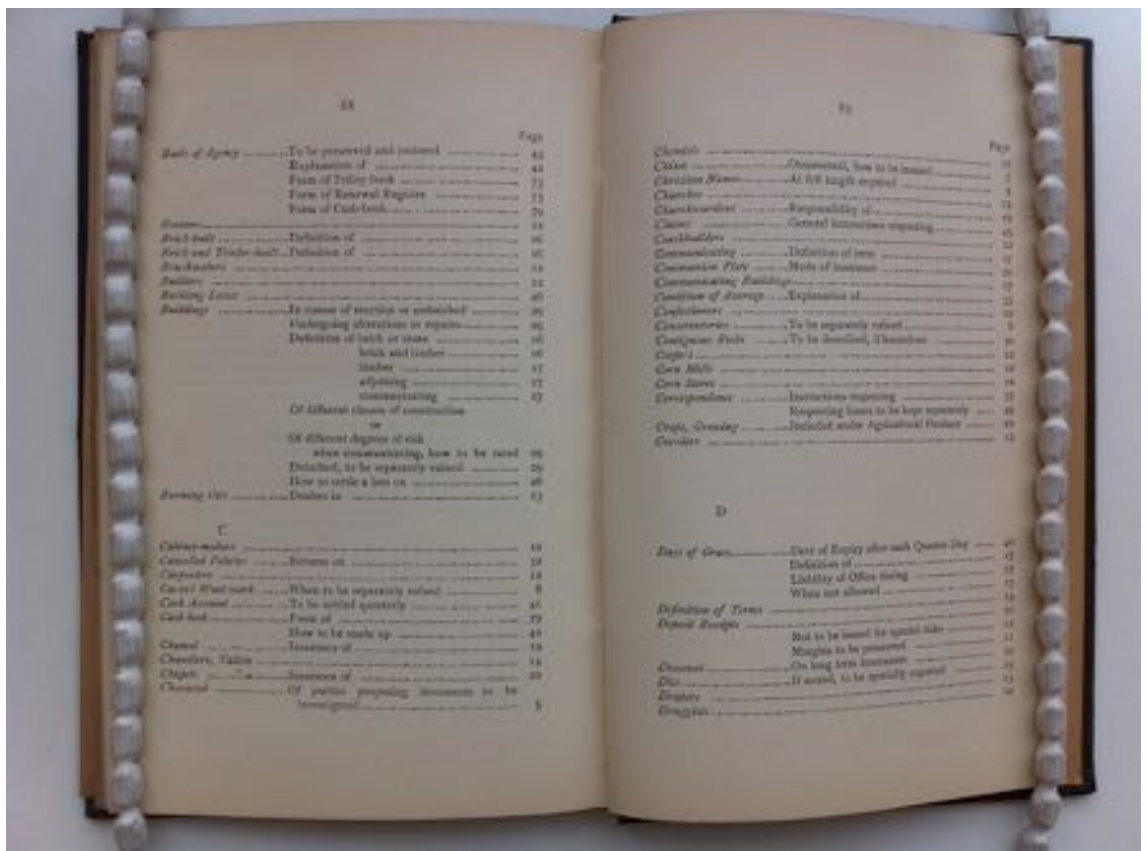


Illustration 5.60
 Sun Insurance Office, *Instructions for the Agents to the Sun Insurance Office (Fire)* (London: J. Donnison, 1897), index, pp. 88–89.
 98 p.
 approximately 120 x 190 mm.

LMA, CLC/B/192/DC/001/MS15671.

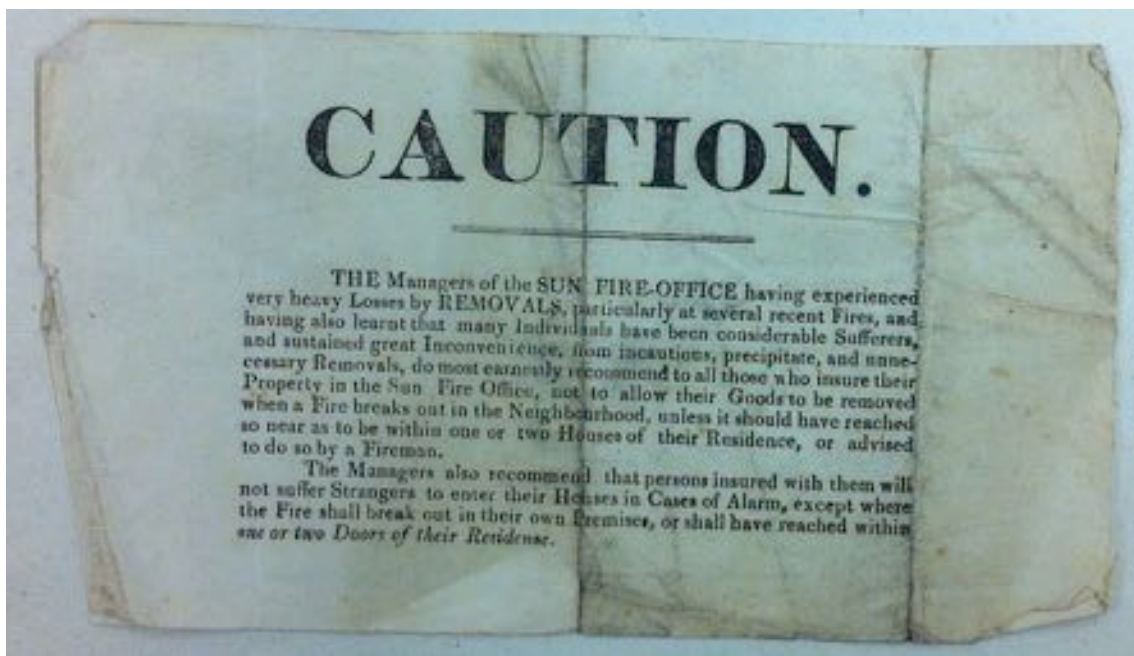


Illustration 5.61
Sun Fire Office, Caution handbill notice, 1809.
H 100 mm.

LMA, CLC/B/192/DD/008/MS38828/001.

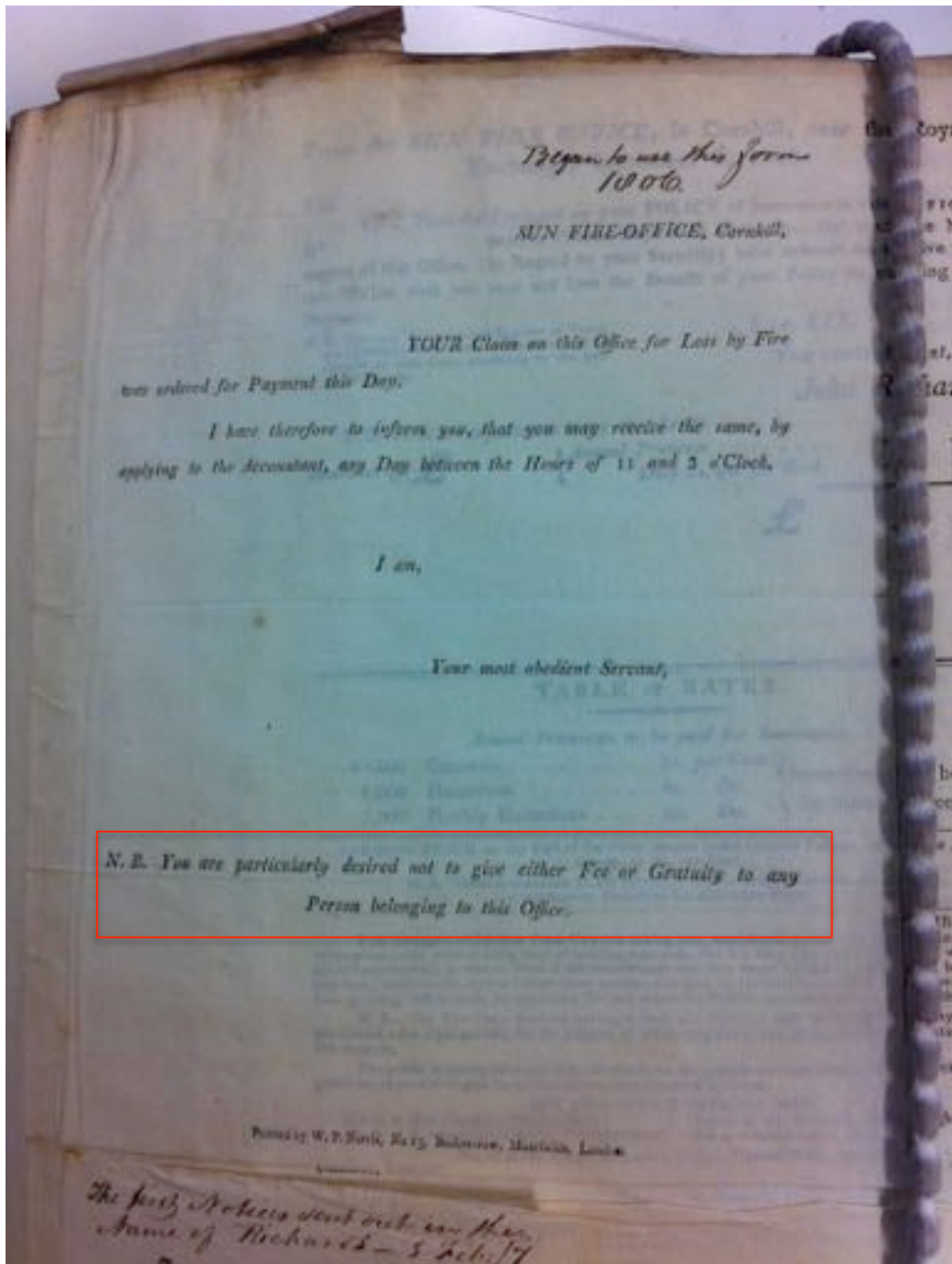


Illustration 5.62

Sun Fire Office, letter-form to claimants, 1806.

The letter advises a claimant that 'YOUR Claim on this Office for Loss by Fire was ordered for Payment this Day.' It ends: 'N.B. You are particularly desired not to give either Fee or Gratuity to any Person belonging to this Office.'

At the top, a note by hand states, 'Began to use this form 1806'.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 5.63 (= Illustration 5.1)

Fire Office, [Advertisement] from the Insurance-Office for Houses on the Back-Side of the Royal-Exchange [1681].

1 sheet ([1] p.), 1°.

205 x 335 mm.

In this advertisement, the proposers of the Insurance Office first chose to put the location of the office in the title to the sheet.

286

A Table of the **Insurance Office** at the Back-side of the **Royal-Exchange**,
Shewing

The Premium, or Rate of Insurance for Brick-Houses (the same to be reckoned Double for Timber) from One Pound per Annum Rent to an Hundred, for the Term of Twenty-One Years, or Under, which is Six Pence in the Pound-Rent for one Year, and to be Discount by way of Purchase, that is, Five Pence Paid down for Seven Years Insurance; Seven, for Eleven; Ten, for Twenty-One. For every Pound-Rent Insured, Ten Pounds is to be paid in Money (which is One Hundred Pounds for Ten Pounds per Annum) which is to be paid as often as the House is Rent down, or Demolish'd, within the Term Insured. But if Damag'd, then to be Repaired, or the Damage to be paid in Money.

29. Jan. 1682.

Pound Rent	Insured for 7. Years.			Insured for 11. Years.			Insured for 21. Years.			Houses Burnt, Money Paid.
	l.	s.	d.	l.	s.	d.	l.	s.	d.	
1	—	2	6	—	3	6	—	5	—	10
2	—	5	—	—	7	—	—	10	—	20
3	—	7	6	—	10	6	—	15	—	30
4	—	10	—	—	14	—	—	20	—	40
5	—	12	6	—	17	6	—	25	—	50
6	—	15	—	—	21	—	—	30	—	60
7	—	17	6	—	24	6	—	35	—	70
8	—	20	—	—	28	—	—	40	—	80
9	—	22	6	—	31	6	—	45	—	90
10	—	25	—	—	35	—	—	50	—	100
20	—	50	—	—	70	—	—	100	—	200
30	—	75	—	—	105	—	—	150	—	300
40	—	100	—	—	140	—	—	200	—	400
50	—	125	—	—	175	—	—	250	—	500
60	—	150	—	—	210	—	—	300	—	600
70	—	175	—	—	245	—	—	350	—	700
80	—	200	—	—	280	—	—	400	—	800
90	—	225	—	—	315	—	—	450	—	900
100	—	250	—	—	350	—	—	500	—	1000

These are the Rates that were Agreed to at the First Selling of this Office, by these Gentlemen that were Subscribers and Encouragers to this Undertaking, who took the Trouble to see the Security Settled according to the Propositions then made.

The Propositions Were:

That Two Thousand One Hundred Pounds per Annum in Ground-Rents should be Settled on Trustees, as a Security to make good the Losses of Five Thousand Houses: And after that Number were Insured, Ten Thousand Pounds should be laid out in Ground-Rents, to be Added, and Settled as the Former, for the Insuring of Five Thousand Houses more, &c.

The Ground-Rents which are Settled for Security.

The Ground-Rents of *Essex Buildings* in the Strand, are One Thousand and Fifty Pounds per Annum: The Ground-Rents of the Buildings on the East-side of *St. Martins Lane*, from the Strand to the Church-Yard, are about Three Hundred and Fifty Pounds per Annum; several Ground-Rents in *Stuart-Street*, *Dale-Street*, and *Artillery-Street* near *Spittle-Fields*, to the Value of Three Hundred Pounds per Annum; and several Ground-Rents in *Marine Square*, and *Well-Street* near *Ratcliff*, to the Value of Four Hundred Pounds per Annum; the whole Two Thousand One Hundred Pounds per Annum, which together are a Security to make good the Losses of Five Thousand Houses.

The Trustees Names which Accepted the Trust, Are,

Sir *Michael Mordaunt*, Sir *William Warren*, Sir *Richard Raddock*, Knights; *Peter Rich*, Alderman of the City of London; *Samuel Daffwood*, Alderman, and one of the present Sheriffs of London; *William Thompson*, *George Bradbury*, *Anthony Starr*, *Edward Maynard*, Esquires, *Mr. Ralph Marley*, *Mr. Nathaniel Harris*, and *Mr. Rowland Ingram*.

The Council that Approved of the Title of this and the former Security.

Sir *Francis Pemberton*, Sir *Robert Sawyer* Attorney General, Sir *Edmond Saunders* late Lord Chief Justice, and Sir *William Jones* (since Deceased); Sir *Francis Warrington*, *Mr. William Williams*, *Mr. John Myjer*, and *Mr. Poljaffen*.

The Names of the Insurers, Are,

Samuel Vincent Esq; *Dr. Nicholas Barbon*, *John Parson*, *Felix Calvert*, *Bernard Turner*, *Edmund Lyford*, *John Hoad*, Esquires; *Mr. Edward Noel*, *Mr. John Wilson*, *Mr. Thomas Price*, *Mr. Samuel Newton*, and *Mr. Samuel Tooke*; Any Two of them Selling, make good the Policy.

London, Printed by *The Milkmaid*, in *Queen-Street*, for the Gentlemen of the **Insurance Office** on the Back-side of the **Royal-Exchange**, where these Papers are to be had gratis, *February*, 1683.

Illustration 5.65
Fire Office, A Table of the Insurance Office at the Back-side of the Royal-Exchange (1683).
1 sheet ([1] p.), 1°.

A TABLE
Of the Insurance Office at the Back-side of the Royal-Exchange,
 Shewing

The Premium, or Rate of Insuring an Hundred Pounds on a Brick-House, is Eight Shillings for One Year, (and Double for Timber;) and so in Proportion for a lesser Sum; and because the Office (to avoid trouble) doth not Insure for a lesser Term than Four Years. The Discount for Paying down the Money is after this Rate; Three Years and a Quarter, is Paid for Four Years Insurance; Five for Seven; Seven, for Eleven. The Money Insured on the House, is to be paid as often as the House is burnt, or Demolished within the Term Insured. But if Damaged, then to be Repaired at the Charge of the Office.

Money	Insured for 4 Years.			Insured for 7 Years.			Insured for 11 Years.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.
10	—	2	8	—	4	—	—	5	8
20	—	5	4	—	8	—	—	11	4
30	—	8	—	—	12	—	—	17	—
40	—	10	8	—	16	—	1	2	8
50	—	13	4	1	—	—	1	8	4
60	—	16	—	1	4	—	1	14	—
70	—	18	8	1	8	—	1	19	8
80	1	1	4	1	12	—	2	5	4
90	1	4	—	1	16	—	2	11	—
100	1	6	—	2	—	—	2	16	—
200	2	12	—	4	—	—	5	12	—
300	3	18	—	6	—	—	8	8	—
400	4	4	—	8	—	—	11	4	—
500	5	10	—	10	—	—	14	—	—
600	7	16	—	12	—	—	16	16	—
700	9	2	—	14	—	—	19	12	—
800	10	8	—	16	—	—	22	8	—
900	11	14	—	18	—	—	25	4	—
1000	12	—	—	20	—	—	28	—	—

There are Grants-Rents Sealed on Traffees, to make good the Losses; to the value of Two Thousand Six Hundred Pounds per Annum, and the Title and Conveyances were Sealed and Approved of by,

Sir Francis Pemberton, Sir Robert Sawyer Attorney General, Sir Edmund Saunders late Lord Chief Justice, and Sir William Jones (since Deceased); Sir Francis Winnington, Mr. William Williams, Mr. John Meffer, and Mr. Poljafen.

The Names of the Traffees, which Accepted the Trust, Are,

Sir Michael Henegge, Sir William Warren, Sir Richard Noddeck, Sir Peter Rich, Sir Samuel Dugwood, Knights; William Thompson, George Bradbury, Anthony Stuart, Edward Maynard, Esquires; Mr. Ralph Harsley, Mr. Nathaniel Hooves, and Mr. Rowland Ingram.

L O N D O N,

Printed by *The Millbourn*, in *Jewen-Street*, for the Gentlemen of the Insurance Office on the Back-side of the *Royal-Exchange*, where these Papers are to be had *Gratis*. 1685.

Illustration 5.66

Fire Office, A Table of the Insurance Office at the Back-side of the Royal-Exchange (1685). 1 sheet ([1] p.), 1°.

A TABLE
Of the Insurance Offices:

ONE, Against the Royal-Exchange in Cornhill; And the
OTHER, at the Rainbow Coffee-House, next the Inner-
Temple-Gate.

Shewing

The Premium, or Rate of Insuring an Hundred Pounds on a Brick-House, is Eight Shillings for One Year, (and Double for Timber;) and so in Proportion for a lesser Sum: and if any Insure for a longer Term, The Discount for Paying down the Money is after this Rate; Three Years and a Quarter, is Paid for Four Years Insurance; Five, for Seven; Seven, for Eleven. The Atoney Insured on the House, is to be paid as often as the House is Burnt, or Demolish'd within the Term Insured. But if Damag'd, then to be Repaired at the Charge of the Office.

Money	Insured for 1. Year.			Insured for 4. Years.			Insured for 7. Years.			Insured for 11. Years.		
	l.	sh.	d.	l.	sh.	d.	l.	sh.	d.	l.	sh.	d.
10	—	—	9½	—	2	8	—	4	—	—	5	8
20	—	1	7	—	5	4	—	8	—	—	11	4
30	—	2	4½	—	8	—	—	12	—	—	17	—
40	—	3	2	—	10	8	—	16	—	—	22	8
50	—	4	—	—	13	4	—	—	—	—	28	4
60	—	4	9½	—	16	—	—	1	4	—	34	—
70	—	5	7	—	18	8	—	1	8	—	40	8
80	—	6	4½	—	21	4	—	1	12	—	46	4
90	—	7	2	—	24	—	—	1	16	—	52	—
100	—	8	—	—	28	—	—	2	—	—	58	—
200	—	16	—	—	56	—	—	4	—	—	116	—
300	1	4	—	—	84	—	—	6	—	—	174	—
400	1	12	—	—	112	—	—	8	—	—	232	—
500	2	—	—	—	140	—	—	10	—	—	290	—
600	2	8	—	—	168	—	—	12	—	—	348	—
700	2	16	—	—	196	—	—	14	—	—	406	—
800	3	4	—	—	224	—	—	16	—	—	464	—
900	3	12	—	—	252	—	—	18	—	—	522	—
1000	4	—	—	—	280	—	—	20	—	—	580	—

There are Ground-Rents Settled on Trustees, to make good the Losses; to the value of Two Thousand Six Hundred Pounds per Annum, and the Title and Conveyances were Settled and Approved of by,

Sir Francis Pemberton, Sir Robert Sawyer Attorney General, Sir Edmund Saunders late Lord Chief Justice, and Sir William Jones (since Deceased); Sir Francis Warrington, Mr. William Williams, Mr. John Mosser, and Mr. Polzafen.

