

Evidence of Early Fire Insurance in Wantage

by Alan Rosevear

A fire at a restaurant in Grove Street in 1991 was a double tragedy. Damage to one of the older buildings in the town was immediately apparent but a less obvious loss was the disappearance of the Fire Insurance Mark; evidence of a previous owner's concern over this risk 170 years earlier. This "Gleaming Sun" had been one of only six still visible to public gaze in Wantage. Three of these relate to the Priorshold property, two are on W.E.Clark's butcher's shop in Mill Street and this recent loss was attached high on the gable of the wooden frame building which has in recent times been variously the Falcon Court and now the Sezchuan Restaurant.

The Priorshold Fire Marks date from 1723 and 1781. One from the earlier date is still attached to the house: a policy taken out with the Sun Fire Insurance Office by "Francis Stanley of Wantage, gentleman, on his now dwelling house, value not exceeding £500". The next policy number in the ledger also belongs to Francis Stanley, covering "the goods and merchandise in his dwelling house but also the tenement, malthouse, barne and stables adjoining, value not exceeding £300". However, this Fire Mark is now to be found in the Museum.



The joint value of these two policies points to Stanley being a prosperous businessman involved in the brewing trade. He may be the same Francis Stanley who was responsible for running one of the most comprehensive Cross Post letter-carrying services in the west of England between 1695 and 1716 (1). The second fire mark still attached to Priorshold relates to another Sun policy taken out in autumn 1781 by "William Chamberlain of Wantage, brewer and maltster on his now dwelling house,

two tenements (constructed of brick, tile and part timber) malthouse, storehouse, office, brewhouse and all his stock and utensils, value not exceeding £900". This is a fairly high value for businesses in the town though still small compared with the £4600 insurance on Thomas Ansell's tannery. Interestingly, Priorshold had been a centre of tanning in the previous century, but the main centre had moved to the area behind Wallingford Street by this time.

The other group of Fire Marks are also Sun policies and are both attached to the vitreous facing bricks of Clark's shop. The older mark identifies a policy taken out in 1762 for £200 by "William Kent of Wantage, shopkeeper, on his dwelling house (constructed of brick and tile) and on his brewhouse which is adjacent and communicating and is thatched". The more recent mark is from 1778 for £300 by "Thomas Grey of Breed Street Mill, London, a factor, on his house & offices in Wantage (constructed in brick and tile), in the tenure of William Bailey, shopkeeper, and on two tenements adjoining in the tenure of Noaks and Hughes (thatched)". The Kent family still continue as tradesman in the town after over 200 years, though the Grey family who appeared in many financial transactions in the town in the 18th century seem to have moved their interests elsewhere.

That brings us to the recently lost mark, which was the oldest of those remaining in the town. It related to a policy taken out in July 1721 by "John Buckle of Wantage, a currier, on his now dwelling house and a little house adjoining in his own tenure and a bakehouse in the yard, not exceeding £300 in value". This is probably the same property where John was a tenant in January 1721 when Edward Towsey of Wantage, tallow chandler, paid the insurance for his house. A link with animal products may have continued in subsequent references to this property as it probably became the Cow Heel Inn, nestling behind the larger Falcon Inn which occupied the corner site (this latter was insured for £300 in the name of Mary Webb in December 1721 and demolished in the 19th century to make way for the new Town Hall, now the Midland Bank).

The Sun Fire Office is the oldest Fire Insurance Company in Britain and began in 1710. Although most of its early business was in the capital (still remembering the losses of the Great Fire), it was active in the surrounding counties, covering both private houses and industrial property (2). Policies in the period 1775-1787 were issued by two agents; a Mr Woodroffe, who does not appear to have lived in Wantage, and later by Mr Budd of Newbury. (Below is the heading of the Sun Fire



Office policy covering the property of William Godfrey at Manor Farm Wantage in 1786; Insured value £600 - from Bill Fuller.)

However the Ormond archive in the Museum includes a receipt for a policy taken out by John Ormond for £500 with the Sun Fire Office in 1795. This was issued by their local agent Mr Wise; presumably John Wise the clockmaker and silversmith and from 1809 the Wantage postmaster. Early policies with the Royal Exchange Fire Office were issued by the Newbury agent but by 1784 a Wantage agent was in place. William Wise was appointed agent for the Royal Exchange in 1823 (3) when he took over from his father as Wantage postmaster. By the 19th century competition for insurance business was more intense and most of the town's solicitors, the Post-master and a number of shopkeepers were agents for various companies. William Ormond's letter books from the 1820's (4), show that he was agent for at least two; The Atlas Office in Cheapside, London (started 1808) and the Berkshire Assurance Office in Reading (operated 1824 to 1832). This latter insured William Dixon for the contents of the Falcon for £1000 in 1824 and John Chamberlain at the Shoulder of Mutton for £150 the following year (this family had apparently gone downhill since their days at Priorhold).

