Visit to the Guildhall Library in London 16th June 2007

Detail from Fire Insurance policies in the name of Jacobs and connected with the glass trade Taken from the Sun Fire Office policies held by The Guildhall Library, London

Notes

- 1. Policy numbers were issued in blocks to the agents and then written up into the Head Office ledgers when the policy was issued. This results in the numbering not necessarily being in tune with the dates.
- 2. I have recorded the important part of each entry but have often missed out some of the verbose descriptions.
- 3. Jews Clause There had been some problems with fraudulent claims in the poorer Jewish areas which led to the insurance company sometimes insisting on a surveyor's report before issuing the policy. See detailed explanation at the end.
- This list was generated by searching the on-line index of policies looking for the name Jacobs and then visiting the Guildhall library to look at the actual ledgers. <u>http://www.history.ac.uk/gh/sun.htm#intro</u>
- 5. A typical entry in full looks like the following:-

Transcription of the above scan

1133896	Abraham Jacobs of No. 53 Crown	
[Details	Street Finsbury Square dealer in glass	
of	On his household goods wearing apparel	
premiums	Printed books plate in his now dwelling	
paid]	House only situate aforesaid Brick three	
	Hundred pounds	£300
	Stock and utensils therein only four hundred	£400
		£700

Policy Reference	Date	Details	Amount
MA11936/462/881882	1813/05/13	Philip Jacobs 5 Petticoat Lane - Glass Manufacturer and	
		Cutter	£500
		On his now dwelling house only situate as aforesaid brick	£350
		Household goods, wearing apparel, printed books and plate	£350
		therein only	£100
		Stock and utensils therein only	£150
		Workshop only near Brick	<u>£500</u>
		Stock and utensils therein only	£1950
		Stock and utensils in a cellar only near being No. 101 Corner	
		of Coxs Court in	
		Untenured of Levy, Hairdresser, Brick	
MA11936/461/883212	1813/06/02	Abraham Jacobs 16 Providence Place, Petticoat Lane	
		Household Goods, Dwelling House, Brick	£100
		Wearing apparel	<u>£50</u>
		With the Jews Clause	£150
MA11936/461/889891	1814/01/31	Philip Jacobs 5 Petticoat Lane - Glassman	
		House only at No.14 Artillery Passage, Bishopsgate Street in	£300
		his own tenure.	
		Brick and Timber	
MA11936/461/891322	1814/02/24	Frederick Gedoe of Stapleford Abbot near Romford, Essex	
		on a house only in Cutler Street, Houndsditch in tenure of	£300
		Jacobs of no hazardous trade,	
		Brick	
MA11936/462/893776	1814/05/12	Philip Jacobs 14 Artillery Place, Artillery Street, Bishopsgate	
		Street Without Glassman	£600
		On his now dwelling house situate as aforesaid Brick and	<u>£100</u>
		Timber	£700
		Workshop only behind near Brick	
MA11936/462/893777	1814/05/12	Philip Jacobs 14 Artillery Place, Artillery Street, Bishopsgate	
		Street Without Glassman	
		On a house only in Petticoat Lane late in his own tenure	£400
		Workshop only near	£100
			£500
MA11936/462/893780	1814/05/12	Philip Jacobs 14 Artillery Passage, Artillery Street,	
		Bishopsgate Street Without Glass Manufacturer	
		On his household goods, wearing apparel, printed books and	
		plate in his now dwelling	£700
		house only situate as aforesaid Brick and Timber	
		China and glass therein only	£50
		Stock and utensils therein only	£50
		Stock and utensils in workshop behind near Brick	£200
		Stock and utensils under a house No. 101 Petticoat Lane	£500
			£1500
MA11936/461/897951	1814/10/20	John Exeter 15 Savage Gardens - Gent	
		House situate Sanay Road, Artillary Passage	£250
		House 16 The Corner Artillery Passage	£350
		House situate in aforesaid Passage in tenure of Jacobs,	<u>£400</u>
		Glassman	£1000
MA11936/469/917925	1816/04/20	Philips Jacobs No. 14 Artillery Passage, Artillery Street -	
		Glass Manufacturer	
		On his now dwelling house only situate as aforesaid Brick	
		and Timber	£600
		Household goods, wearing apparel, printed books & plate	
		therein only	£700
		Jewels therein only	£50
		China and Glass therein	£50
		Stock and utensils therein	£1000
		Workshop behind near Brick	£100
		Stock and utensils therein only	<u>£200</u>
			£2700
MA 11936/466/921821	1816/08/14	John Jacobs 7 Providence Place, Petticoat Lane	
		Household Good	£100
		Jews Clause	
MA11936/466/921821	1816/08/14	John Jacobs 7 Providence Place, Petticoat Lane -	