The Names of the Trustees, which Accepted the Trust, Are,

Sir Michael Horwage, Sir William Warren, Sir Richard Haddock, Sir Peter Rich, Sir Samuel Dighton, Knights; William Thompson, George Bradbury, Anthony Starr, Edward Maynard, Esquires; Mr. Ralph Hartley, Mr. Nathaniel Hawes, and Mr. Rowland Ingram.

L O N D O N,

Printed for the Gentlemen of the Insurance Offices abovementioned, where these Papers are to be had *Gratis*. 1687.

Illustration 5.67

Fire Office, A Table of the Insurance Offices: one, against the Royal-Exchange in Cornhill; and the Other, at the Rainbow Coffee-House, next the Inner-Temple-Gate (1687).

1 sheet ([1] p.), 1°.

EEBO.



Illustration 5.68
 Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill; and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleet-Street* (1693).
 1 sheet ([1] p.), 1°.
 175 x 293 mm.

British Library.

SHEWING
The Rates of Insuring Houses from One Year to Eleven:
AT THE
FIRE-OFFICE,

Kept against the Royal-Exchange in Cornhill: And at
the Rainbow-Coffee-House by the Inner-Temple-Gate in
Fleetstreet.

ONE Hundred Pounds on a Brick-House, is Six Shillings for a Year; Twelve Shillings for Two Years, Eighteen Shillings for Three Years, (and Double for Timber;) and so in proportion for a Lesser Summ; But if any Insure for Four Years, the Discourse for Paying down the Money, is three Year and a Quarter; Five, for Seven; Seven, for Eleven Years Insurance. The Money Insured on the House, it to be payd as often as the House is Burnt or Demolish'd by reason of Fire within the Terms Insured. But if Damaged, then to be Repaired at the Charge of the Office.

Money Lib.	Insured for 1 Year.			Insured for 2 Years.			Insured for 3 Years.			Insured for 4 Years.			Insured for 5 Years.			Insured for 6 Years.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
10	—	—	7 1	—	—	14 2	—	—	21 3	—	—	28 4	—	—	35 5	—	—	42 6
20	—	—	14 2	—	—	28 4	—	—	42 6	—	—	56 8	—	—	70 10	—	—	84 12
30	—	—	21 3	—	—	42 6	—	—	63 9	—	—	84 12	—	—	105 15	—	—	126 18
40	—	—	28 4	—	—	56 8	—	—	84 12	—	—	112 16	—	—	140 20	—	—	168 24
50	—	—	35 5	—	—	70 10	—	—	105 15	—	—	140 20	—	—	175 25	—	—	210 30
60	—	—	42 6	—	—	84 12	—	—	126 18	—	—	168 24	—	—	210 30	—	—	252 36
70	—	—	49 7	—	—	98 14	—	—	147 21	—	—	196 28	—	—	245 35	—	—	294 42
80	—	—	56 8	—	—	112 16	—	—	168 24	—	—	224 32	—	—	280 40	—	—	336 48
90	—	—	63 9	—	—	126 18	—	—	189 27	—	—	252 36	—	—	315 45	—	—	378 54
100	—	—	70 10	—	—	140 20	—	—	210 30	—	—	280 40	—	—	350 50	—	—	420 60
1000	—	—	7 1	—	—	14 2	—	—	21 3	—	—	28 4	—	—	35 5	—	—	42 6
2000	—	—	14 2	—	—	28 4	—	—	42 6	—	—	56 8	—	—	70 10	—	—	84 12
3000	—	—	21 3	—	—	42 6	—	—	63 9	—	—	84 12	—	—	105 15	—	—	126 18
4000	—	—	28 4	—	—	56 8	—	—	84 12	—	—	112 16	—	—	140 20	—	—	168 24
5000	—	—	35 5	—	—	70 10	—	—	105 15	—	—	140 20	—	—	175 25	—	—	210 30
6000	—	—	42 6	—	—	84 12	—	—	126 18	—	—	168 24	—	—	210 30	—	—	252 36
7000	—	—	49 7	—	—	98 14	—	—	147 21	—	—	196 28	—	—	245 35	—	—	294 42
8000	—	—	56 8	—	—	112 16	—	—	168 24	—	—	224 32	—	—	280 40	—	—	336 48
9000	—	—	63 9	—	—	126 18	—	—	189 27	—	—	252 36	—	—	315 45	—	—	378 54
10000	—	—	70 10	—	—	140 20	—	—	210 30	—	—	280 40	—	—	350 50	—	—	420 60

This Office having a Fund to the Value of Sixty Thousand Pounds in Ground Rent, of Inheritance, to answer Losses and Damages; and Settled on Several Gentlemen's Trusts, by many of the Eminentst Counsel at Law.

The Names of the Insurers are:

SIR James Daker, Sir John Parson, Sir John Johnson, Sir William Scaplen, Richard Alle, Esq; John Perry, Esq; Edward Noell, Esq; Sebastian Lyford, Esq; William Calvert, Esq; Edward Northey, Esq; Mr. Edward Duckley, Mr. George White, Mr. Henry Headley, Mr. George Hallon, Mr. Felix Fowl, Mr. Thomas Turner, and Mr. Samuel Tooker.

Some of the said Gentlemen are to be Spoken with daily at the Exchange-Office, from Eleven till One; and at the Temple-Office from Four to Six in the Afternoon.

LONDON, Printed by The Millers in Jewell-street, 1698.

Illustration 5.69
Fire Office, [A Table.] Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet (1698).
1 sheet ([1] p.), 1°.
Framed, 280 x 365 mm.

Museum of London.

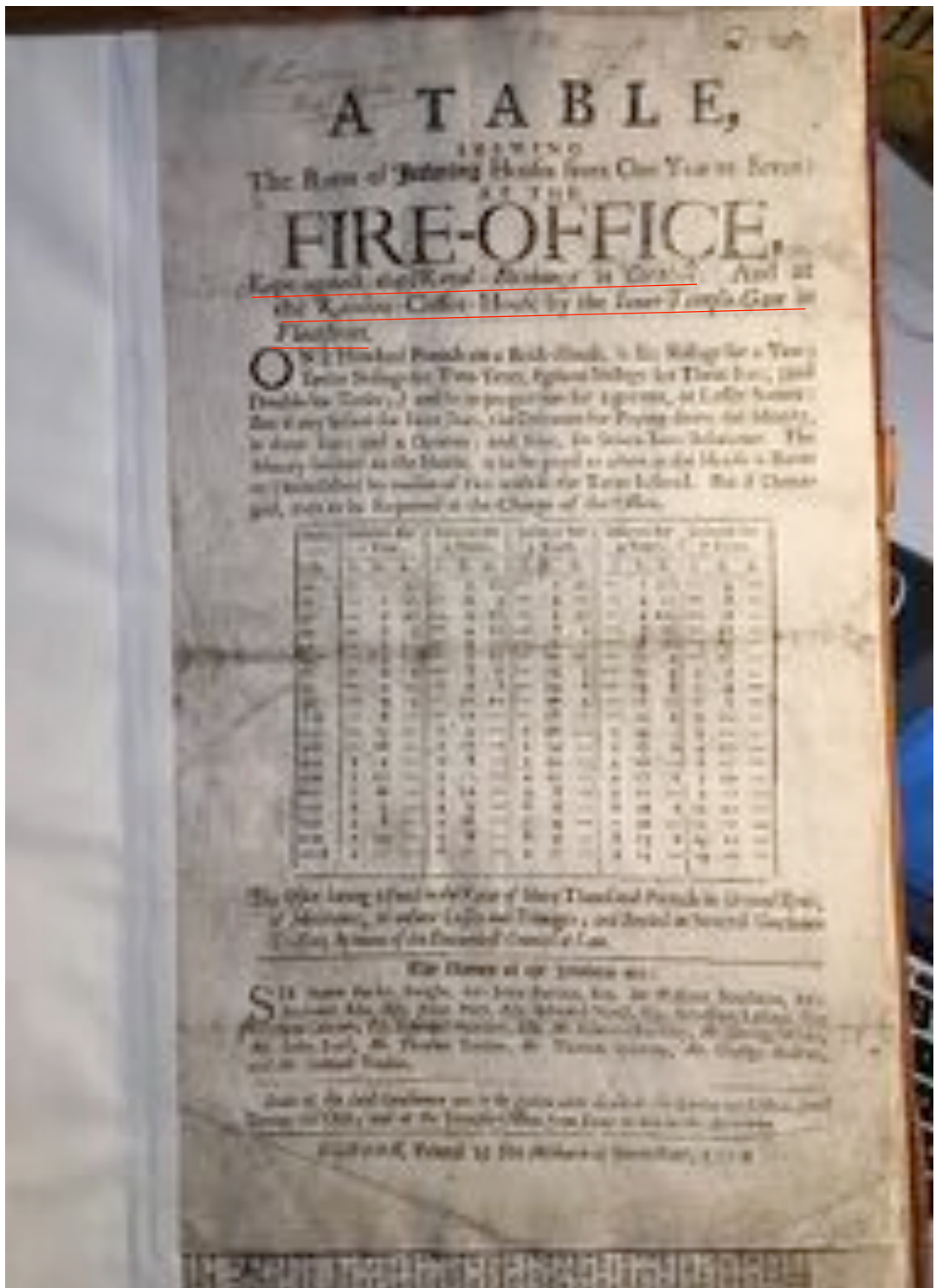


Illustration 5.70
 Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Seven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet (1700).*
 1 sheet ([1] p.), 1°.
 190 x 330 mm.

British Library.

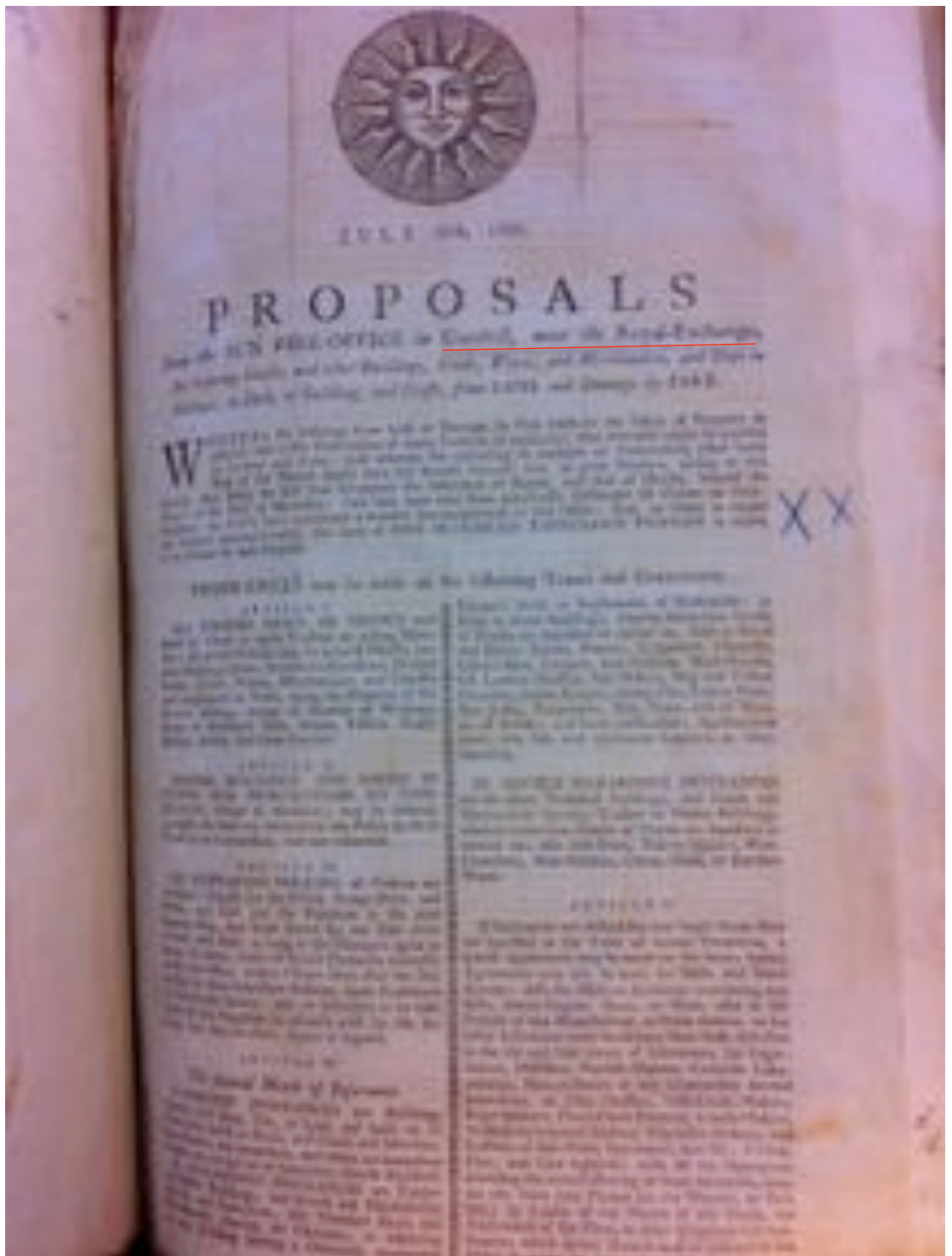


Illustration 5.71
 Sun Fire Office, July 28th, 1803. *Proposals from the Sun Fire-Office, in Cornhill, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1803), p. 1. 1 sheet ([2] p.).

Letterpress and woodcut illustration.

The Office's address in London is trumpeted at the top.

LMA, CLC/B/192/DD/008/MS38828/001.

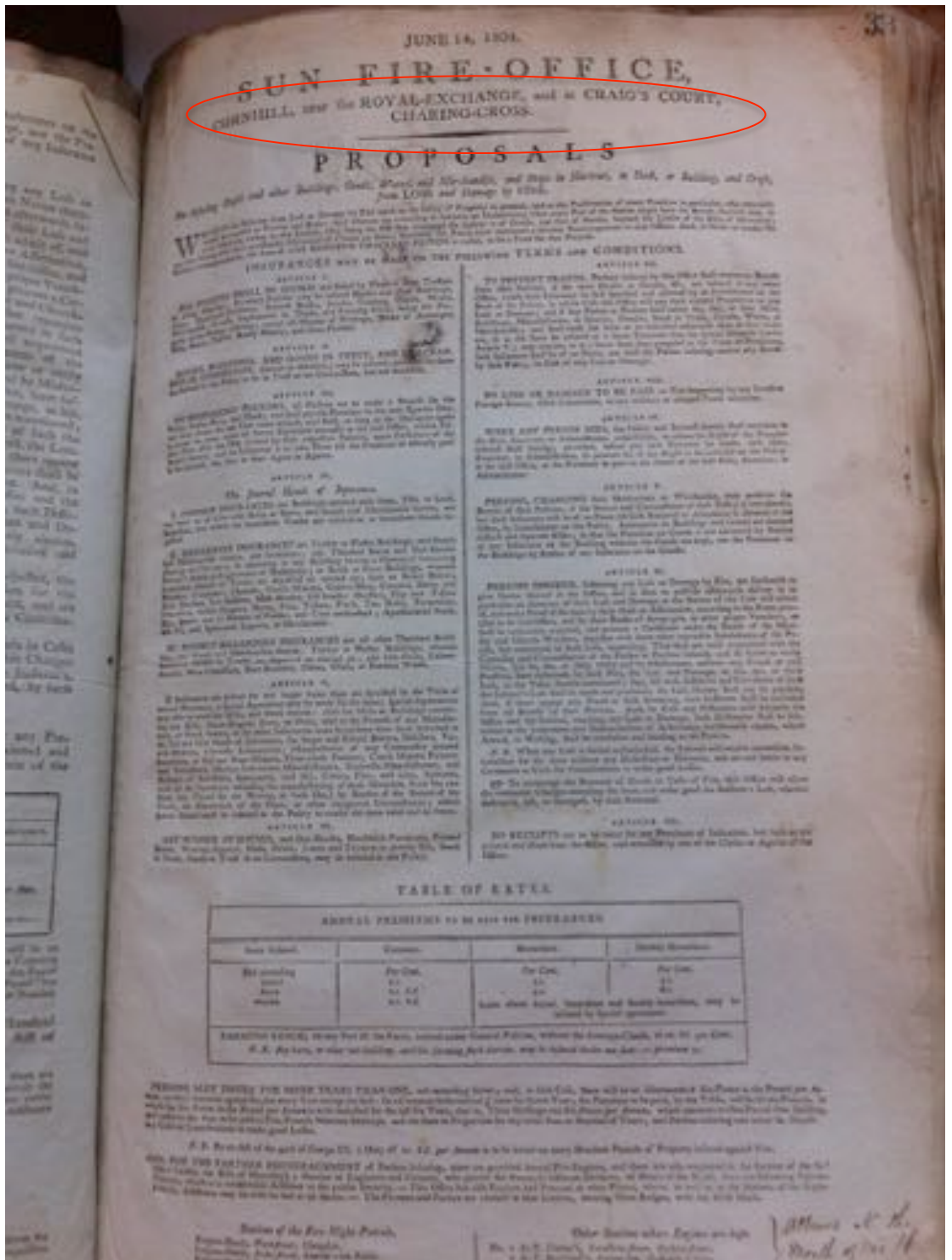


Illustration 5.72
 Sun Fire Office, June 14, 1804. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1804), p. 1.
 1 sheet ([2] p.).
 284 x 450 mm.
 The Office's two addresses in London are now trumpeted at the top.

LMA, CLC/B/192/DD/008/MS38828/001.

From the Sun-Fire Office, in Cornhill, near the
Royal Exchange, 7 December, 1804.

SIR,

THE Time for Payment of your Policy of Insurance in this OFFICE,
No. _____ expires Friday Day after Christmas
this year; the Managers of the said OFFICE (as Directed to your Interest)
have advised me to give you this Notice, that you may not lose the Benefit
of your Policy by omitting the Payment.

It is Your Obedience to the Orders of Your
Managers, and a Desire to assist in
their Business, that I am, Sir,
Yours, &c.

Your humble Servant,

Job Marks

P. S.—You are requested to bring this Letter

to the Office of £

Annual Premium £

There is not yet Paid

Provisional Duty of 10d. per 100L. on
to be paid up this Office £

to be paid up this Office £

TABLE of RATES

ANNUAL PREMIUMS to be paid by INSURERS

Class of Goods	London	Windsor	Other Places
Wool	10	12	15
Woolen	12	15	18
Woolen	15	18	22

Additional rates to be paid for the above named goods, when carried by Sea, subject to the Managers' Order.

P. S.—The Managers do not warrant the Value of the Goods, or the Amount of the Premiums.

Illustration 5.73 (= Illustration 5.26)
Sun Fire Office, renewal letter-form, 7 December 1804.

LMA, CLC/B/192/DD/008/MS38828/001.