Ormond had the unpleasant task of sorting out claims from townspeople; this may have led to some clash of loyalties. In 1825 he reported to the Atlas Office that "a fire on the premises covered by policy No 45340 was got under control by the exertion of neighbours. The building took fire about 7 in the evening of Wednesday in the outbuilding of a tallow chandler, adjacent to the Candle House which providently escaped. On the Saturday the Candle House itself was on fire but it was discovered before any injury was sustained and was said to be work of an incendiary. The first fire was from straw, lighted in the day-time to burn. Should another attempt be made I will offer a handsome

reward. Mr Pumfrey gave away £9 worth of beer to his men who exerted themselves but I do not know whether you allow these expenses. Had the fire taken place the next night the whole premises must have been consumed". I am sure the same sentiments appear in modern claims.

The town probably possessed three "fire engines" around this period (5). The Churchwarden Accounts of 1765 mention the purchase of 40 leather buckets for the two existing engines and a third engine had been bought in 1783. The hand pump "Johnnie Barr" (Engine No.2) is in the Museum and emphasises the difficulty fire fighters had in a town which still had a high proportion of thatched properties (general impression from policy details). The Churchwardens were encouraged to "apply to several agents to Fire Offices" to help finance items such as leather pipes for the engines. This need continued and in 1827 Ormond asked the Atlas Office to "send down 6 or 7 fire buckets for the town; the Royal Exchange had supplied the town in the first instance". A second policy in the Ormond exhibit shows that William's father John Ormond had taken out a policy with Royal Exchange in 1805 for more than twice the value of his Sun Office policy of ten years earlier. This illustrates not only the general increase in prosperity but also the intense competition between Fire Offices at this time.

The Wantage engines seem to have been the property of the Parish and so would have fought any local blaze, irrespective of insurance, recovering the costs after the event where possible. However, solicitors such as Mr Ormond were not averse to promising fire Offices most of the business in a Parish if they would provide an engine. Sadly, not all householders were as prudent as the Ormonds. In the summer of 1827 the Reading Mercury reported that a fire in Ardington had caused damage of upwards of £1300, the whole of which was uninsured and belonging to persons not able to support the loss. A letter from Ormond to Mrs Bastard reporting this loss on her estate added that the fire had been started "by the wadding from the discharge of a blacksmith's gun which had set alight the thatch. He was shooting at a pigeon on farmer Tame's barn and although his blacksmith shop was not affected, 4 cottages, ricks and barns had all been destroyed by the fire". It was apparent from reports in 1830 of a fire started by machine breakers at William Gibbs' farm in East Lockinge, that the engines and general populace of Wantage would normally assist in fighting a large fire in a village as close as Ardington.

Although the Ormond papers are interesting snap shots of business life in Wantage, the value of these records is greatly enhanced by inter-comparisons to follow the development of particular

enterprises. The Fire Insurance records are a valuable source of information on the finances of British tradesmen and manufacturers during the industrial revolution (2). Although the ledgers of The Sun Fire Office and some Royal Exchange policies survive at the Guild Hall Library in London, only a small proportion of the entries are indexed. Consequently finding policies for particular towns is very difficult and linking them to existing properties is almost impossible without the Fire Mark. Hopefully there are other marks in private hands or policy documents still in with older deeds, but the loss of even one publicly displayed mark is sad.



‘Johnny Barr’ (MUS 294)

REFERENCES

1. Homer-Wooff G.H.R. (1988) “The Postal History of Wantage”
2. Jenkins D.T. (1984) “The Practice of Insurance Against Fire, 1750-1840, and Historical Research” in “The Historian and the Business of Insurance” Ed. Westall O.M., Manchester Univ. Press pp 9-38.
3. Reading Mercury
4. Reading University Archive MS 1173
5. Philip K (1968) “Victorian Wantage”

Extracts from the Reading Mercury and a compilation of Fire Insurance policies relating to Wantage have been lodged at Wantage Museum.

Editor’s Note See also article entitled “Johnnie Barr” in this series of articles.

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