MA11936/472/940891	1818/04/27	Philip Jacobs No. 14 Artillery Passage - Glassman & Henry JacobsOn their now dwelling house only situate as aforesaid Brick	£400
		and Timber	
MA11936/472/940892	1818/04/27	Philip & Henry Jacobs No. 14 Artillery Passage	
		On their stock and utensils viz in their now dwelling house	04500
		only situate as aforesaid	£1500
		And in a shop behind All brick and Timber	<u>£50</u> £1550
MA11936/472/940893	1818/04/27	Philip Jacobs No. 19 Artillery Lane, Gent	£1550
WAT1930/472/940893	1010/04/27	On his household goods, wearing apparel, printed books and	
		plate in his now Dwelling house only situate as aforesaid	£700
		Brick	£50
		Jewels therein only	<u>£50</u>
		China and glass therein	£800
MA11936/472/940894	1818/04/27	Henry Jacobs No. 14 Artillery Passage - Glassman	
		On his household goods, wearing apparel, printed books and	
		plate in his now Dwelling house only situate as aforesaid	
		Brick and Timber	£450
		Jewels therein only	£25
		China and glass therein only	<u>£25</u>
			£500
MA11936/482/951679	1819/02/15	Moses Jacobs 12 Charles Street, Soho - Glassman	
		On his household goods, printed books, wearing apparel and	
		plate in his now dwelling house only situate as aforesaid Brick	
		and Stone therein	£330
		Pictures and paints, frames and glass included therein only	£20
		Stock, utensils and goods in trust, china and glass included	
		therein only	£1450
		Stock and utensils, live stock included in his stables and	<u>£100</u>
		chaise house communicating Situate in Blackhorse Yard, Rathbone Place Brick and Timber	£1900
MA11936/480/954264	1819/05/03	Note: Chaise House is possibly for storing a carriage Philip Jacobs and Son 19 Artillery Lane - Glassmen	
MAT 1930/460/954204	1619/05/03	On their stock and utensils I their now dwelling only situate as	
		aforesaid Brick	£300
MA11936/479/962048	1819/12/20	Philip Jacobs 18 Fire Ball Court, Houndsditch - Glass Cutter	2000
10/01/07/07/07/07/07/07/07/07/07/07/07/07/07/	1013/12/20	On his household goods, wearing apparel, printed books and	
		plate in his now dwelling house only situate as aforesaid Brick	
		and Timber	£100
		Stock and utensils therein only	£200
		,	£300
MA11936/483/964929	1820/03/23	Moses Jacobs 12 Charles Street, Soho	
not available - under		(probably renewal of previous policy)	
conservation			
MA11936/487/976645	1821/02/12	Philip Jacobs 14 Artillery Passage - Glassman	
		On his household goods, wearing apparel, printed books and	
		plate in his now dwelling house only situate as aforesaid	£700
		Jewels therein only	£50
		China and glass therein only	£50
		Stock, utensils viz ? therein only	£1500
			£50
MA11026/404/070202	1821/03/22	Henry Jacobs 50 Crown Street, Finsbury - Glassman	£2350
MA11936/484/978392	1021/03/22	On his stock and utensils be his now dwelling house	
		only situate as aforesaid Brick	£700
		And in warehouse behind Brick and Timber	£700 £200
			£900
MA 11936/489/1003030	1823/03/10	Philip Jacobs & Son of 64 Crown Street, Finsbury, Glass	2000
	1020/00/10	Merchant	
		On their stock and utensils in their now dwelling house situate	£500
		-	£1500
		as aforesaid.	21000
		And in warehouse behind.	£2000
MA 11936/489/1003031	1823/03/10		