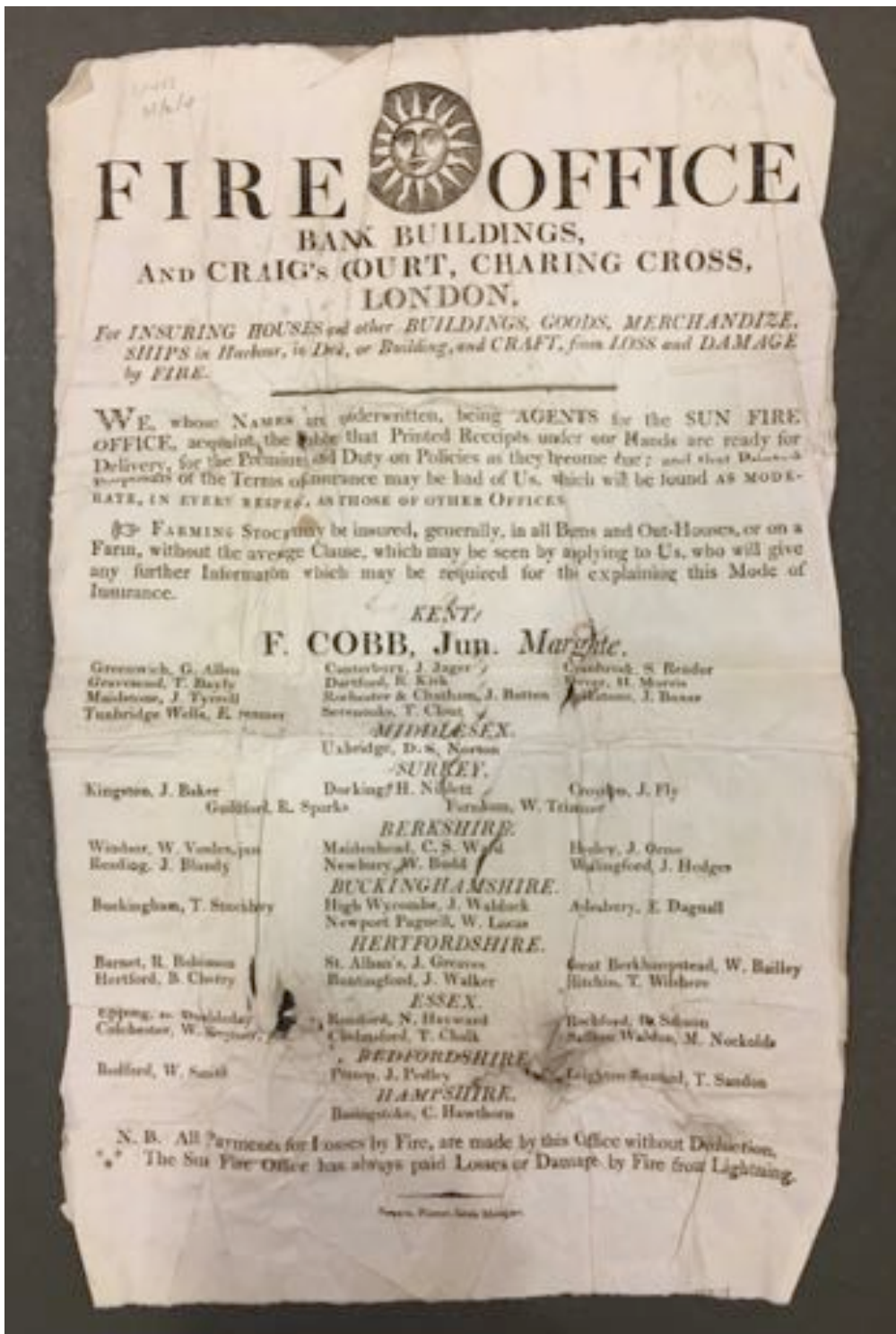


Illustration 5.74 (= Illustration 5.13)

Sun Fire Office, Fire Office, Bank Buildings, and Craig's Court, Charing Cross, London. For Insuring Houses and other Buildings, Goods, Merchandize, Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire (1806).

270 mm x 440 mm.

The London status of the company is made clear in the title, in this poster to promote country agents.

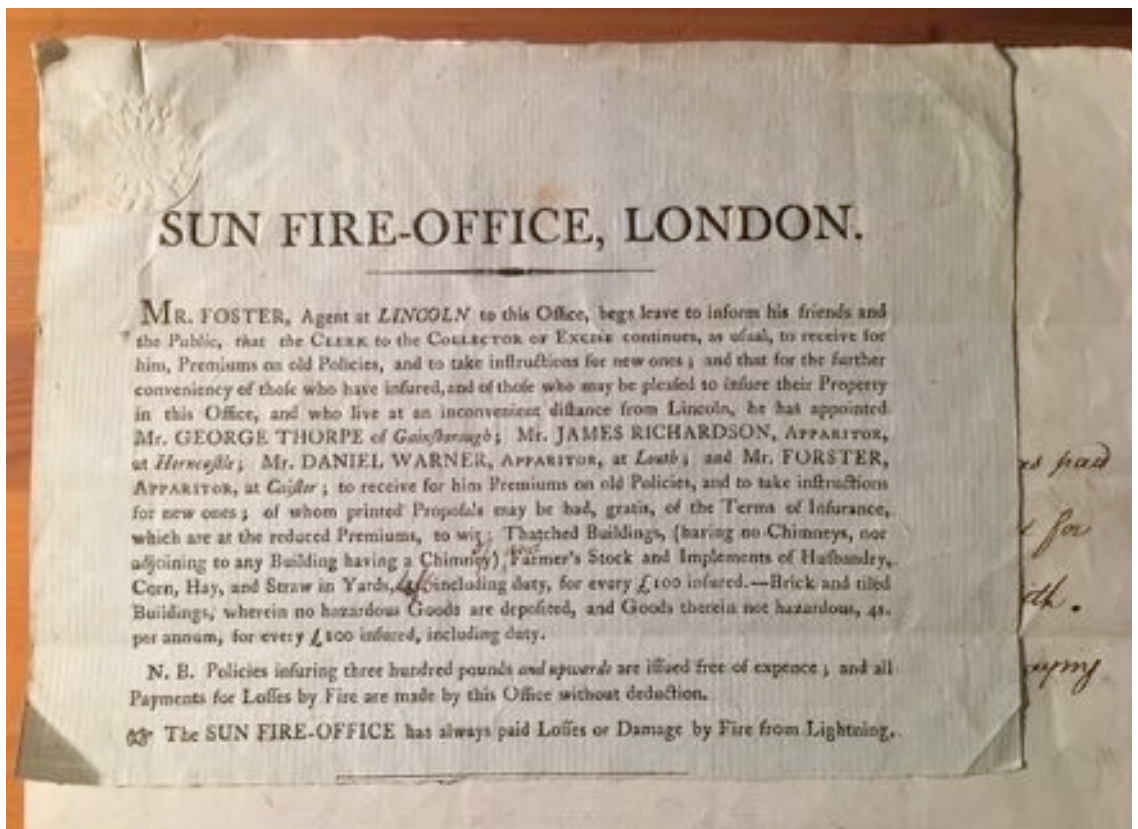


Illustration 5.75 (= Illustration 5.15)
Sun Fire Office, handbill notice from the agent in Lincoln (1804).
181 mm x 137 mm.
'London' is conspicuous in the title to this handbill.

Private Collection.

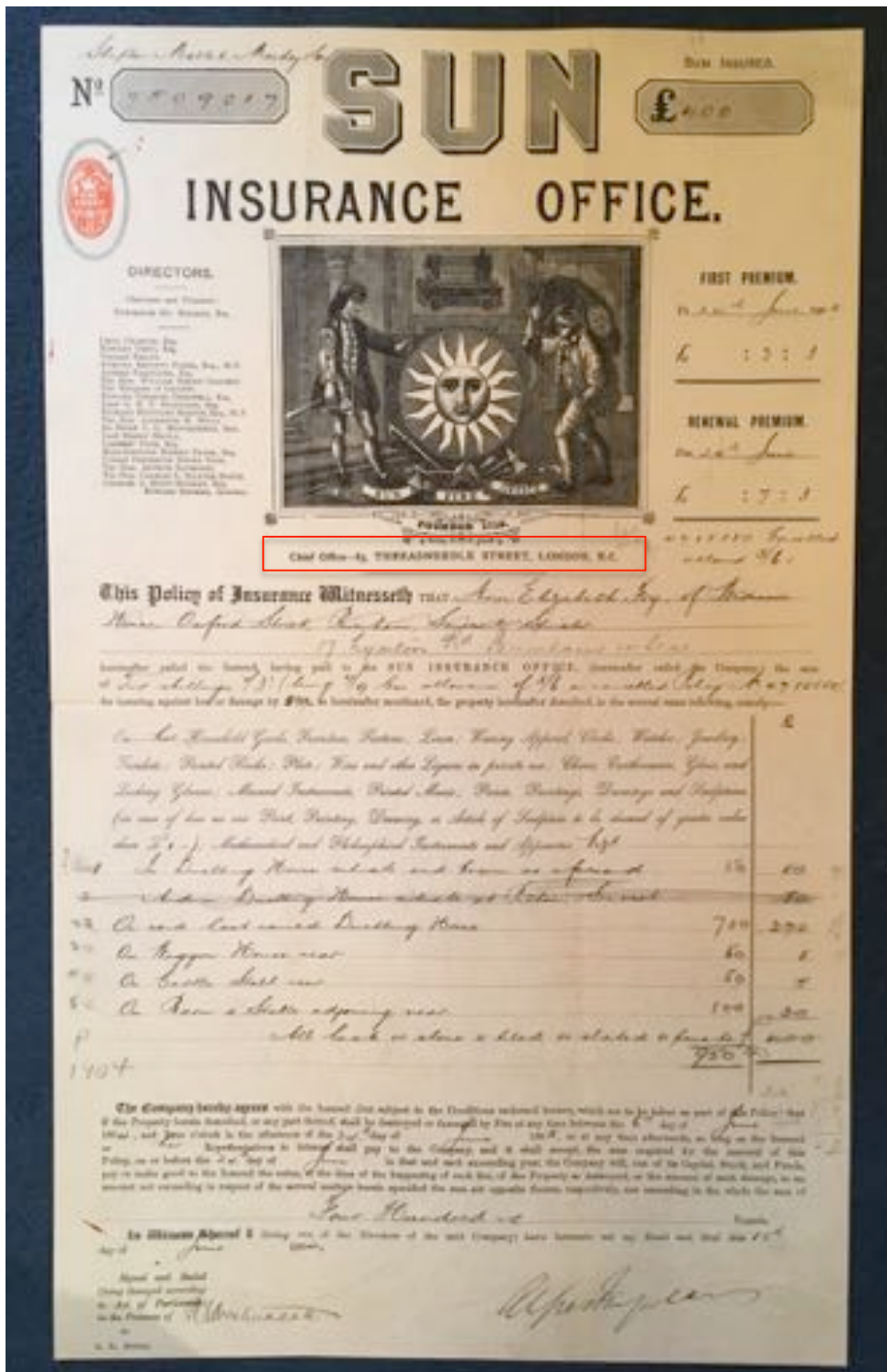


Illustration 5.76 (= Illustration 5.7)

Sun Insurance Office, policy, dated 10 June 1904.

1 sheet ([2] p.).

279 x 457 mm.

The Chief Office of the Sun Insurance Office is positioned in the centre below the illustration.

Private Collection.

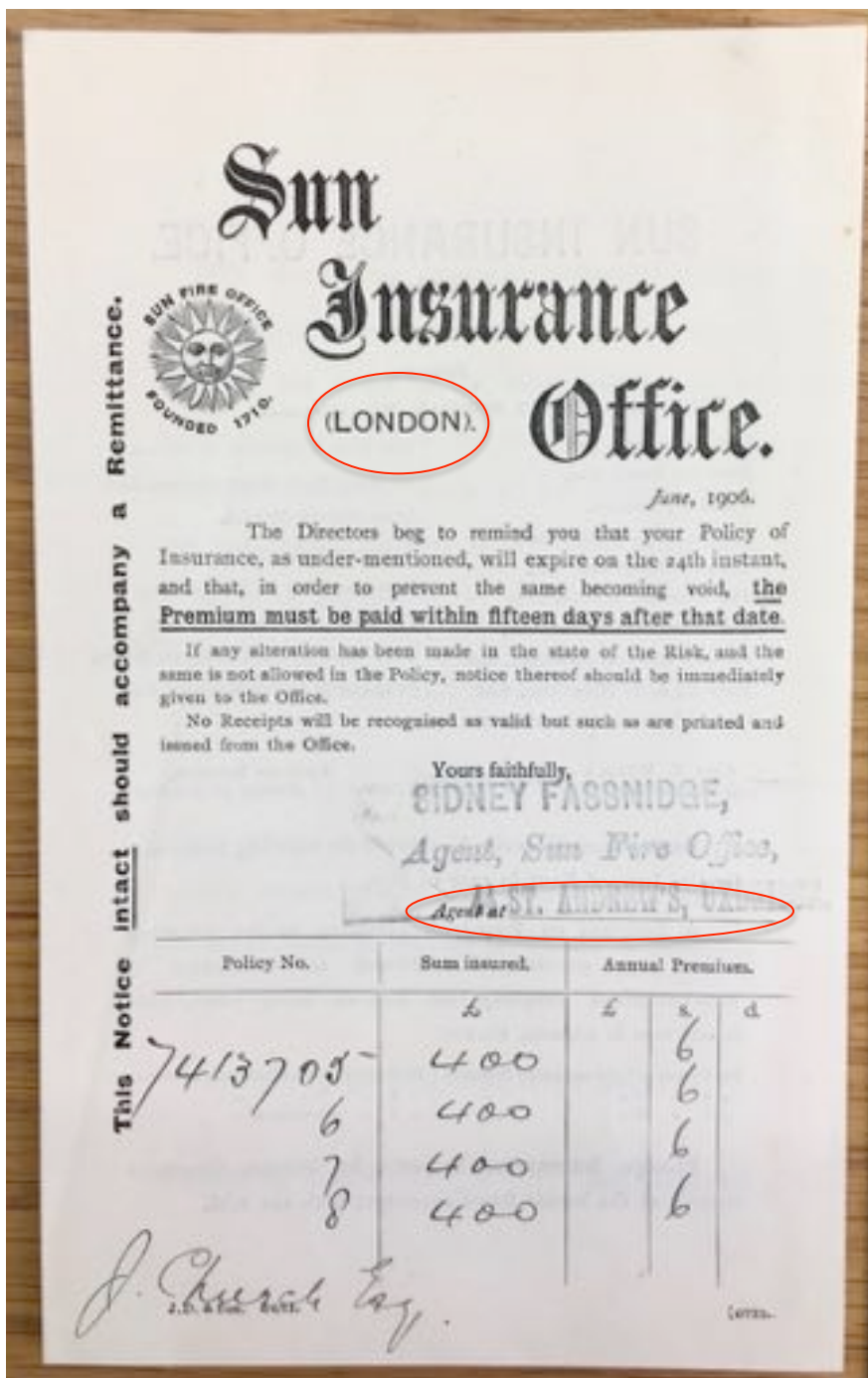


Illustration 5.77 (= Illustration 5.29)

Sun Insurance Office, renewal notice leaflet (1906), cover.

1 sheet ([4] p.).

130 x 206 mm.

The cover of this leaflet did not give the full address of the Sun's head office, only 'London'.

'Agent at' left a space for the agent to write, or in this case to stamp, his specific address.

However, the address of the Sun's head office was printed on the back of the leaflet with a 'Note to Postal Authorities – If not delivered to be returned to'.

Hillingdon, MC25C/SF1/1570/1/3/1.



Illustration 5.78 (= Illustration 5.30)
 Sun Insurance Office, receipt, dated 21 March 1902.
 265 x 104 mm.

Hillingdon, MC25C/SF1/1570/2/1.

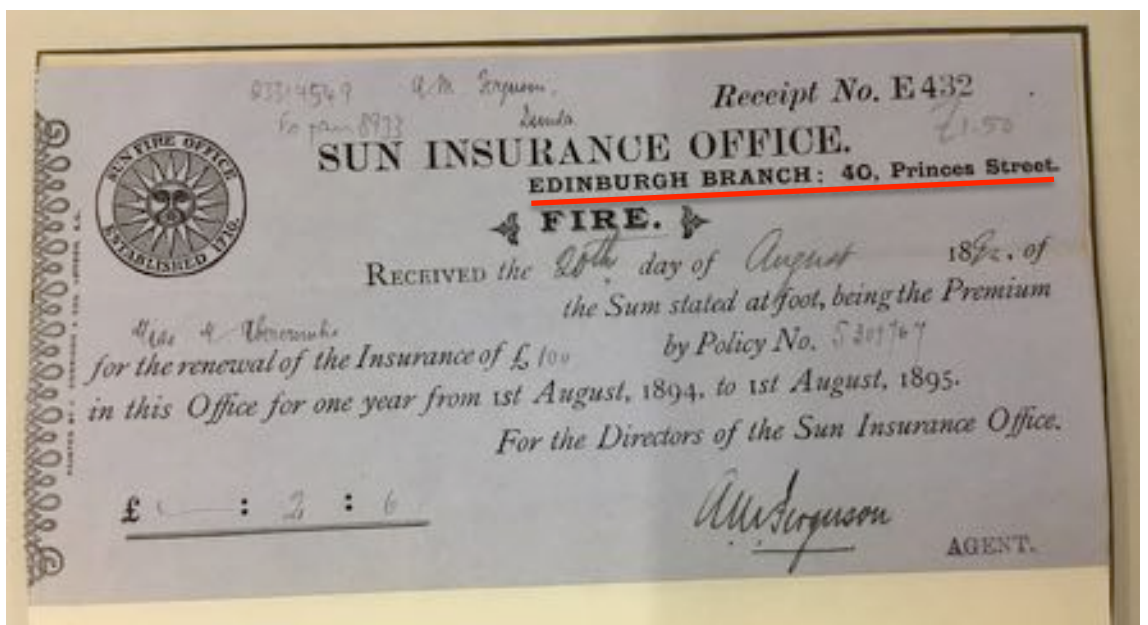


Illustration 5.79
Sun Insurance Office, receipt, dated 20 August 1894.

Guildhall Library, FO PAM 8933.

Sun



Insurance Office.

(LONDON).

June, 1906.

The Directors beg to remind you that your Policy of Insurance, as under-mentioned, will expire on the 24th instant, and that, in order to prevent the same becoming void, the Premium must be paid within fifteen days after that date.

If any alteration has been made in the state of the Risk, and the same is not allowed in the Policy, notice thereof should be immediately given to the Office.

No Receipts will be recognised as valid but such as are printed and issued from the Office.

Yours faithfully,
SIDNEY FASSNIDGE,
Agent, Sun Fire Office,
11, ST. ANDREW'S, UXBRIDGE.

This Notice intact should accompany a Remittance.

Policy No.	Sum insured.	Annual Premiums.		
		£	s	d
7413705	400		6	
6	400		6	
7	400		6	
8	400		6	

J. Church Esq.
2, 5, & 6, Court.

(over)

Illustration 5.80 (= Illustration 5.29)
Sun Insurance Office, renewal notice leaflet (1906), cover.
1 sheet ([4] p.).
130 x 206 mm.

Hillingdon, MC25C/SF1/1570/1/3/1.

FIGARO

No. 1538. [LONDON: SATURDAY, JULY 18, 1885.] [Weekly Post Office at a Penny.] ONE PENNY.

British Empire Mutual Life Assurance Company, New Bridge Street, London, E.C.

Incorporated in the year 1862 under Act 1 and 2 Vict., cap. 116, and further empowered by Special Act 31 Vict., cap. 31.

Accumulated Fund	£1,088,818	Policy Absolute Insurances after five years provided the age of the Assured has been admitted.	Amount under the <i>TRIPLE LIFE</i> System is a separate Section.
Annual Income, nearly	£200,000	Policy may be effected under the <i>TRIPLE LIFE</i> System.	
Profits already appropriated	£247,000		
Claims Paid	£1,390,100		
Reserve in Funds	£4,798,943		

EDWIN HOWLAND, Secretary.

STOCKS & SHARES

SPECULATION and INVESTMENT WITH LIMITED RISK.

BY ALL MEN WHO WISH TO INCREASE THEIR WEALTH.

The General Public will learn what good gains are to be made by following very simple plans.

EXPLANATORY BOOKS (which will send free) may be obtained.

WHISKY & BOTTLED BLENDED PURE.

A lot of Whisky and brandy pure at all times, ready and done for the use of the public, see to it.

WINE & SPIRITS.

Investment Accounts opened on "Five" or "Ten" per cent. interest on the following terms, with provision of an open facility at all times.

SCALE OF CHARGES.

Interest on Deposits: 5% per 4000 Pounds. 4% per 1000 Pounds. 3% per 500 Pounds. 2% per 250 Pounds. 1% per 100 Pounds. 1/2% per 50 Pounds. 1/4% per 25 Pounds. 1/8% per 10 Pounds. 1/16% per 5 Pounds. 1/32% per 2 Pounds. 1/64% per 1 Pound.

W. WYTERING & CO. Bank & Share Brokers.

1 & 2, Drapers' Gardens, Tottenham Court Road, London.

