

PAST TIMES

FIRE INSURANCE MARKS (FIRE MARKS) IN SEATON ROSS



The idea of insurance against fire damage originated in the sixteenth and seventeenth century with advances in house-building accelerating after the horrors of the Great Fire of London in 1666.

Timber-frame houses were particularly vulnerable and their owners expected to pay the highest premiums.

Some fire offices even established their own fire brigades to minimise losses, and during the eighteenth and nineteenth centuries insured properties were identified by distinctive fire marks, affixed to the house wall and bearing the company's device.

Plates were originally made of lead but in the early 1800's copper was used, to be superseded by iron or tin in the 1820's. They served not only as identification marks but also as ethical advertisements for the insurance companies and it is not unusual to find entire streets of houses bearing the same fire mark.

Fire marks can sometimes be helpful in tracing the history of a building, for each fire mark was issued with a policy number and the records of the insurance company (or its successor) are often still in existence. Such records can provide a description of the property when, it was first insured, together with any subsequent alterations, and sometimes even the contents of the house.

Two fine examples of fire marks in Seaton Ross still exist. They are on the house walls of Dial House Farm and Park Farm both showing the same plate with the word Yorkshire and 1824. It is likely that several other properties in the village also had fire marks, which have been removed from walls in the past (e.g. Rose Farm House was also insured with Yorkshire) - the fire marks have become collector's items. The plates show that they were insured by Yorkshire General and the illustration above is an identical copy with the word Yorkshire and 1824 printed on them (The Yorkshire was established in 1824). The original plates were made of copper plate and measured 91/2 x 71/4 showing a gilded York Minster in very low relief upon a red background (red used as it is today for fire engines and the fire service). The Yorkshire produced 3 variants of plates but the plate illustrated above was used between 1850 and 1880.

With the gradual introduction of fire engine establishments under boards of works (which eventually becoming county councils), responsibility for fire fighting came under the control of county councils. The use of fire marks gradually died out but one insurance company continued to issue them until 1902.

A few old buildings particularly in rural areas can still be found proudly displaying the original fire marks.