

# Harborough Fire Insurance

by Phil & Janice Morris

On a visit to the London Metropolitan Archive to research an item of fire insurance we came across three consecutive entries in one of the Sun Fire Office registers for Market Harborough. A transcript of the entries is shown below.

26th Aug 1772			
315430 2/ Michas 1773 2/2- Collis	Edmund Clark of Harborough in the County of Leicester on his house only new build situated at the Top of Lion Yard in Harborough aforesaid Brick & Tile At present empty. Not exceeding one Hundred Pound	C Pole J Chalie C Bewick	£100
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315431 5/ Michas 1773 5/3 Collis . .	William Barley of Harborough in the Count of Leicester on his house only in Little Street in Harborough Aforesaid in the Tenure of John Vialls Butcher not exceeding Seventy Pounds Shop only near not exceeding thirty pounds All Thatched	C Pole J Chalie C Bewick jun	£70 £30 £100
26th Aug 1772			
315433 5/ Michas 1773 5/5 Collis	Richard Mould of Harborough in the County of Leicester Dyer Mortager of William Stranger Doctor of Physick Mortgagee on the now dwelling house only of the said Richard Mould in Harborough aforesaid not exceeding Eighty Pounds Prefs shop & Dye house only not exceeding ten pounds on each	C Pole J Chalie C Bewick jun	£80 £20 £100

## Referring to the first entry:

- 315430 is the policy number and would be stamped on the Fire Mark to be fixed to the premises.
- 2/ (10p) is the cost of the insurance only on the house, contents if covered would be itemised separately.
- Michas 1773 (Michaelmas) The date the policy premium is due for this and succeeding years.
- 5/3 (26p) The amount of tax the government levied on this policy. Very soon after the introduction of fire insurance the government realised it was an easy way to collect tax.
- Collis is the name of the clerk who entered the details in the Policy Register.
- The building materials are specified as this would influence the premium e.g. thatch would cost more.
- C Pole, J Chalie & C Bewick are Directors. It required three to authorise the Policy.
- The London Metropolitan Archive is at 40 Northampton Road, Clerkenwell, EC1R 0HB. This is 800m north of Farringdon Station.