CAUTION.—Mark your Glass.

AND FOR THE CRYSTAL PALACE BOND'S GOLD MEDAL MARKING INK.

WRIGHT'S COAL TAR SOAP.

GEORGE MASON'S ESSENCE OF BEEF.



THE PRIZE XXXVI.—LORD THURLOW.

THE GRESHAM LIFE ASSURANCE SOCIETY,

ST. MILDRED'S HOUSE, POULTRY, LONDON, E.C.

FUNDS, 1884.	£3,491,378 16 0
Assets	3,391,789 3 9
Life Assurance and Annuity Funds	655,369 0 10
Annual Income	

BONUS YEAR 1885. POLICIES effected before the 1st July, 1885, on the profit table, with annual payments, will participate in the bonus to be declared next year, in the manner prescribed by the regulations of the Society. FORMAL BOOKS, &c., to be obtained on application to the Society's Agents, or to JOSEPH ALLEN, Secretary.

FINDLATER'S BLEND.

FINEST ISLAY AND HIGHLAND WHISKY

VERY OLD.

Delicate pure flavor and aroma.

66. FINE DOZEN BOTTLES.

FINDLATER, MACRAE & CO. 21, Wellington Street, W. C. (London). 25, Market Street, N. Y.

INTERNATIONAL INVENTIONS EXHIBITION

Address No. 904, Queen's Case Office.

"HOWE" Bicycles and Tricycles

"Speed with Safety."

"HOWE" Patent Safety Bicycle.

Is the lightest as well as the lightest. Perfect in principle and construction.

London Office: 41, Strand, Victoria House, A. L. & Co. Agents: 1, Old Bailey, London.

Price Lists free on application.

R. D. WADE & CO. STOCKBROKERS

10, THE BARRINGTONS, ST. E.C.

Every Investor & Speculator Should Read our Investment Circular.

1885 (1884).

Notes and Share Lists as well as Market News, Sent weekly to every Investor and Speculator who sends for them. Copies of our Market Circulars, Daily Memoranda, &c., sent free on application.

NATHANIEL BERRY'S PIANOS

AT MANUFACTURERS' PRICE.

Prices of the "Three Star" System Pianos are 10% per cent. below the market price.

27, Tottenham Court Road, London, E.C. and 10, Pall Mall, London, S. (Opposite the Bank).

Illustration 6.1
Figaro, 18 July 1885, cover.
British Library.

a proposal which, if carried, would inflict as severely upon the rights of law and order, not only in Ireland, but throughout the dominions over which the Queen reigns?

TO NEGLIGENT HUSBANDS.

The President of the Divorce Court last week dismissed a petition for the dissolution of a marriage, although the misconduct of the wife was clearly proved, and the Queen's Proctor did not intervene. It was not even alleged that the husband had committed adultery, or consorted with the wife's seductress. Sir JAMES HARRIS refused a decree because the husband did not give his wife the protection which the society of a husband affords, or it is supposed to afford—namely, in short, he neglected her. For one reason only, exception may be taken to the decision. It was stated by the learned judge in the respondent that a divorce would be for the advantage of his client. Mr. MURRAY, of course, said that was not a consideration which could influence the President; and it did not influence him. But it seems rather hard that the woman should not be in a position to become the wife of a man who is willing to neglect her. On the other hand, we require to be satisfied that Sir JAMES HARRIS has treated negligent husbands a lesson which is not likely to be forgotten. The details of the *HARRIS* case are not of much public interest. The man married his wife after he was divorced, which was before the law was passing here. But the marriage was contracted upon the girl's father—perhaps, with a knowledge in his hand. After the ceremony, HARRIS introduced his wife to his own mother-in-law, on the ground that it is acknowledged by her as his wife, the man would take his name out of her will; but he did not live with her, and allowing her to accept a substitute, fulfilled the functions of a husband by sending her with small sums of money, and occasional meetings at a railway station. The President of the Divorce Court held that by refusing to try, and that a decree for his wife, and by habitually remaining away from her, the man had consorted with her seductress.

It is not often that a man does not live a number of years after he has parted with his wife, and generally chooses her as his own successor; but there is, unfortunately, too much reason to fear that negligent husbands for too women, and that a large proportion of living wives would never have gone wrong if they had not been left so much alone. There can be no justification for breaking the sacred contract, but there may be some kind of excuse for a woman so long as for a man. We shall not attempt to solve the problem whether men or women feel as strongly. Perhaps it is true that love is more a necessity to a woman who has once been loved than to a man. A wife divides with the seductress the profits of her husband's attention, but she

and a woman has children her husband occupies almost all her thoughts. If he is affectionate and considerate, she is satisfied. But how can she be satisfied if he manifests his affection by avoiding her society, and gives evidence of his consideration by not consulting her wishes? When satisfaction comes, discontent inevitably sets in, and discontent is the parent of divorce. If a wife is young and attractive and is not governed in her actions by right principles. To cherish a woman is one of the primary obligations of a husband, but what shelter did HARRIS afford his wife? What shelter do men who live out, who spend their evenings at the club, afford their wives? It is not the duty of a man to be tied to his wife's apron-string, but husband's inconstancy is preferable to inconstancy that ends in a divorce suit. The decision in the *HARRIS* case is a warning to negligent husbands that they cannot be permitted to ignore the responsibilities they assume at the altar without running the risk of a severe penalty. It is doubtful, at least, whether it is able to get rid of a wife who is living with another man, but negligent husbands—who are a curse to the world—can only be cured by a sharp lesson. Let them have it by all means.

INSURANCE COMPANIES AND THE PUBLIC.

It would be a serious matter if the public had faith in insurance companies, which are among the best institutions of modern times. People insure their lives in order to provide for their families when they are dead; they insure their property for the purpose of securing themselves against loss by fire; and they insure their limbs for the sake of obtaining compensation in the event of accident. The case of Mrs. LAMBERT has necessarily inspired confidence in one of the life insurance companies, not in its capacity, but in its readiness to pay claims; and we have before us a case which, if the decision currently stated, may have a similar effect in another direction. Nobody would question the ability of the Sun Fire Office to satisfy any claim that might be made against it. The high responsibility of the Office is beyond all dispute. To discharge an issue of good standing and its financial position is unassailable. But the Commercial Union Assurance Company, it appears to have committed a previous error of judgment. If fraud is suspected, it is the duty of an insurance company not only to defer, but to resist, the payment of a claim; and if the promise is over-ruled, there is no obligation on the part of a company to pay; but if fraud is not suspected, and the promise has been paid at the proper time, it is not easy to justify any delay in handing over the money promised by the policy. It is due to the insurance companies to say that the vast majority of them neither make

any delay, nor allow their assent to suggest any difficulty when they know that a claim against them is one that cannot be the least be resisted. The pamphlet which has been sent to us bears the title of "A Warning to Builders of Fire Policies," and is published by the Insurance Pamphlet Company, 48, Chancery Lane. The gist of it is that in September last, Mrs. HARRIS LAMBERT, widow of GEORGE LAMBERT, and niece of Sir EDWIN, insured the property in her house at 18, John's Wood, for £2,000, in the Sun Fire Office, and paid the premium amounting to £28 14s. 3d., that in December a fire occurred and the whole of the furniture was vitally destroyed, and that at the present time, seven months later, Mrs. LAMBERT has not received a penny from the Sun Fire Office. There can be no question about the policy being granted, and there is no allegation of fraud, but it was not until Mrs. LAMBERT's solicitors issued a writ that the Company seemed inclined to deal seriously with the demand of the insured. On the 2nd of June, the Master in Chancery ordered them to put in their defence to the claim within five days. Then the Office, if the author of the pamphlet is accurate, declined to go into Court, and elected to take advantage of a clause of their policy which gave them the right of handing over an arbitration. This clause is of a most extraordinary character. By its provisions "each party has to pay his or their own costs of the reference and a moiety of the costs of the award," no matter what sum is awarded by the arbitration, and even if the decision should be for the total sum claimed by the insured. A further provision is to the effect that "the party insured shall not be entitled to recover or withhold any action" against the company, except, of course, for the amount thus awarded. The company asks, if they choose, full back upon any right they possess. But all things that are lawful are not expedient, and not even fair. If Mrs. LAMBERT is bound to go before an arbitrator, she will have to pay half the costs of the arbitration, as well as her own counsel and solicitor, which might amount to a thousand pounds; and there is no probability and no appeal. She is too afraid of being her own—the justice of which is admitted by the Sun Fire Office—but that makes the legal expenses she will have to discharge all the better to bear. We do not know what is the practice of other offices, but the enforcement of the arbitration clause at the instance of an insured, against a widow of unimpeachable character, who wishes to have her claim disposed of in open Court, seems so unjust and so detrimental to the interests of the shareholders of the Sun Fire Office itself, that for the benefit of the public and of insurance companies generally, we have called attention to the matter. Up to now the full obligations of the arbitration clause may not have been thoroughly understood, and it may have been supposed by some that it was never intended upon.

Illustration 6.2 'Insurance Companies and the Public', Figaro, 18 July 1885, p. 9.

British Library.

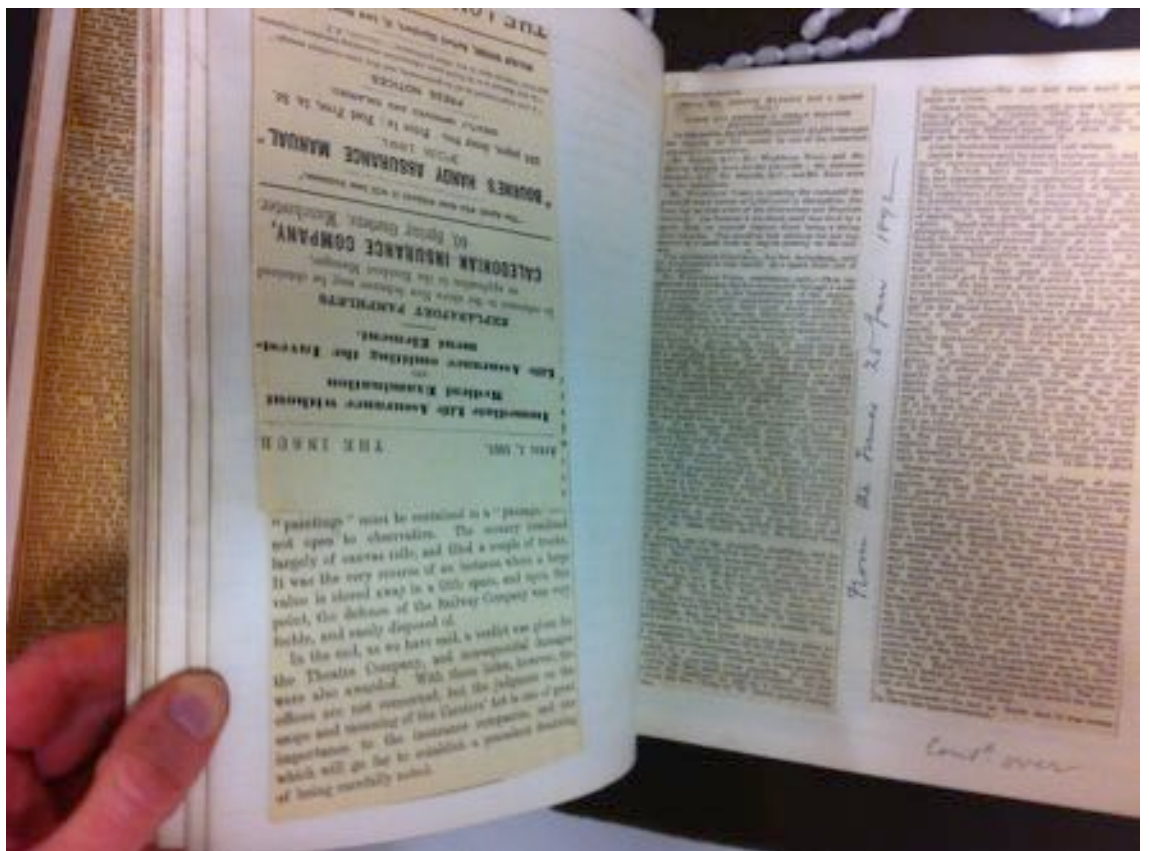


Illustration 6.3
Newspaper clippings in a Sun Insurance Office 'Memorandum Book', 1891–1892.

LMA, CLC/B/192/DD/007/MS11935G.

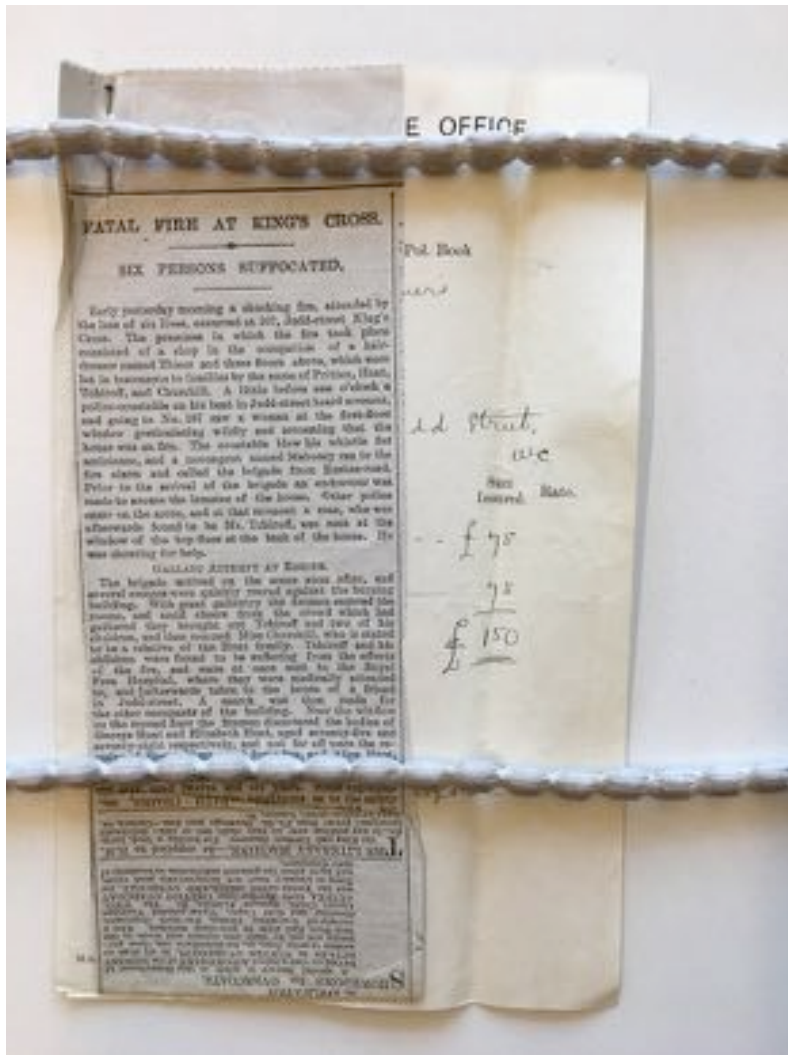


Illustration 6.4

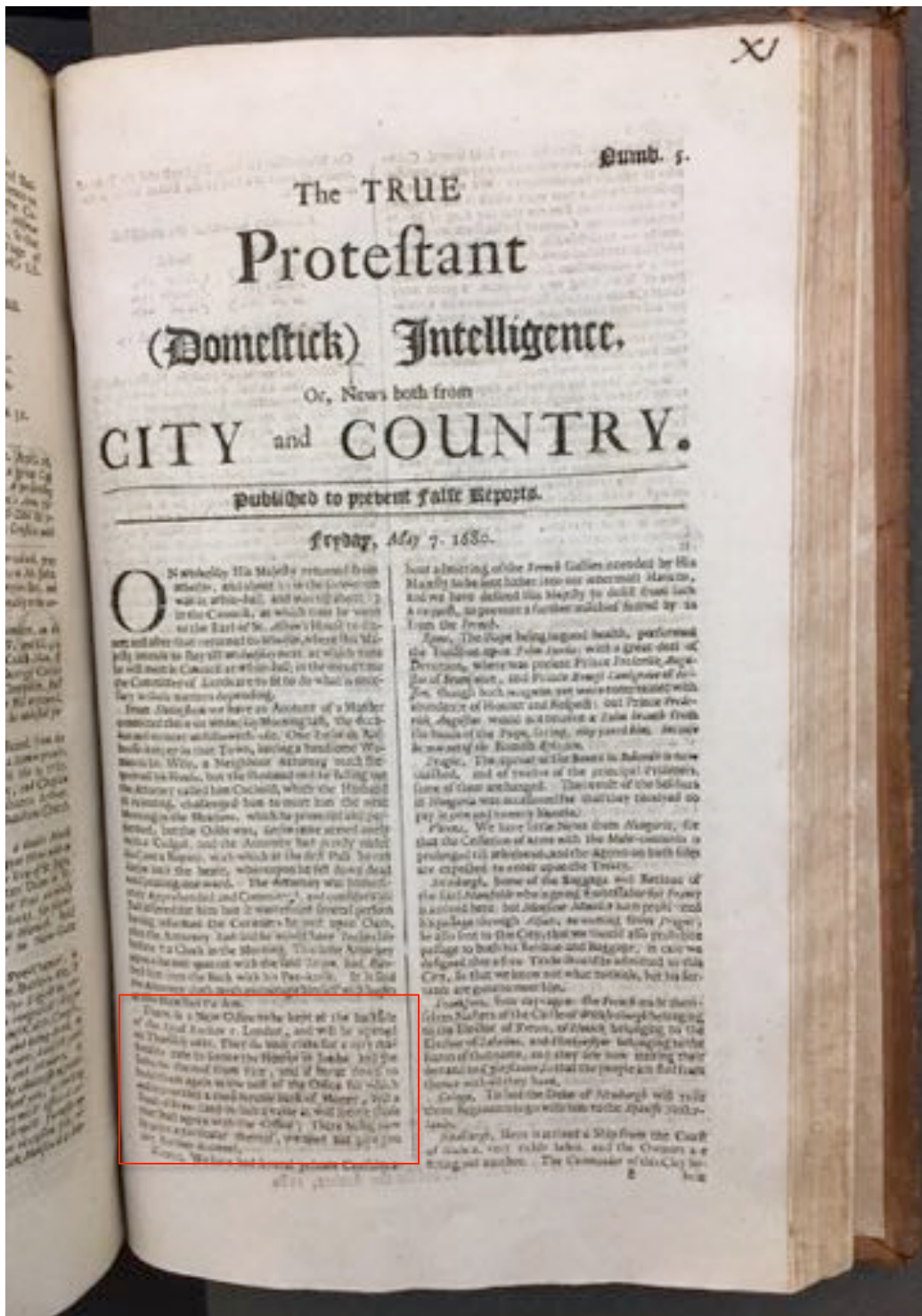
A newspaper clipping, 'Fatal Fire at King's Cross. Six Persons Suffocated' (source unidentified), is affixed to company documentation of a claim, 1904.

LMA, CLC/B/192/F/043/MS38869/001.



Illustration 6.5
British Mercury, 1 February 1712, p. 1.
Letterpress with woodcut illustrations.
240 x 350 mm.

Bodleian, John Johnson Collection, Insurance Folder I.



Quart. 5.

The TRUE
Protestant
(Domestick) Intelligence,
Or, News both from
CITY and COUNTRY.
Published to prevent false Reports.

Friday, May 7. 1680.

On Wednesday His Majesty returned from
Whitehall, and about 11 in the Evening
was in Whitehall, and about 12
in the Council, at which time he went
to the Earl of St. Albans's House to con-
fer with him: returned to Whitehall, where His Ma-
jesty made his Bed: at which time he went
to the Council at Whitehall, in the evening to
the Committee of Lords to sit to do what a Secre-
tary which matters depending.
From Whitehall we have an Account of a Master
prosecuted for an unbecoming Behaviour, The Dutch
Ambassador's unbecoming Behaviour, One Lord's un-
becoming Behaviour, a Neighbour's unbecoming Behaviour
in Whitehall, but the Defendant was to bring out
the Attorney called him Cuckold, which the Husband
in answer, challenged him to meet him the next
Monday in the Morning, which he promised and per-
formed, but the Duke was, he was later served with
a Copy, and the Attorney had a Copy of the
Duke's Answer, which which at the first had he
said that he had, whereupon he had done dead
and carrying the word. The Attorney was formerly
Attorney for the Duke of Cornwall, and considered
that he had done him but it was not so: several persons
being informed the Duke by word upon Oath,
that the Attorney had done he would have been able
to do it: but he was not so: the Duke's Attorney
was the one who was with the Duke's Duke, and
had him out the back with his two hands. It is said
that the Duke's Attorney had done him with his
two hands.

There is a New Office to be kept at the
of the first of May at London, and will be opened
at the first of May: They do not know for a very
long time to come by the Duke of York, but the
Duke is desired to give the Duke of York, and if he
will consent to do so, he will be able to do so: and
if he will consent to do so, he will be able to do so:
There being now
in the Duke's Office, which will be done
at the first of May.

... sent a quantity of the French Gallies...
... performed the...
... The...
... The...
... We have little News from...
... In...
... There is a New Office to be kept at the...
... The...
... To...
... There is a New Office to be kept at the...

Illustration 6.6
True Protestant (Domestick) Intelligence, 7 May 1680, with news about a 'New Office' – the Insurance Office to be.

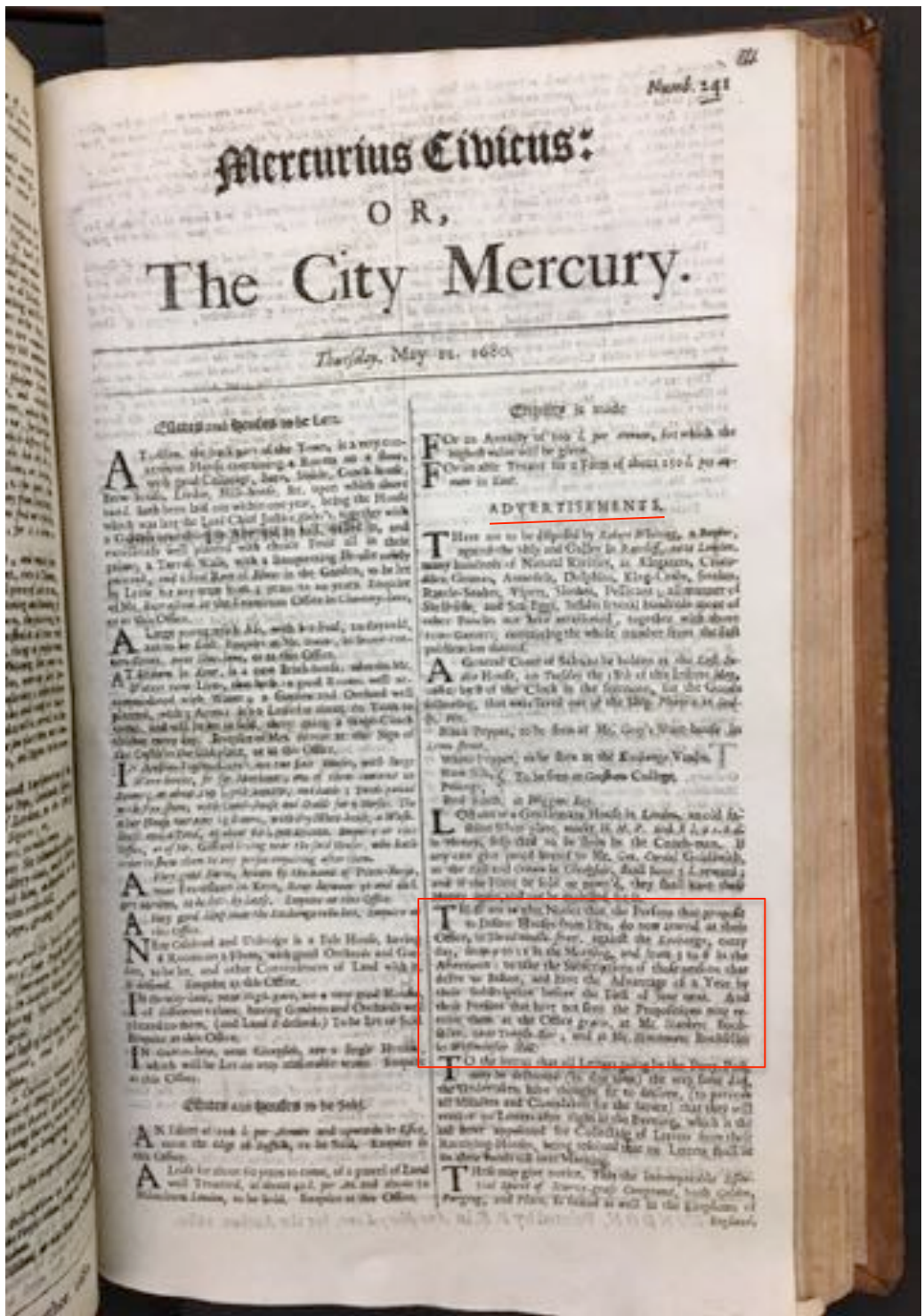


Illustration 6.7
Mercurius Civicus, 12 May 1680, with an advertisement from the Insurance Office-to-be in the 'Advertisements' section.

Bodleian Library.

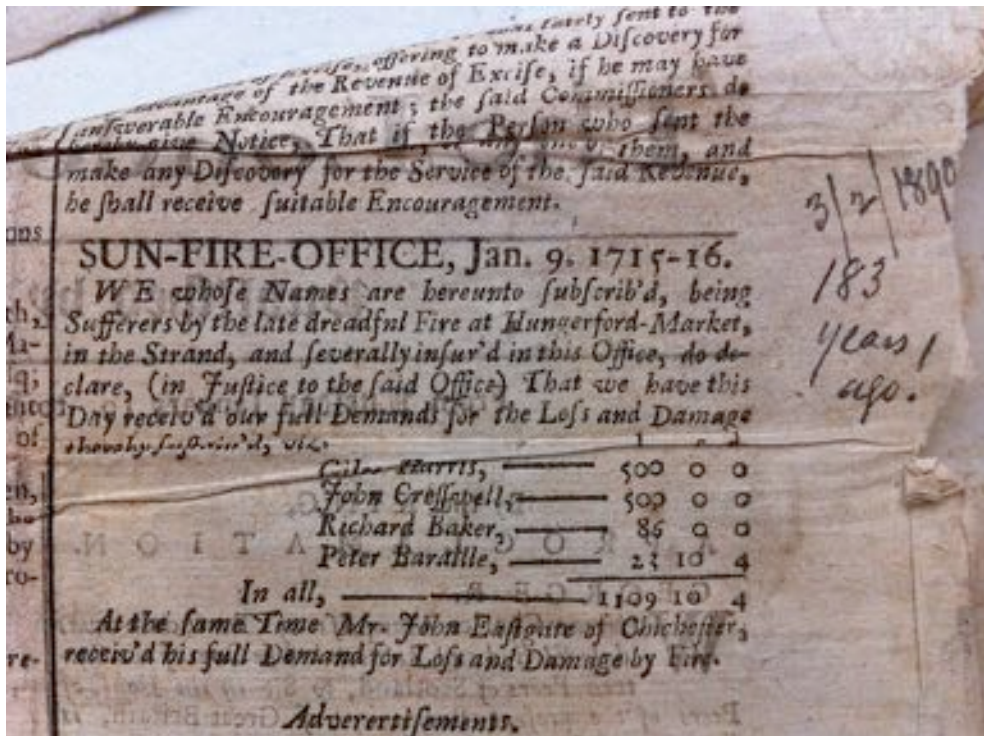


Illustration 6.8
 Notice on behalf of the Sun Fire Office, in the *London Gazette*, 9 January 1716.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 6.9

Advertisement for the Sun Fire Office, in the *Weekly Packet*, 5–12 July 1718.

82 x 40 mm.

LMA, CLC/B/192/DD/008/MS38828/001.



Illustration 6.10

Advertisement for the Sun Fire Office, in *The Times*, 29 July 1880, p. 13.

(See the next slide.)

The advertisement is wedged among others in the column for fire and life insurance companies.

NO. 75, FISHBONE, S. W.
Established 1710.
SUN FIRE OFFICE, Threadneedle-street, E.C. ;
Charing-cross, S. W. ; Oxford-street (corner of Vere-street), W.
Home and foreign insurances effected.
sum insured in 1879, £262,492,461.
FRANCIS B. RELTON, Secretary.

Illustration 6.11

Advertisement for the Sun Fire Office, in *The Times*, 29 July 1880, p. 13.

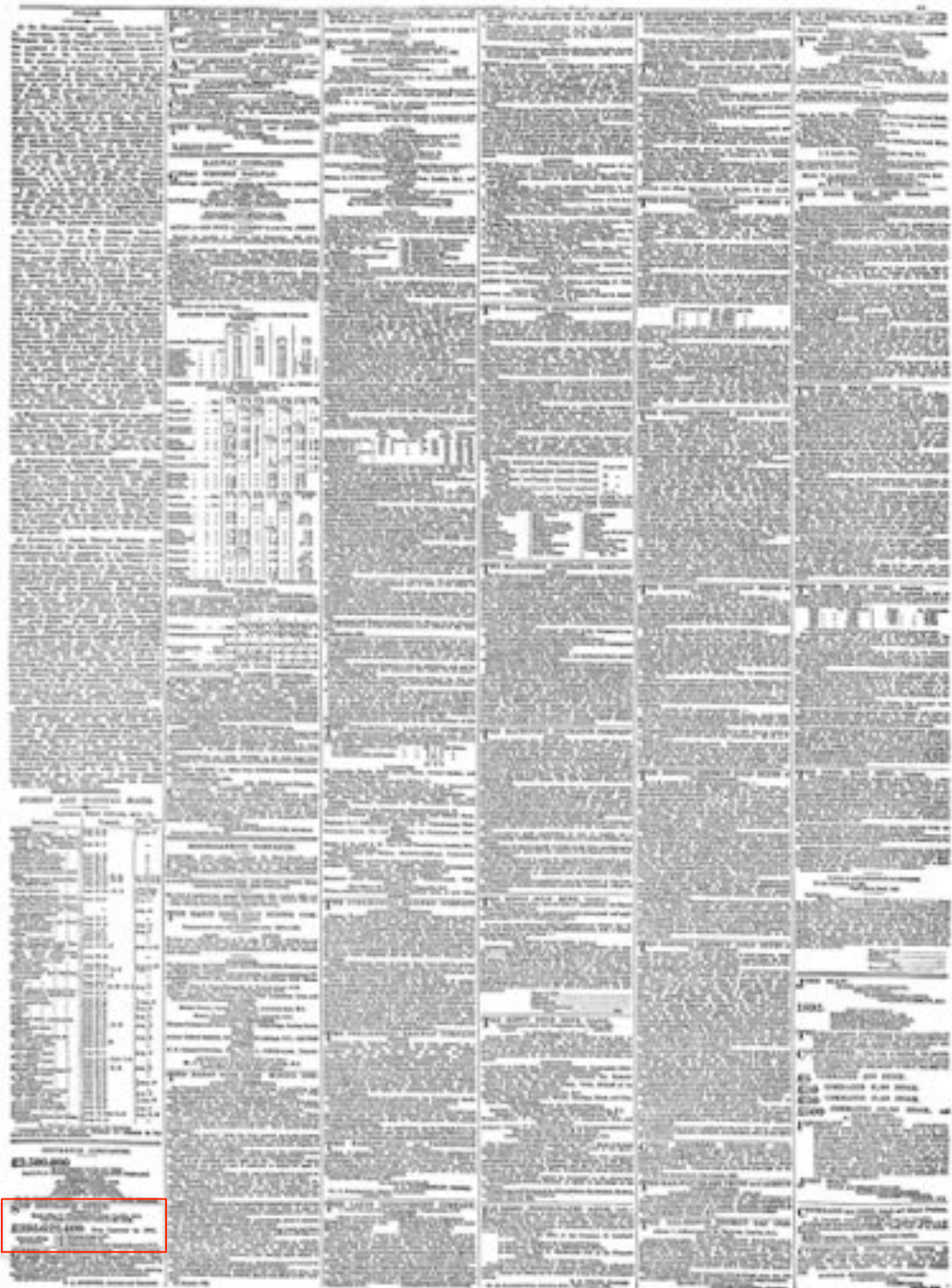


Illustration 6.12
Advertisement for the Sun Insurance Office, in *The Times*, 15 August 1895, p. 11.
(See the next slide.)

No. 61, Cornhill, London. A. VIAN, Secretary.

SUN INSURANCE OFFICE.
 Founded 1710.
 Head office, 53, Threadneedle-street, London, E.C.
 The Oldest purely Fire Office in the world.

£393,622,400. Sum Insured in 1894.

Branch offices in London. { 60, Charing-cross, S.W.
 { 332, Oxford-street, W.
 { 40, Chancery-lane (Law Courts Branch), W.C.

Illustration 6.13
 Advertisement for the Sun Insurance Office, in *The Times*, 15 August 1895, p. 11.

THE TIMES, THURSDAY, APRIL 22 1897

THE PRINCIPAL OF INSURANCE

There are two classes of insurance, one for the protection of property, and the other for the protection of life. The former is the more common, and the latter is the more important. The former is the more common, and the latter is the more important. The former is the more common, and the latter is the more important.

ALLIANCE ASSURANCE COMPANY

INCORPORATED IN ENGLAND

10, MARK LANE, LONDON, E.C.

Capital paid up, £1,000,000

Reserve fund, £500,000

Business done in all parts of the world.

SCOTTISH PROVIDENT INSTITUTION

INCORPORATED IN SCOTLAND

10, MARK LANE, LONDON, E.C.

Capital paid up, £1,000,000

Reserve fund, £500,000

Business done in all parts of the world.

ROCK LIFE ASSURANCE COMPANY

INCORPORATED IN ENGLAND

10, MARK LANE, LONDON, E.C.

Capital paid up, £1,000,000

Reserve fund, £500,000

Business done in all parts of the world.

THE NATIONAL MUTUAL LIFE ASSURANCE SOCIETY

INCORPORATED IN ENGLAND

10, MARK LANE, LONDON, E.C.

Capital paid up, £1,000,000

Reserve fund, £500,000

Business done in all parts of the world.

BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY

INCORPORATED IN ENGLAND

10, MARK LANE, LONDON, E.C.

Capital paid up, £1,000,000

Reserve fund, £500,000

Business done in all parts of the world.

SUN FIRE AND LIFE OFFICE

INCORPORATED IN ENGLAND

10, MARK LANE, LONDON, E.C.

Capital paid up, £1,000,000

Reserve fund, £500,000

Business done in all parts of the world.

THE GERMAN LIFE ASSURANCE SOCIETY

INCORPORATED IN GERMANY

10, MARK LANE, LONDON, E.C.

Capital paid up, £1,000,000

Reserve fund, £500,000

Business done in all parts of the world.

MEMPHISIAN LIFE ASSURANCE SOCIETY

INCORPORATED IN ENGLAND

10, MARK LANE, LONDON, E.C.

Capital paid up, £1,000,000

Reserve fund, £500,000

Business done in all parts of the world.

THE NATIONAL LIFE ASSURANCE SOCIETY

INCORPORATED IN ENGLAND

10, MARK LANE, LONDON, E.C.

Capital paid up, £1,000,000

Reserve fund, £500,000

Business done in all parts of the world.

Illustration 6.14
 Advertisement for the Sun Fire and Life Office, in *The Times*, 22 April 1897, p. 4.
 (See the next slide.)

SUN FIRE AND LIFE OFFICES,
41, THEAUXBRIDGE-STREET, E.C.

<p>SUN INSURANCE OFFICE (FIRE), Founded 1716.</p> <p>The oldest purely Fire Office in the World. ANNUAL REVENUE over £1,000,000. ACCUMULATED FUNDS nearly £5,000,000. SUM INSURED in 1896, £204,775,000.</p>	<p>SUN LIFE ASSURANCE SOCIETY, Founded 1810.</p> <p>Net Provision Valuation, 31st December, 1896, by Institute of Actuaries (No and No (2) Tables of Mortality, with Interest at 3 per cent. Surplus, £104,622. Funds, £1,672,750. Detailed Prospectus for Current Quinquennium.</p>
<p>BRANCHES IN LONDON.</p>	
<p>65, Charing-cross, S.W. 49, Chancery-lane, W.C.</p>	<p>103, Oxford-street, W. 41, Mining-lane, E.C.</p>
<p>Birmingham -- -- 10, Bennett's-hill. Bristol (Two) -- -- One-street. (104) -- -- One-church-lane. Leeds -- -- 15, Park-lane. Liverpool -- -- 4, Chapel-street.</p>	<p>Manchester -- -- 71, King-street. Newcastle-upon-Tyne -- -- 10, Collingwood-street. Edinburgh -- -- 40, Princes-street. Glasgow -- -- 41, South-street. Dublin -- -- 11, Trinity-street.</p>
<p><small>These Offices are also represented by numerous Agents throughout the United Kingdom and Abroad.</small></p>	

Illustration 6.15
Advertisement for the Sun Fire and Life Office, in *The Times*, 22 April 1897, p. 4.

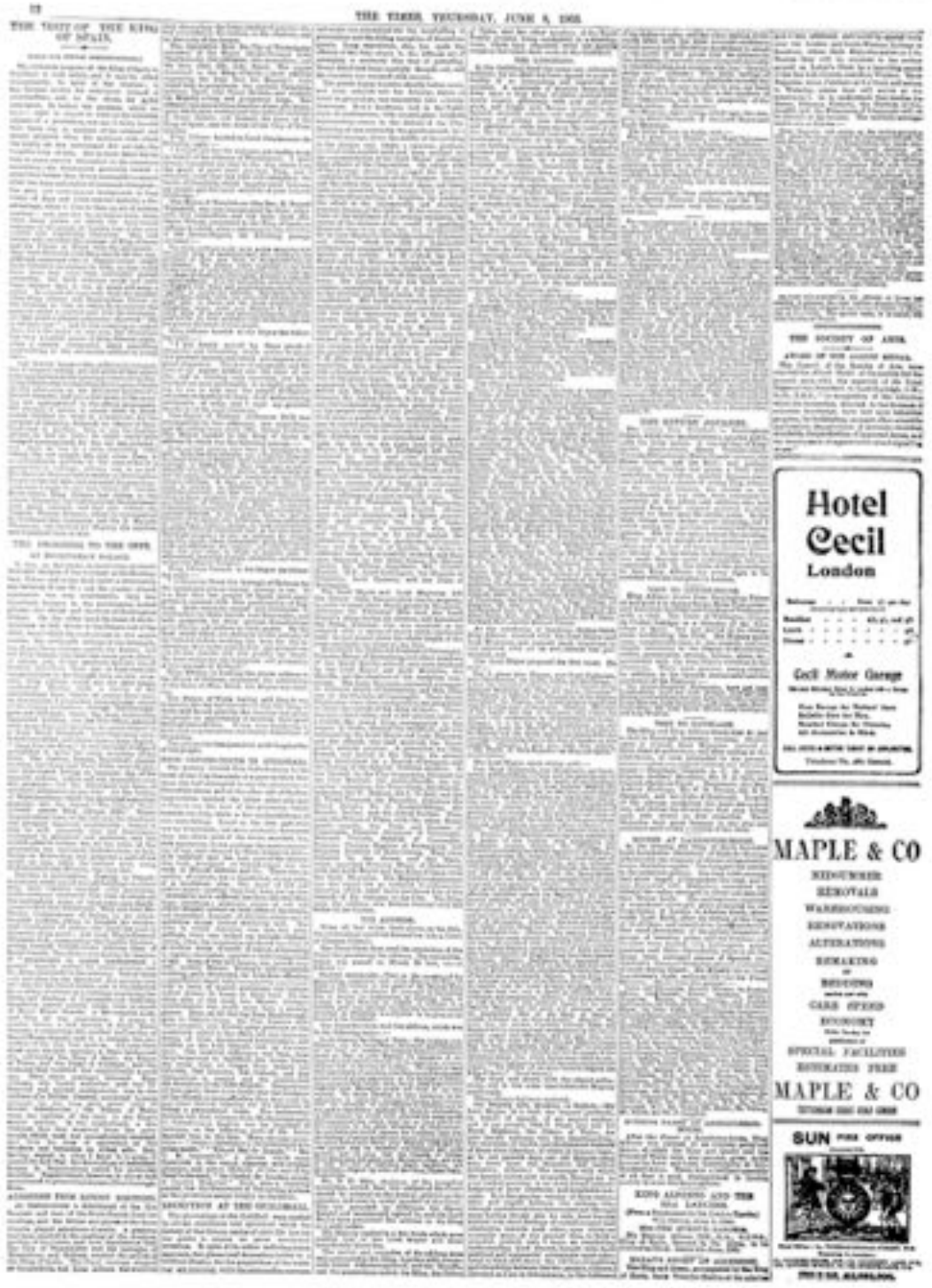


Illustration 6.16
 Advertisement for the Sun Fire Office, in *The Times*, 8 June 1905, p. 12.
 (See the next slide.)
 The same advertisement was placed multiple times, e.g. *The Times*, 14 September 1905, p. 10.



Illustration 6.17

Advertisement for the Sun Fire Office, in *The Times*, 21 December 1905, p. 12.

The image on this date has been preferred because it is of a higher quality. The content is exactly the same. On this date the advertisement was above one for Chubb's, illustrated with a lock and key, and two other, smaller advertisements.

The advertisement reproduces the Sun's policy illustration commissioned in 1748. The design was used thereafter on policies, with only small modifications when the plate was renewed.

SPENDING INTELLIGENCE.
RUSSIA.
 THE RUSSIAN FINANCIAL POSITION. The Russian financial position is... (Text continues with detailed financial reports and market analysis, including sections for Italy, Belgium, and other countries.)

The Oldest Insurance Office in the World.



SUN FIRE OFFICE
 Bicentenary
 1710—1910.

Chief Office: 63, THREADNEEDLE ST., LONDON, E.C.

London Branches:		Colony Branches:	
66, CHANCERY CROSS, S.W.	82, OXFORD STREET, W.	42, MINGING LANE, E.C.	
46, CHANCERY LANE, W.C.			
BIRMINGHAM — 10, BROAD ST.	NEWCASTLE-UPON-TYNE — Colonnade Street		
BRECHTEN — 5, PRINCE STREET, North Street	POTTINGHAM — 15, Lion Passage		
BRIGHTON — 4, Queen Street	PLYMOUTH — New Buildings, 31, Bedford St.		
CARDIFF — 15, WATER PLACE	SOUTHAMPTON — Union Street, Market St.		
LEEDS — 10, BRIDGE ST., FINE COURT	EDINBURGH — 45, PRINCE STREET		
GLASGOW — 45, PRINCE STREET	GLASGOW — 45, PRINCE STREET		
LIVERPOOL — 10, WATER PLACE	GLASGOW — 45, PRINCE STREET		
MANCHESTER — 10, WATER PLACE	DUBLIN — 45, PRINCE STREET		
	BIRMINGHAM — 10, BROAD ST.		

Branch Offices and Agencies in Foreign Countries and in the Colonies.

Illustration 6.18
 Advertisement for the Sun Insurance Office, in *The Times*, 1 June 1910, p. 21.
 This advertisement reproduces the Sun's original policy illustration commissioned in 1726. The scene was updated twenty years later. Its use on this advertisement served to underline the age of the office.

The Times.



Illustration 6.19
The Times, 1 April 1800, p. 1, as an example of the publication's masthead in this period. The size of *The Times*' pages grew between 1812 and the mid-1820s (Morison, *Printing The Times*).



Illustration 6.20

The Times, 22 April 1897, p. 1, as an example of the publication's masthead in this period. *The Times* was 18" (457 mm) wide by this time.



The Post Man,



And the Historical Account, &c.

From Tuesday August 2, to a Thursday August 4. 1698.

Lisbon, July 7.

WE are firing out 12 Men of War with the utmost diligence, and hope to get them ready to put to Sea by the latter end of this Month. Our new Levies are still continued with all the Speed we could desire. The King hath nominated the Duke de Cadix for his Commissary, to treat with the President Kaulle French Ambassador. Some days ago a Ship with 100 Soldiers, for relieving the Garrison at Omba sailed hence for Cadix. The Algerine Barks, and 10 Gallies on our Coast, that the King is thereby rendered very unsafe, they have taken one of our Ships called the *Niña Sigüenza de España*. We have a report here, that the Yews of Omb, a place belonging to us in the Indies, is for the most part enslaved by Fire, but being we can't learn the Ground, on which those Advices are built, nor from whence they come directly, but little faith is given thereon.

Madrid, July 11. We have no Advice, as yet of the willingness of the Indians of the Gallies, but hope it will be suddenly regulated, and the rather because his Majesty has upon the request of the Merchants concluded, that no Fleet shall be sent to New Spain this year, and that only a few Yachts shall sail thither with Quinquinas. Letters from Cartagena of the 28 instant say, that 18 French Gallies and 1000 of War, sailed by Cadix on the 27 towards the Straights. They stated that City as they pass by with 11 Guns, and were followed by the Iron the Galley.

Danzick, July 20. The French Envoy Monsieur de Sillery was, on his return with the Brandenburg Court from Copenhagen to Berlin, complimented by this City as he did through, but he would not accept the usual customed portion, upon account of the difference between the King his Master and this City. The King intended up for London to muster the Army there. Some Ambassadors of War, is arrived here from Holland for the Kings service, which is sent forward from hence. We continue to call for the King, and give us and 25 Guilders advance for their better entertainment.

Vienna, July 13. The King of Poland's Auxiliary Troops that were in Hungary, are at last broke up from thence for Poland. The said, the Dutch Troops that were there are still broke up from thence, and are to join the Saxons by the way, whom the Emperor hath desired to march thro' Silesia, as they required, and to march together into Poland. The Emperor hath been pleased to order the Duke General 1000 Crowns extraordinary, as an acknowledgement of his good Services. Letters from Turkey say, the French Ambassador at the Porte, does not yet the least consider himself with the Treaty of Peace, between the Christian and the Ottomans.

Switz, July 28. Our Brother is gone to Chastel, where he is to treat several Foreign Ministers, and among others the Spaniards, Envoy from the King of Great Britain. The Duke of Cleves is still expected there, and there is a talk that the Duke of Zell will come to a pleasure House near Paderborn, to give a Conference with his Electoral Highness. In the next time that Duke, and the Elector of Hannover have left Constance thither to complement him upon his late return.

Frankfurt, July 10. Our last Letters from Frankfurt say, that the King of France and the Duke of Savoy, design, if it be possible, to prevent the march of any German Troops for the instant, through the Territories

of the Swiss into Italy, if there should be occasion for them, and have employed the Chevalier de Saur, a Swiss by birth, and Colonel in the French Service, to use his utmost endeavors in the Annual Diet of that people, to obtain the same; but 'tis not doubted but that the Emperor and Spain will make as much interest to frustrate their design. An Imperial Officer is arrived at Dillingen to hinder the march of the 10000 men which the Elector Palatine was sent into Germany. The Elector of Mainz, Treves, Cologne, and the Palatinate, are to have a conference very suddenly at Paderborn, in the Bishoprick of Erves, about re-establishing Commerce along the Rhine.

Hamburg, August 1. Our last Letters from Stockholm say, the departure of the Duke of Mecklenburg and his Princess, continues fixed for the 20th instant. They will take above 100 Swedes into their service, and are to go directly to reside at Gump. Several Complaints were daily sent out of Pomerania, against a certain Minister there. There is a talk as if an Alliance were concluded between Sweden, England and Holland. They write from Copenhagen, that the Danish Ships that were brought hither by the Chevalier de Saur, will be in a few days released and ordered to return home. Letters from Zell say, the King of England was expected there in three weeks time, and that a great many Troops were coming at Omb, where was to be a great hunting match.

Paris, August 6. On Friday last the King received another Express from Madrid, but the contents of his dispatch are kept so secret, that we cannot hear as yet, in what condition the King of Spain was, when that Express came away. Some Private Letters from Madrid by post ordinary told, from to inform what was mentioned in our last who is the Will of the King of Spain, which he has settled the succession to his Crown, but they add another circumstance, which, tho' almost incredible, desires to be taken notice of. They tell us, that his Catholic Majesty foreseeing the trouble wherewith his death is to be attended, has found no other way to prevent the same, but by appointing two Executors of his last Will, who may be able to oblige his Executors to content themselves with the Shares he has given 'em in his last Will. This has nothing extraordinary in itself, and therefore may be believed, but few will believe that these two Executors are the Pope and the King of England, as they tell us, that is, the Head of the Romanists, and the Head of the Catholics. Those who laugh at this report say, that it is impossible, seeing their two Princes can have no communication together, nor does Ministers in each other, to take the necessary measures to see the Will of his Catholic Majesty executed, but others do not yield to this strong argument, and put us in mind, that some years ago a Pope kept correspondence with a Protestant Prince to keep off the Cardinal de Foulon. King against the Protestant of Cologne, and even concluded on the late Revolution in England. Our Letters from Frankfort of the 10th instant tell us, that the German Electors again reinforced the Garrison of the Fort of Zell and Philipsterg, and that the same could be executed all the lower end of this Month, by reason of the difficulty of demolishing the Bridge. Monsieur de Fleckel is going again to visit Calmar and other Towns, which are lying in Alliance. The Voyage of Countess Catharina is to be held to the 12th instant. The Archbishop of Paris has published a Mandate, or Bull, whereby he exhorts all charitable people, to assist the poor Catholics that were expelled from England, Scotland, and

Illustration 6.21

Post Man, 2 August 1698.

The masthead is evident, despite the poor printing of the title and the woodcuts.



Illustration 6.23
Notice from the Sun Fire Office, in *The Times*, 12 January 1808, p 1.
(See the next slide.)

SUN FIRE OFFICE, 8th Jan. 1808.—Notice is hereby given, that a **DIVIDEND** will be paid the Proprietors of this Office, on Thursday, the 14th instant, between the hours of eleven and two; and on every Thursday following, at the said hours, till the whole is paid.

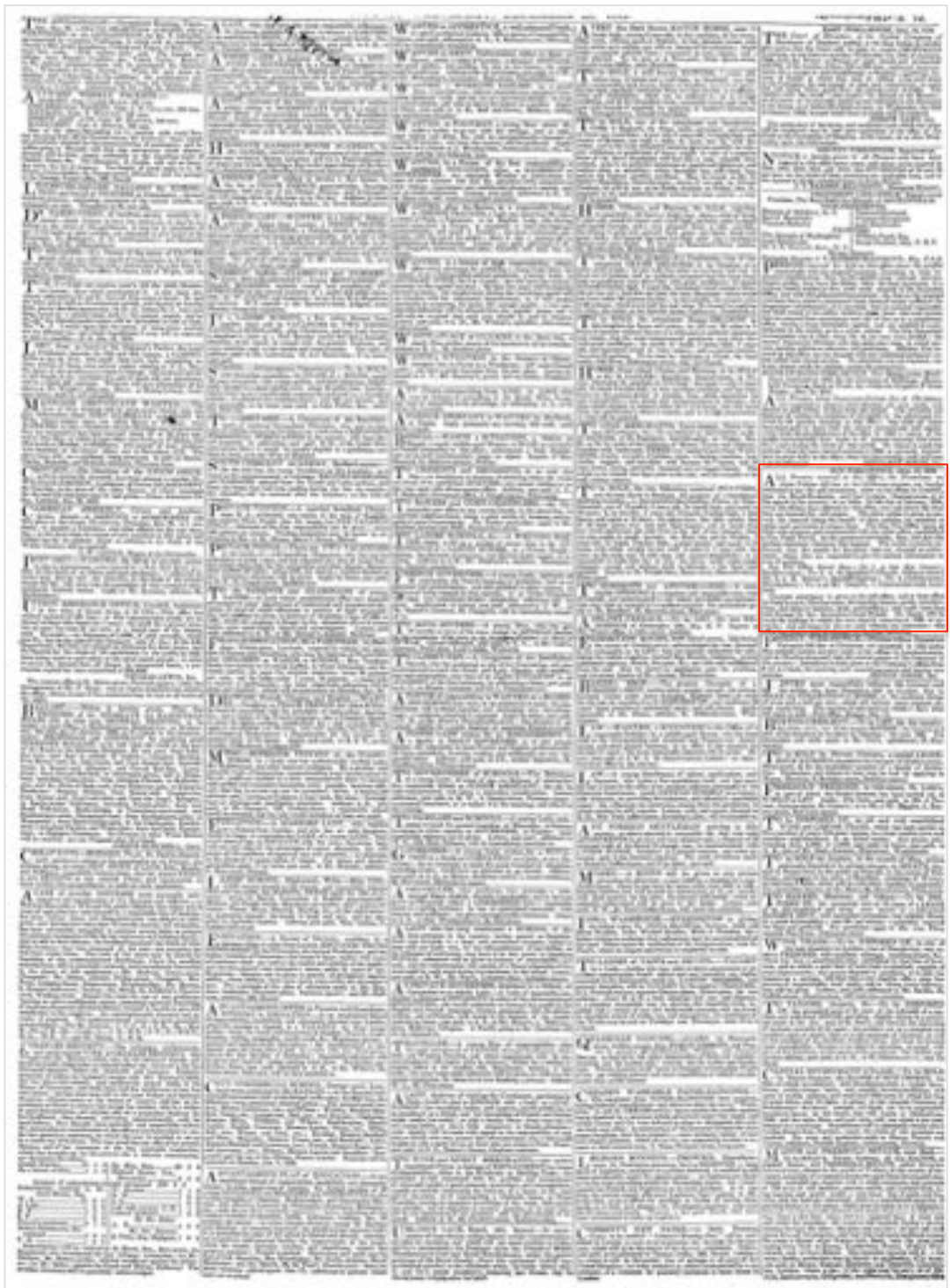


Illustration 6.25
Advertisement for the Sun Fire Office, in *The Times*, 29 December 1819, p. 1.
(See the next slide.)

SUN FIRE-OFFICE, Dec. 13, 1819.

ALL Persons insured in this Office, the Premiums on whose Policies fall due at the Christmas quarter, are hereby reminded to pay the said premiums, either at the offices in Cornhill, near the Royal-Exchange, and Craig's-court, Charing-cross, or to the agents in the country, on or before the 9th day of January, 1820, when the fifteen days allowed by this office, over and above the time they are insured for, will expire. The above notice is given to prevent the insured losing the benefit of their policies, by omitting to make such payments in proper time. The Sun Fire Office have, at their sole expense, and unconnected with any other office, established a Fire Night Patrol, for the purpose of preventing fires, and give the earliest assistance whenever this happens. The public is hereby informed, that the stands for the patrol men are situated as underneath, where they are requested to give the earliest information in case of accident.

Sun Fire Office Patrol Men:—No. 1, at late Mrs. Coome's, Swallow-street; No. 2, at St. Sepulchre's Church, Giltspur-street; No. 3, at M. Brissow's, Rascliffe-highway; No. 4, Charles-street, Horsleydown; No. 5, at Mr. Cooper's, 1, Commercial-road, Lambeth.

Constant attendance is given at the said office, and at their office in Craig's-court, Charing-cross, for insuring houses, goods, merchandises, and ships in harbour, dock, and building; also craft, from loss and damage by fire, throughout Great Britain. No charge will be made for policies in which the sum insured amounts to 300l. or upwards; and all losses by fire are paid without any deduction; this office has always paid for damage by fire from lightning.

All Persons insured in this Office, the Premiums on whose Policies fall due at the Christmas quarter, are hereby reminded to pay the said premiums, either at the offices in Cornhill, near the Royal Exchange, and Craig's-court, Charing-cross, or to the agents in the country, on or before the 9th day of January, 1820, when the fifteen days allowed by this office, over and above the time they are insured for, will expire. The above notice is given to prevent the insured losing the benefit of their policies, by omitting to make such payments in proper time. The Sun Fire Office have, at their sole expense, and unconnected with any other office, established a Fire Night Patrol, for the purpose of preventing fires, and give the earliest assistance whenever this happens. The public is hereby informed, that the stands for the patrol men are situated as underneath, where they are requested to give the earliest information in case of accident.

Sun Fire Office Patrol Men: – [With the locations of five, most with person's name and street]

Constant attendance is given at the said office, and at their offices in Craig's-court, Charing-cross, for insuring houses, goods, merchandises, and ships in harbour, dock, and building; also craft, from loss and damage by fire, throughout Great Britain. No charge will be made for policies in which the sum insured amounts to 300l. or upwards; and all losses by fire are paid without any deduction; this office has always paid for damage by lightning.

Advertisements.

THE Lord Mayor, Aldermen, and Common of the City of London, in Common-Council Assembled; having for many years past, had under their Consideration, the better Securing and Insuring the Inhabitants of this City and Liberties from the dangerous Accidents frequently happening by Fire, are now resolved forthwith to engage a sufficient Fund, and sufficient Security by the Chamber of Exchequer, in London, and good Ground Rents, for the performance thereof, and that the Commission thence appointed, shall meet from day to day in the Guild-Hall every Afternoon, from Three to Six a Clock, to perfect the same Undertaking, to the Satisfaction of all persons that have, or shall have Interests in any Buildings within the said City and Liberties.

THE Insurers of Houses from Fire on the backside of the said Guild-Hall, have thought fit to make this Publication, That all Persons that shall insure their Houses, shall have Liberty till the first of June next, to bring back their Policies. And the Insurers will oblige themselves and their Sureties, by Indemnities on their Policies, to supply of a Surety, and repair the Premiums, only deducting the Expences for the same Insured: In case if the City, or any other Persons in that case, shall offer better Security, or better Terms, they will have Liberty to accept them; and in the meantime they have the advantage to be Insured by this Office.

If any Person desires to be furnished with proper Alerts and Plans, the Terms whereof are in the next page.

Illustration 6.28

Advertisements for the Corporation of the City of London's insurance scheme and the Insurance Office in succession, in the *London Gazette*, 20 October 1681, p. 2.



Illustration 6.29

Advertisements for fire offices, in *The Times*, 30 June 1807, p. 1.

(See the next slide.)

The advertisement for the Sun Fire Office sits in a column with others in its industry: the Phoenix and the Royal Exchange and newcomer the Albion.

(The masthead is missing from this image).

THURSDAY, JUNE 27, 1867.

FIRE OFFICE.

PERSONS whose FIRE INSURANCE PAYMENTS fall due at Midsummer, are requested to take notice, that annual Receipts are ready at the Office in Lombard Street, and at the respective Offices of the respective Agents, and with the usual Receipts of the Company in the Country. The great business in the value of Buildings, and all Building Materials, renders it prudent for all Persons insured by Policy of long standing, to make advance in the amount of their annual Premiums; and Notice is hereby given, that persons making such advance will not be put to any further expense for new Policies. Premiums in America, the West Indies, and in the Continent of Europe, are offered upon terms corresponding with their respective values.

WARRANT, Secy.
N. B. No charge will be made by this Office for Policies of Insurance upon sums of £500 or upwards.

ROYAL LONDON ASSURANCE OFFICE, June 26, 1867.

PERSONS whose Annual Premiums fall due at the 27th instant, are hereby informed, that Receipts are now ready to be delivered at the Company's Office, over the Royal Exchange, and in Pall Mall, as well as by their respective Agents in the several Counties; and the parties concerned are requested to apply for the renewal of their Policies, on or before the 30th of July next, on the usual terms there allowed for premiums, beyond the rate of such Policy, will then expire.

JAMES FENNELL, Secy. Gen.
Attendance is given daily at the said Office, for the Assurance of Buildings, Goods, Merchandise, and Ships in Harbour, in Dock, or while Tied up, from LOSS or DAMAGE by FIRE; and for the Assurance of, and granting Annuities on, Lives.—N. B. No Policies will be issued, free of expense, to the Assured, where the annual premium amounts to £50 or upwards.

ALBION FIRE AND LIFE ASSURANCE COMPANY,

Chancery, Cornhill.
FOR INSURANCE from FIRE and on LIVES—and for the granting of Annuities.—**CHARLES OWEN MERRISON, Secy.**
Policies requiring at Midsummer, should be renewed within fifteen days from that period.

Among other advantages offered by the Company's Policies, it will be found, that no charge is made for Policies, or Indemnities; that a large Commission is allowed on Assurances on Lives; that Life Insurances are not attended with additional fees, nor with any responsibility, on the part of the person insuring, to make good the death of others; and that a deduction is made on the premium of Fire Insurances, and of Lives, whether effected at the Company's Office, in Change Alley, or with any of its Country Branches.—Attendance, daily, from nine to five.

WALTER POLLEN, Secretary.

ROYAL LONDON ASSURANCE OFFICE, June 26, 1867.

ALL Persons insured in this Office, the Premiums on whose Policies fall due at the Lady-day Quarter, are hereby requested to pay the said Premiums, either at the Office in Cornhill, over the Royal Exchange, and Over's Court, Change Alley, or to the Agents in the country, on or before the 30th day of July next, when the policy does expire by the Office, and when otherwise they are insured for, will expire. The advance made in gross, to prevent the renewal being the strength of their Policies, by meeting the amount of premium in proper time. No charge will be made for Policies, in which the sum insured amounts to £500 or upwards; and all Losses by Fire are paid without any deduction. This Office has always paid for the amount of Fire from Lightning.

N. B. The Fire Office has, at their sole request, and connected with any other Office, established a Fire Risk Periodic for the purpose of providing fire, and giving the most advantageous insurance. This happens, the Policy is hereby renewed, that the funds for the policy are secured at midsummer, where it is proposed the existing information, in case of necessity, may be given. See Fire Office particulars.—No. 1, St. Michael's Church, Lombard Street; No. 2, St. Martin's Church, Cornhill; No. 3, Church Lane, Cornhill; No. 4, St. Martin's Church, Cornhill; No. 5, St. Martin's Church, Cornhill; No. 6, St. Martin's Church, Cornhill; No. 7, St. Martin's Church, Cornhill; No. 8, St. Martin's Church, Cornhill; No. 9, St. Martin's Church, Cornhill; No. 10, St. Martin's Church, Cornhill.

Illustration 6.30
Advertisements for fire offices, in *The Times*, 30 June 1867, p. 1.

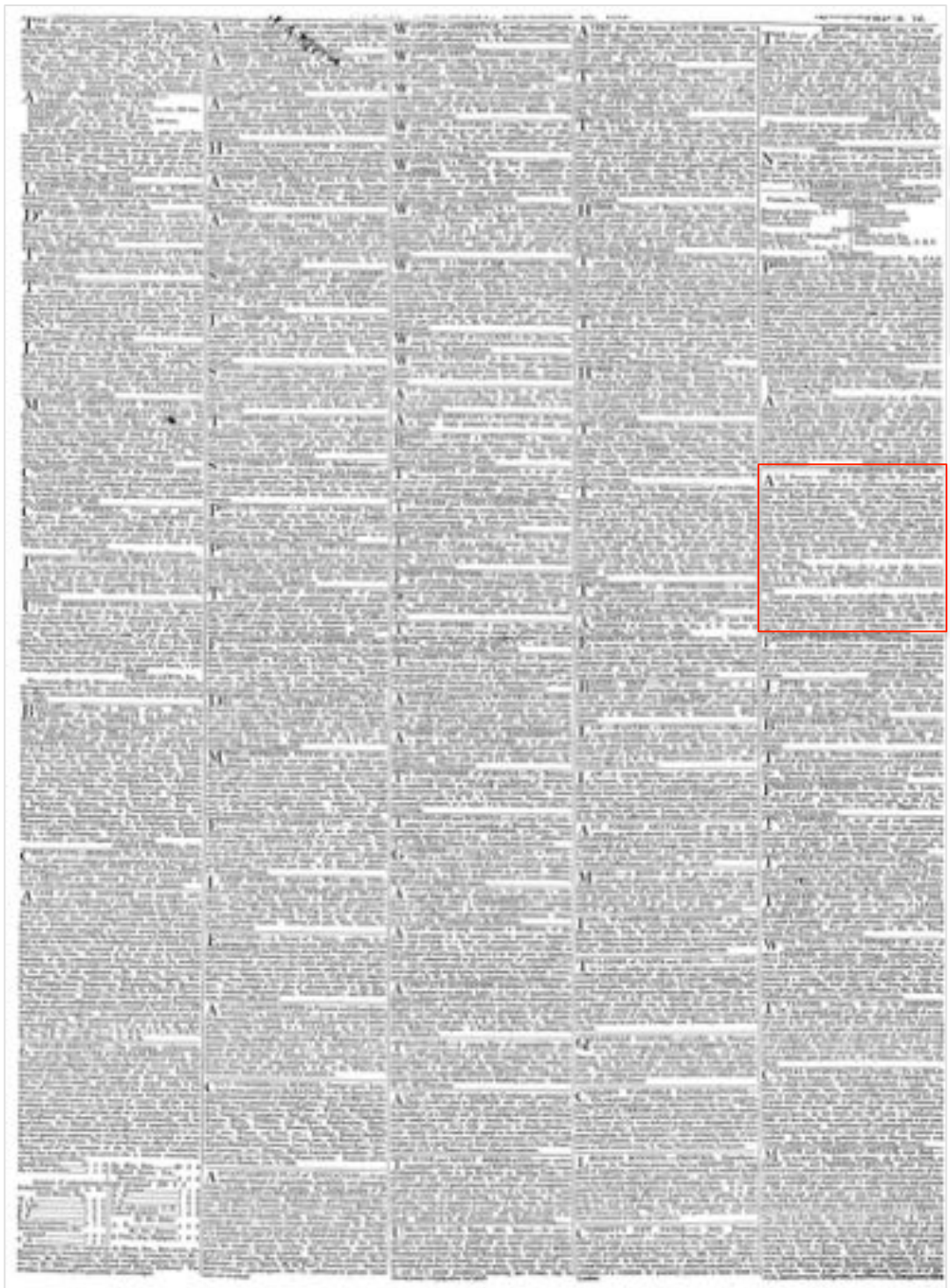


Illustration 6.31 (= Illustration 6.25)

Advertisements for fire offices, in *The Times*, 29 December 1819, p. 1.

The advertisement for the Sun Fire Office, in the red square, sits in a column with advertisements for the County Fire Office, Provident Life, the Hand-in-Hand and the Phoenix, as marked.



Illustration 6.32
Advertisements for insurance offices, in *The Times*, 14 January 1892, p. 15.
(See the next slide.)
The red square indicates the advertisement for the Sun Insurance Company.
(This image does not show the full page.)

INSURANCE COMPANIES.

EAGLE INSURANCE COMPANY.
 Established 1825.
 For Free Policy, Assurances Form, &c., apply to
 Head Office—25, Pall Mall, S.W.
 Any address—South Sea Island, Westmoreland Street, E.C.

GENERAL LIFE and FIRE ASSURANCE COMPANY. Established 1825.—Policy is issued upon the life of the insured, and BENEFIT HALF-YEARLY IN ADVANCE, at the rate of 10 per cent. per annum, and a 5000 £ is added to an annuity and one per cent. per annum, are **NOT PAYABLE** to the shareholders.
 By order of the Board,
 HENRY W. ADAMS, Secretary and Manager.
 Chief Office, 10, Cannon Street, London, E.C. 4.

THE IMPERIAL INSURANCE COMPANY.
 Limited.—Policy is hereby given, that the SHARE TRANSFER BOOKS of this Company will be CLOSED from Thursday, the 14th inst., to Thursday, the 14th inst., next, and any business, prospecting or otherwise, on the 14th inst., of the Imperial Insurance Co. Ltd. per 1892, must be done by that date.
 By order of the Board,
 E. COHEN, Esq., General Manager and Secretary,
 No. 1, Old Broad Street, London, E.C. 4.

LONDON LIFE ASSOCIATION, St. King.
 Established 1825. Policy is now CLOSED.
 Life assurance without a settlement, pending the amount of fund accumulating in every year paid in premiums.
 By order of the Board,
 G. H. EDWARDS, Actuary and Secretary,
 10th Avenue, 1892.

LONDON LIFE ASSOCIATION, St. King W.
 Established 1825. Policy is hereby given, that the SHARE TRANSFER BOOKS of the Association will be CLOSED on the 14th inst. of the Association's policy, 18, St. King W. commencing on the 14th inst. of London, on Wednesday, 17th January, 1892, as more particularly set out in the Prospectus.
 By order of the Board,
 G. H. EDWARDS, Actuary and Secretary,
 10th Avenue, 1892.

THE LIVERPOOL and LONDON and GLOBE ASSURANCE COMPANY.
 Established 1825.
 Head Office—Liverpool and London.
 Local Offices—London, E.C. 4, 10, Cannon Street.
 Branch Offices—Birmingham, Manchester, and Glasgow.
 The Company's Prospectus will be sent gratis.
 Write for it to any of our Agents or to the Office of the Company.
 Expenses reduced, Reserves large.
 Applications for policies to
 Agents, or to the Office, Liverpool and London.

THE GUARANTEE SOCIETY.
 Established 1825.
 Policies guaranteed in all branches of Trade.
 No. 11, Broad Street, E.C.
 A. HENRI, Secretary.

ACCIDENT INSURANCE COMPANY (Limited).
 No. 10, St. Paul's Churchyard, E.C.
 General Offices, 10, St. Paul's Churchyard, E.C.
 Railway Accident, 10, St. Paul's Churchyard, E.C.
 C. HARRISON, Manager.

PRUDENTIAL ASSURANCE COMPANY,
 Limited, Holborn Viaduct, London. Founded 1843.
 Invested Funds, £11,000,000.

ATLAS ASSURANCE COMPANY (FIRE and LIFE). Established 1825. Assets £5,000,000.
 West-end Branch—4, Pall-mall east, S.W. Head office—22, Chesapeake, E.C.
 SAML. J. FIFKIN, Secretary.

INCONTESTABLE FREETONTINE POLICIES,
 with special advantages, are issued by the NEW YORK LIFE INSURANCE COMPANY. For full particulars apply to J. Fisher Smith, General Manager, 74 and 75, Chesapeake, E.C.

SUN INSURANCE OFFICE (FIRE).
 Founded 1715.
 The oldest purely Fire Office in the world.
 Sum insured in 1891, £20,000,000.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY. Established 1824 for the assurance of healthy and invalid lives.—14, St. James's-square, S.W., and Mansion-house-buildings, E.C.
 R. NEWBATT, Actuary and Secretary.

Illustration 6.33
 Advertisements for insurance offices, in *The Times*, 14 January 1892, p. 15.
 The advertisements for fire and life offices are introduced by their own title: 'Insurance Companies'.

THE TIMES, THURSDAY, APRIL 22 1897

THE FRIENDS OF AMERICAN SLAVERY

... (text) ...

ALLIANCE ASSURANCE COMPANY

INCORPORATED IN GREAT BRITAIN

15, MARK LANE, LONDON, E.C.

SCOTTISH PROVIDENT INSTITUTION

INCORPORATED IN GREAT BRITAIN

15, MARK LANE, LONDON, E.C.

ROCK LIFE ASSURANCE COMPANY

INCORPORATED IN GREAT BRITAIN

15, MARK LANE, LONDON, E.C.

THE NATIONAL MUTUAL LIFE ASSURANCE SOCIETY

INCORPORATED IN GREAT BRITAIN

15, MARK LANE, LONDON, E.C.

BRITISH EMPIRE MUTUAL LIFE ASSURANCE SOCIETY

INCORPORATED IN GREAT BRITAIN

15, MARK LANE, LONDON, E.C.

SUN FIRE AND LIFE OFFICE

INCORPORATED IN GREAT BRITAIN

15, MARK LANE, LONDON, E.C.

THE GRESHAM LIFE ASSURANCE SOCIETY

INCORPORATED IN GREAT BRITAIN

15, MARK LANE, LONDON, E.C.

METROPOLITAN LIFE ASSURANCE SOCIETY

INCORPORATED IN GREAT BRITAIN

15, MARK LANE, LONDON, E.C.

Illustration 6.34 (= Illustration 6.14)
 Advertisements for insurance offices, in *The Times*, 22 April 1897, p. 4.
 The advertisement for the Sun Fire and Life Office nestles in the same double column as advertisements for Alliance Assurance, Scottish Provident, Rock Life, the National Mutual Life Assurance Society, British Empire Mutual Life Assurance, Gresham Life Assurance and Metropolitan Life Assurance.

SALES BY AUCTION.

Sun Fire-office Shares.—By Mr. SCOTT.
At Garraway's, on Friday, Oct. 4, at 12 o'clock (except previously disposed of by Private Contract).

FIVE SHARES of the STOCK of the **SUN FIRE INSURANCE COMPANY**, London; an old established and highly respected concern; the dividends have steadily advanced to clear 8l. per Share per annum, payable half yearly, forming a very eligible fund for permanent investment. Particulars at Garraway's; and of Mr. Scott, New Bridge-street.

Various Canal, & Various Mineral Shares.—Monthly Sale.
By Mr. SCOTT.
At Garraway's, on Friday, Oct. 4, at 12 o'clock.

SHARES in the following NAVIGATIONS; viz. The Oxford Canal Navigation; Four Shares in this excellent Concern, the Dividends have steadily advanced to the rate of 14l. per Share per annum, and expected to increase. The Ashton and Oldham Canal, 12 Shares. The Peak Forest Canal, 20 Shares. Grand Junction Shares, and Optional Loan, bearing 5 per Cent. Interest, payable by instalments. The Rochdale Canal, 14 Shares. The Dudley Canal, 5 Shares. The Lancaster Canal, 27 Shares; a Dividend of 2l. per Share lately declared. The Tameside Mineral Canal; 6 Shares in this valuable undertaking, near the Cornsfield Mine, possessing superior advantages, and expected to be a very productive concern.

Particulars at the New Hotel, Birmingham; at Hothel's House, Newcastle; at Garraway's; and of Mr. Scott, New Bridge-street.

A Residence in Dudley-street, Westminster.
By Mr. SCOTT.
At Garraway's, on Wednesday, Oct. 15, at 12 o'clock (except previously disposed of by Private Contract).

THE improved LEASE of an excellent HOUSE, particularly commodious, respectably situated in Dudley-street, near the Park, eminently suitable, as a parliamentary, professional, or office residence, possessing every accommodation for its convenience and agreeable, for the immediate reception of a family not large; the house is exceedingly well built, in complete repair, held for 161 years unexpired, at a low cost, with the valuable opportunity of taking the greater part of the very best modern furniture, at a fair selection.

May be viewed by Tickets. Apply to Mr. Scott, 25, New Bridge-street. Particulars also at Garraway's.

General Furniture and Effects Tottenham-court Road.
By Messrs. ELLIS and FLETCHER.
On the Premises, on Wednesday, Oct. 9, at 11 o'clock, by order of the Executors.

THIS genuine and excellent HOUSEHOLD FURNITURE, china, books, paintings, and prints; an eight-day clock, and other effects, of Mrs. MARY PARKER, deceased, No. 25, Tottenham-court-road, near Oldchurch-street; consisting of four-post and tent bedsteads, and settee furniture, five pairs feather-beds, mats, water-proofed drawers, tables, chairs, sofa, gas-stands, mirrors, window-curtains, carpets, a range, a jack, &c.

May be viewed on Tuesday; and catalogues had on the premises; and of Messrs. Ellis and Fletcher, 115, Fenchurch-street.

Desirable Leasehold Estate, Upper Clapton.
By Messrs. ELLIS and FLETCHER.
Early in next Month, by order of the Assignees of Messrs. Wrenwood and TAYLOR.

A Valuable and improvable LEASEHOLD ESTATE, delightfully situated at Upper Clapton, near Stamford Hill; comprising a neat, compact, well-built Residence, replete with every convenience, with coach-house, stabling, and outhouses; an extensive good garden, fully cropped; large yard, well-shed, pigeon-hole, &c. the whole in complete order; the situation undeniable, commanding prospects of great extent and beauty; held for an unexpired term of 44 years, at a ground rent of 4l. per ann.

The day of sale will be published in the next and other Papers, in a few days, when particulars may be had of Mr. Collins, Solicitor, Spital-square; and of Messrs. Ellis and Fletcher, 115, Fenchurch-street.

Eligible Residence, St. Thomas's Square, Hackney.
To be LET, by Messrs. ELLIS and FLETCHER.

A Very desirable and convenient DWELLING-HOUSE, in perfect repair, suitable for the reception of a family; handsomely situated in the most pleasant part of St. Thomas's Square, Hackney; containing six airy sleeping-rooms, a well proportioned drawing-room, dining-room, and breakfast parlour, a cheerful kitchen, with a built-in stove, light fixtures, convenient domestic offices, and a neat garden.

Particulars may be known by applying to Messrs. Ellis and Fletcher, 115, Fenchurch-street.

SALES by AUCTION
Sun Fire-office Shares – By Mr Scott
At Garraway's, on Friday, Oct. 4, at 12 o'clock
(except previously disposed of by Private Contract).
FIVE SHARES of the **STOCK** of the **SUN FIRE INSURANCE COMPANY**, London; an old established and highly respected concern; the dividends have steadily advanced to clear 8l. Per Share per annum, payable half yearly, forming a very eligible fund for permanent investment.
 Particulars at Garraway's; and of Mr Scott, New Bridge-street.

Illustration 6.35
 Advertisement for sales of shares in the Sun, in *The Times*, 30 September 1805, p. 3.

SPENDING INTELLIGENCE.
AUSTRIA.
 THE SPENDING INTELLIGENCE, however, has been somewhat irregular, and it is difficult to form a definite opinion as to the general state of the market. The principal cause of this irregularity is the fact that the Government has not yet decided upon a definite policy in regard to the issue of new securities. It is, however, generally expected that the Government will issue a new issue of securities in the near future, and this will probably result in a further increase in the price of existing securities.

FRANCE.
 THE SPENDING INTELLIGENCE in France has been somewhat irregular, and it is difficult to form a definite opinion as to the general state of the market. The principal cause of this irregularity is the fact that the Government has not yet decided upon a definite policy in regard to the issue of new securities. It is, however, generally expected that the Government will issue a new issue of securities in the near future, and this will probably result in a further increase in the price of existing securities.

GERMANY.
 THE SPENDING INTELLIGENCE in Germany has been somewhat irregular, and it is difficult to form a definite opinion as to the general state of the market. The principal cause of this irregularity is the fact that the Government has not yet decided upon a definite policy in regard to the issue of new securities. It is, however, generally expected that the Government will issue a new issue of securities in the near future, and this will probably result in a further increase in the price of existing securities.

ITALY.
 THE SPENDING INTELLIGENCE in Italy has been somewhat irregular, and it is difficult to form a definite opinion as to the general state of the market. The principal cause of this irregularity is the fact that the Government has not yet decided upon a definite policy in regard to the issue of new securities. It is, however, generally expected that the Government will issue a new issue of securities in the near future, and this will probably result in a further increase in the price of existing securities.

NETHERLANDS.
 THE SPENDING INTELLIGENCE in the Netherlands has been somewhat irregular, and it is difficult to form a definite opinion as to the general state of the market. The principal cause of this irregularity is the fact that the Government has not yet decided upon a definite policy in regard to the issue of new securities. It is, however, generally expected that the Government will issue a new issue of securities in the near future, and this will probably result in a further increase in the price of existing securities.

RUSSIA.
 THE SPENDING INTELLIGENCE in Russia has been somewhat irregular, and it is difficult to form a definite opinion as to the general state of the market. The principal cause of this irregularity is the fact that the Government has not yet decided upon a definite policy in regard to the issue of new securities. It is, however, generally expected that the Government will issue a new issue of securities in the near future, and this will probably result in a further increase in the price of existing securities.

SPAIN.
 THE SPENDING INTELLIGENCE in Spain has been somewhat irregular, and it is difficult to form a definite opinion as to the general state of the market. The principal cause of this irregularity is the fact that the Government has not yet decided upon a definite policy in regard to the issue of new securities. It is, however, generally expected that the Government will issue a new issue of securities in the near future, and this will probably result in a further increase in the price of existing securities.

UNITED STATES.
 THE SPENDING INTELLIGENCE in the United States has been somewhat irregular, and it is difficult to form a definite opinion as to the general state of the market. The principal cause of this irregularity is the fact that the Government has not yet decided upon a definite policy in regard to the issue of new securities. It is, however, generally expected that the Government will issue a new issue of securities in the near future, and this will probably result in a further increase in the price of existing securities.

The Oldest Insurance Office in the World.



SUN FIRE OFFICE
 Bicentenary
 1710—1910.

Chief Office: 63, THREADNEEDLE ST., LONDON, E.C.

London Branches:

46, CHANCERY CROSS, S.W.	52, OXFORD STREET, W.
46, CHANCERY LANE, W.C.	42, MARK LANE, E.C.

BIRMINGHAM — 16, Broad St.	NEWCASTLE-ON-TYNE — Colquhoun Street
BRECHTEN — 2, Princes Street, North Street	NOTTINGHAM — 15, Lion Pavement
BREITENBURG — 2, Queen Street	PLYMOUTH — New Buildings, 21, Bedford St.
CARDIFF — 11, Market Place	SOUTHAMPTON — Union Street, 104, 106, 108
LEEDS — 25, Colton St., East End	EDINBURGH — 46, Prince Street
LONDON — 63, Threadneedle St.	GLASGOW — 40, Queen Street
LIVERPOOL — 2, 4, 6, 8, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78, 80, 82, 84, 86, 88, 90, 92, 94, 96, 98, 100, 102, 104, 106, 108, 110, 112, 114, 116, 118, 120, 122, 124, 126, 128, 130, 132, 134, 136, 138, 140, 142, 144, 146, 148, 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190, 192, 194, 196, 198, 200	GLASGOW — 25, Queen Street, 42, South St.
MANCHESTER — 2, 4, 6, 8, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78, 80, 82, 84, 86, 88, 90, 92, 94, 96, 98, 100, 102, 104, 106, 108, 110, 112, 114, 116, 118, 120, 122, 124, 126, 128, 130, 132, 134, 136, 138, 140, 142, 144, 146, 148, 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190, 192, 194, 196, 198, 200	DUBLIN — 11, Colman Street
NEWCASTLE — 2, 4, 6, 8, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78, 80, 82, 84, 86, 88, 90, 92, 94, 96, 98, 100, 102, 104, 106, 108, 110, 112, 114, 116, 118, 120, 122, 124, 126, 128, 130, 132, 134, 136, 138, 140, 142, 144, 146, 148, 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190, 192, 194, 196, 198, 200	MANCHESTER — 2, 4, 6, 8, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78, 80, 82, 84, 86, 88, 90, 92, 94, 96, 98, 100, 102, 104, 106, 108, 110, 112, 114, 116, 118, 120, 122, 124, 126, 128, 130, 132, 134, 136, 138, 140, 142, 144, 146, 148, 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190, 192, 194, 196, 198, 200

Branch Offices and Agencies in Foreign Countries and in the Colonies.

Illustration 6.37 (= Illustration 6.18)
 Advertisement for the Sun Insurance Office, in *The Times*, 1 June 1910, p. 21.

Domestick Intelligence,

Or News both from

CITY and COUNTRY.

Published to prevent false reports.

Monday, July the 14th 1679.

London. On Friday last about five a Clock in the Morning there happened a Fire in Broadstreet near Fishmongers, at a Gunsmiths House, which burnt very furiously for the time, so that the woman of the House and her Lodgers had like to have been burnt in their beds, had they not got out at the window by a Ladder, the master of the house being scorcht by the flames in endeavouring to make his escape; it is yet uncertain whether it happened by chance, or designedly, but it seems probable that it came by a spark of fire falling among some Shavings, which were in the Room where the fire began; it happened over many old wooden Houses, which might have proved very dangerous, but it being in the day time, by the care and diligence of the Neighbours, there was little damage, thanks be to God, but only to that House where it began.

Westminster. On Monday last Sr. John Gage was again brought to the Kings Bench barr in Westminster-Hall by an Habeas Corpus, demanding that he might be taken for him, but the Persons whom he expected to have appeared on his behalf, failing to be there, he was again remanded back to Prison. On Wednesday last, Sr. Anthony Dives, and Samuel Pepper, Esq; were brought to the same place upon the same Account, there was some demure made upon it by the Judges, but they proposing such bail and security as the Judges thought fit to accept of, they were accordingly bailed out; but are to make their appearance in order to their Tryall upon demand. At the same time one Kaper required to be bail'd out but it was refused him, and the L. Castellings, who was formerly bayled appeared again at the Kings Bench barr according to the precept in that behalf, and his bail was accepted, and his Liberty continued to him for some further time.

We hear that *Baldwin*, one that made discovery of the horrid Plot for murdering His Sacred Majesty, having been sent into the Country with a Guard to seize some Persons whom he accused of being accessory thereto, such accordingly taken Sir Tho. Gage and his two sons into Custody, and that some other Persons whom he intended to have seized, have absented themselves from their own Houses, which doth much confirm the verity of their guilt, and also the truth of the information that has been given in ag

ainst them; we are told that one great motive of Mr. Baldwins Discovery, was the confidence of the *Jefferies* that were lately executed in denying to the last that they were any way concerned in the Plot, when he himself knew how deeply many of them were engaged therein. He says also that Sir Thomas Gage offered him a thousand pound in money, and two hundred pound a year for carrying that horrid Villany.

There is one *Fitz-Gerald* lately come to Town upon this Occasion, he being a Popish Priest, and one of the Plotters, (and as it is said) conversed about the murder of Sr. *Edmundsbury Godfrey*, fled for the time to *St. Omers* about October last; during his continuance there, he could have little peace and quiet of mind, there being so much guilt upon him; and did therefore resolve to Return to *London* to make discovery thereof, in order therunto he applied himself to an English Merchant there, who was coming for *England*, desiring his assistance for procuring himself necessaries for his passage, the Gentleman observing him to have the Garments of a Priest upon him, took little regard of him, much doubting his sincerity, but he having intimated to the Gentleman that the design of his going over was in order to the publick safety and advantage of the Kingdom, he thereupon provided him other apparell, and furnished him with all things fitting for his return; being arrived in *London*, the Gentleman went with him to a Person of great worth and honour in this City, and having acquainted him with his Intention of making some great discovery, this Honourable Person advised him to go and give in his information to some of the Chief Magistrates of the City, which he has done accordingly, and there is great hope, his evidence may be very useful and material for the further revealing of the horrid Murder of that worthy Gentleman Sir *Edmundsbury Godfrey*, and also of this damnable Popish Plot.

We have an Account from *Durwile*, that in a small Village in that County there being several Papists and one Protestant drinking in a Publick House together, among other things they fell into a discourse concerning the horrid Plot: the Papist according to their usual Method in this case, as we may daily observe, endeavoured to vindicate themselves, and to argue that

C there

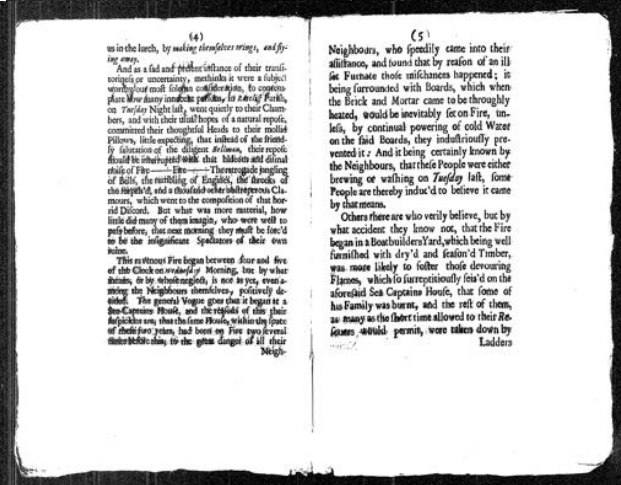
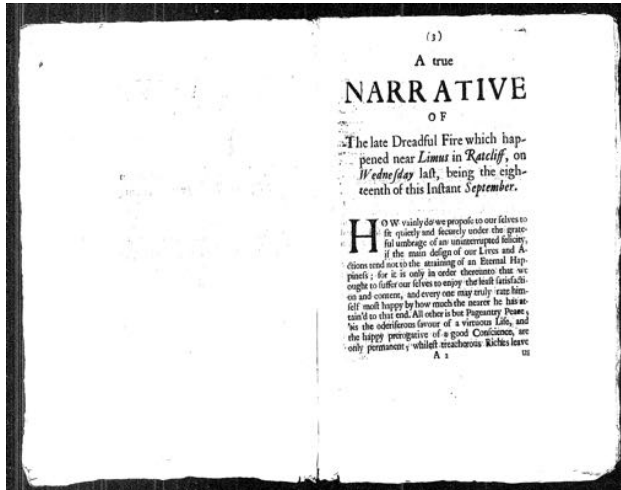
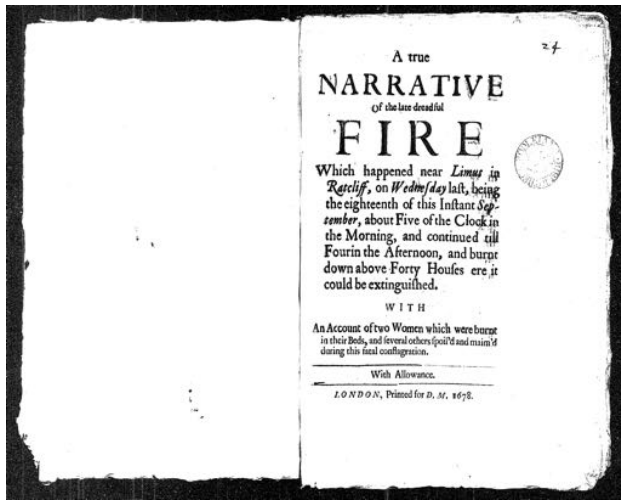


Illustration 6.39
A True Narrative of the Late Dreadful Fire which Happened near Limus in Ratcliff, on Wednesday Last, Being the Eighteenth of This Instant September, about Five of the Clock in the Morning, and Continued till Four in the Afternoon, and Burnt Down above Forty Houses ere it Could be Extinguished. With an Account of Two Women which were Burnt in their Beds, and Several Others Spoil'd and Maim'd during this Fatal Conflagration. (1678), pp. 1– 5. (8 p.)

THE TIMES, THURSDAY, OCTOBER 20, 1904.

FATAL FIRE AT ST PANCRAS.

SIX LIVES LOST.

A fire, the most serious ever recorded in the history of the district, broke out at 11.15 on the morning of the 19th at the St. Pancras Hotel, the premises of which are situated in the north-western corner of the district. The fire, which was caused by a gas stove, spread rapidly, and in a few minutes the hotel was a mass of flames. The fire was extinguished by the fire brigade, but the damage was so great that the hotel had to be abandoned. The fire caused the loss of six lives, and the destruction of a large amount of property.

MARRIAGE LIST IN VICTORIA.

IN THE MONTH OF SEPTEMBER.

The following is a list of the marriages which have taken place in the district of Victoria during the month of September. The names of the bride and groom are given, and the date and place of the ceremony.

REVENUE DEPARTMENT.

STATEMENT OF RECEIPTS AND PAYMENTS.

The following is a statement of the receipts and payments of the Revenue Department for the month of September. The figures are given in pounds and shillings.

ST PANCRAS HOTEL.

REVENUE DEPARTMENT.

Item	Amount
Income Tax	£ 1,200,000
Excise	£ 800,000
Stamps	£ 400,000
Other	£ 200,000
Total	£ 2,600,000

REVENUE DEPARTMENT.

Item	Amount
Income Tax	£ 1,200,000
Excise	£ 800,000
Stamps	£ 400,000
Other	£ 200,000
Total	£ 2,600,000

REVENUE DEPARTMENT.

STATEMENT OF RECEIPTS AND PAYMENTS.

The following is a statement of the receipts and payments of the Revenue Department for the month of September. The figures are given in pounds and shillings.

REVENUE DEPARTMENT.

STATEMENT OF RECEIPTS AND PAYMENTS.

The following is a statement of the receipts and payments of the Revenue Department for the month of September. The figures are given in pounds and shillings.

REVENUE DEPARTMENT.

STATEMENT OF RECEIPTS AND PAYMENTS.

The following is a statement of the receipts and payments of the Revenue Department for the month of September. The figures are given in pounds and shillings.

REVENUE DEPARTMENT.

STATEMENT OF RECEIPTS AND PAYMENTS.

The following is a statement of the receipts and payments of the Revenue Department for the month of September. The figures are given in pounds and shillings.

REVENUE DEPARTMENT.

STATEMENT OF RECEIPTS AND PAYMENTS.

The following is a statement of the receipts and payments of the Revenue Department for the month of September. The figures are given in pounds and shillings.

REVENUE DEPARTMENT.

STATEMENT OF RECEIPTS AND PAYMENTS.

The following is a statement of the receipts and payments of the Revenue Department for the month of September. The figures are given in pounds and shillings.

FURS FOR THIS SEASON

And Christmas Gifts in Fur For Men and Women

They should be
purchased from
reputable
furriers—especially
after having read
this article.

And they should
be purchased
from a house
in which English
craftsmen can
be placed. That
is—

AN ILLUSTRATED CHRISTMAS HANDBOOK ON FURS AND FURRIERS IS FOR-SALE.

PRICE 2/6

Should, therefore, read "Furs and Furriers" before you purchase your Christmas gifts. The book is published in London by Messrs. Debenham & Freebody, 101, Strand, London, W.C. It contains a list of the names of the leading furriers in London, and a list of the names of the leading furriers in the provinces. It also contains a list of the names of the leading furriers in the colonies and abroad.

REVENUE DEPARTMENT.

The following is a statement of the receipts and payments of the Revenue Department for the month of September. The figures are given in pounds and shillings.

Furs at all Prices;

BUT ALL OF THEM ALWAYS AT REASONABLE PRICES—

£50— to £25,000.

A FEW CHRISTMAS HINTS.

THESE HINTS ARE INTENDED TO ASSIST YOU IN THE CHOICE OF YOUR CHRISTMAS GIFTS. THEY ARE NOT INTENDED TO BE A SUBSTITUTE FOR THE ADVICE OF A REPUTABLE FURRIER.

Item	Price
Beaver Hat	£100 to £150
Ermine Hat	£150 to £200
Skunk Hat	£100 to £150
Wolf Hat	£100 to £150
Goat Hat	£100 to £150
Sheep Hat	£100 to £150
Man's Hat	£100 to £150
Man's Coat	£100 to £150
Man's Jacket	£100 to £150
Man's Trousers	£100 to £150
Man's Shoes	£100 to £150
Man's Socks	£100 to £150
Man's Gloves	£100 to £150
Man's Mittens	£100 to £150
Man's Scarf	£100 to £150
Man's Necktie	£100 to £150
Man's Handkerchief	£100 to £150
Man's Cufflinks	£100 to £150
Man's Buttons	£100 to £150
Man's Pins	£100 to £150
Man's Thread	£100 to £150
Man's Sewing Machine	£100 to £150
Man's Typewriter	£100 to £150
Man's Gramophone	£100 to £150
Man's Piano	£100 to £150
Man's Violin	£100 to £150
Man's Violoncello	£100 to £150
Man's Double Bass	£100 to £150
Man's Drums	£100 to £150
Man's Brass Instruments	£100 to £150
Man's Woodwind Instruments	£100 to £150
Man's Percussion Instruments	£100 to £150
Man's Musical Instruments	£100 to £150
Man's Books	£100 to £150
Man's Papers	£100 to £150
Man's Magazines	£100 to £150
Man's Newspapers	£100 to £150
Man's Stationery	£100 to £150
Man's Printing	£100 to £150
Man's Advertising	£100 to £150
Man's Publicity	£100 to £150
Man's Propaganda	£100 to £150
Man's Persuasion	£100 to £150
Man's Influence	£100 to £150
Man's Power	£100 to £150
Man's Authority	£100 to £150
Man's Prestige	£100 to £150
Man's Reputation	£100 to £150
Man's Credit	£100 to £150
Man's Standing	£100 to £150
Man's Position	£100 to £150
Man's Rank	£100 to £150
Man's Grade	£100 to £150
Man's Class	£100 to £150
Man's Order	£100 to £150
Man's Degree	£100 to £150
Man's Title	£100 to £150
Man's Honor	£100 to £150
Man's Dignity	£100 to £150
Man's Respect	£100 to £150
Man's Esteem	£100 to £150
Man's Admiration	£100 to £150
Man's Appreciation	£100 to £150
Man's Gratitude	£100 to £150
Man's Acknowledgment	£100 to £150
Man's Recognition	£100 to £150
Man's Appreciation	£100 to £150
Man's Gratitude	£100 to £150
Man's Acknowledgment	£100 to £150
Man's Recognition	£100 to £150

NICHOLAY'S,
Jewellers, 10, 11, & 12, THE STRAND, LONDON, W.C.

DEBENHAM & FREEBODY,
THE FURS, 101, STRAND, LONDON, W.C.

Illustration 6.41 'FATAL FIRE AT ST PANCRAS. Six Lives Lost', *The Times*, 20 October 1904, p. 9.



Illustration 6.42
Advertisements for T. Cato's fire-guards and the Sun Fire Office, in *The Times*, 28 March 1800, p. 2.
(See the next slide.)
(The image does not show the full page.)

TO PREVENT ACCIDENTS by FIRE.—The many dreadful Fires that continually happen, and mostly owing to fires being left in rooms unguarded, by which aged and infirm people have been burnt to death, young Ladies and Childrens' cloaths have caught fire, carpets been burnt and spoiled by sparks flying into the room. T. CATO, Wire-Worker, No. 89, Holborn-Hill, opposite St. Andrew's Church, begs leave to recommend to the Nobility, Gentry, and Public in general, his much approved of WIRE FIRE-GUARDS and FENDERS, that entirely prevent any sparks from flying into the room, at the same time prevent no heat; they are found of the greatest use in drawing-rooms, bed-chambers, nurseries, dressing-rooms, and public offices, &c. Also a new-invented MACHINE to prevent the waste of coals and cinders, and ashes flying about; at the same time it separates from the cinders in the compleatest manner without making any dust; it is universally approved of for its great utility, and may be made use of in a yard, kitchen, or any part of the house. A large Assortment of Wire Meat Larders and Dish Covers; the Wire is so contrived as to admit of a free circulation of air, by which means dressed or undressed victuals may be kept twice the time as in any thing else. Where also is made Brass and Iron Wire-work for the following purposes, viz. Libraries, Aviaries, Groceries, Larder, Dairy, and Storehouse Windows; strong, light Wire Fence, on an improved Plan, for Sheep, Deer, Hares, &c.

The many dreadful Fires that continually happen, and mostly owing to fires being left in rooms unguarded, by which aged and infirm people have been burnt to death, young Ladies and Childrens' cloaths have caught fire, carpets been burnt and spoiled by sparks flying into the room. T. CATO, Wire-Worker, No. 89 Holborn-Hill, opposite St Andrew's Church, begs leave to recommend to the Nobility, Gentry, and Public in general, his much approved of WIRE FIRE-GUARDS and FENDERS, that entirely prevent any sparks from flying into the room, at the same time prevent no heat;

they are found of the greatest use in drawing-rooms, bed-chambers, nurseries, dressing-rooms, and public offices, &c. Also a new-invented MACHINE to prevent the waste of coals and cinders in the compleatest manner without making any dust; it is universally approved of for its great utility, and may be made use of it a yard, kitchen, or any part of the house. A large Assortment of Wire Meat Larders and Dish Covers; the Wire is so contrived as to admit of a free circulation of air, by which means dressed or undressed victuals may be kept twice the time as in any thing else. Where also is made Brass and Iron Wire-work for the following purposes, viz. Libraries, Aviaries, Groceries, Larder, Dairy, and Storehouse Windows; strong, light Wire Fence, on an improved Plan, for Sheep, Deer, Hares, &c.

SUN FIRE OFFICE, March 30, 1800.
ALL Persons insured in this Office, the Premiums on whose Policies fall due at the Lady-day quarter, are hereby reminded to pay the said Premiums, either at the Offices in Cornhill, near the Royal Exchange, and Craig's-court, Charing-cross, or to the Agents in the Country, on or before the 9th day of April, 1800, when the 15 days allowed by this Office, over and above the time they are insured for, will expire.—The above notice is given, to prevent the insured losing the benefit of their Policies, by omitting to make such payments in proper time. No charge will be made for Policies in which the sum insured amounts to 3000. or above, and all losses by Fire are paid without any deduction. This Office has always paid for damage by lightning.

Illustration 6.43

Advertisements for T. Cato's fire-guards and the Sun Fire Office, in *The Times*, 28 March 1800, p. 2.



Illustration 6.44

'The Fatal Fire at Kings Cross: the Exterior and Wrecked Interior of the House', *Illustrated London News*, 29 October 1904.

The photographs of devastation were captioned 'The front room where two bodies were found', 'the exterior of the burnt house' and 'the back room where two bodies were found'.