MA 11936/489/1003032	1823/03/10	Philip Jacobs 14 Artillery Passage, Glassman Household goods Jewels	£370 <u>£30</u> £400
MA 11936/496/1014475	1824/03/01	Philip Jacobs 65 Crown Street, Glassman Household Goods	£550
MA 11936/496/1014989	1824/03/25	Abraham Jacobs 8 Church Lane, Glass Cutter & Dealer Household Goods Stock	£100 <u>£200</u> £300
MA 11936/503/1023769	1824/12/15	Philip Jacobs & Son, 64 Crown Street On a house only, No. 14 Artillery Passage, Bishopsgate Street	£300
MA 11936/503/1029688	1825/05/04	Let in tenements brick and timber Abraham Jacobs 8 Church Lane Household goods Stock and utensils therein	£100 <u>£200</u> £300
MA 11936/505/1041871	1826/02/09	Philip Henry Jacobs & Sen 64 Crown Street, Glass Cutter and Glass Merchants. On their stock in their dwelling house And in shop behind All brick built no stove in either building [The original entry was made in ink but at some later date the crossings out had been made in pencil and the name Henry inserted above Philip. The insured values were also increased]	£700 £1000 <u>£1500</u> £2500 £2200 £3500
MA 11936/509/1043096	1826/03/01	Moses Jacobs 12 Charles Street Soho Glasscutter On house only No. Phoenix Street, Soho. Unfinished Warehouse and manufactory communicating adjoining the above unfinished. [Presumably the lack of a house number is because it isn't finished yet]	£300 <u>£700</u> £1000
MA 11936/508/1048916	1826/08/24	Ralph Jacobs 9 Union Street Household goods China and glass therein	£550 <u>£50</u> £600
MA 11936/505/1051593	1826/10/19	Ralph Jacobs 9 Union Street, Bishopsgate Street, Dealer in Glass Stock and utensils in his now dwelling house	£1000
MA 11936/512/1076578 MA 11936/512/1078661	1828/04/14	Philip Jacobs & Son of No. 64 Crown Street, Finsbury.Glass cutter and Glass MerchantsOn their stock and utensils only in their dwelling house situateas aforesaidAnd in shop behindAll brick and a stove pipe in each of the buildingsAbraham Jacobs 8 Church Lane	£700 <u>£1500</u> £2200
		Household goods Stock and utensils therein	£100 <u>£300</u> £400
MA 11936/521/1082679	1828/11/25	Moses Jacobs No. 19 Phoenix Street, Soho, Glassman On house only No. 12 Charles Street, Soho in the occupation of Holdings and artist and stationer. Brick [<i>This ties Moses to both Phoenix Street and Charles Street</i>]	£700
MA 11936/521/1084272	1828/12/19	Moses Jacobs 19 Phoenix Street, Soho Glass Manufacturer On his own dwelling house Warehouse and manufactory communicating behind being No. 18 same street. Brick and Timber Stock, utensils and goods in trust therein	£350 £1000 <u>£250</u> £1600
MA 11936/519/1086824	1829/02/12	Philip Jacobs 42 Clifton Street, Crown Street, Finsbury. Gent Household goods Jewels China and glass therein	£1600 £550 £100 <u>£50</u> £700

MA 11936/521/1088045	1829/02/26	Moses Jacobs 19 Phoenix Street, Soho. Glass Manufactor.	
		Isaac Jacobs & Peter Charles Heude	
		On the now dwelling house only of the said Moses Jacobs	0050
		situate as aforesaid private brick	£350
		Warehouse and manufactory communicating being at No. 18 same street brick and timber	<u>£1000</u> £1350
MA 11936/521/1088046	1829/02/26	Moses Jacobs 19 Phoenix Street, Soho. Glass	
		Manufacturer	
		On his household goods, wearing apparel, printed books and	
		plate in his now dwelling house only situate as aforesaid	0500
		private brick Jewels therein only	£500 £50
		China and glass therein only	230
		Fixtures and fittings in warehouse and manufactory	£50
		communicating being No. 18 same street brick and timber	200
		Stock utensils and goods in trust therein only	£50
			£550
			£1200
MA 11936/521/1088047	1829/02/26	Do~~ [i.e. continued from the previous entry]	
		On house only No. 12 Charles Street Soho in occupation of	
		Holdings an artist and Martin a Stationer brick	£800
MA 11936/518/1094299	1829/07/21	Abraham Jacobs 53 Crown Street, Glass Dealer	
		Household goods	£200
		Stock and utensils	<u>£400</u> £700
MA 11936/525/1105211	1830/03/03	Ralph Jacobs 11 Mansell Street, Goodmans Fields China	£700
WA 11930/323/1103211	1030/03/03	and Glassman	
		Household goods	£250
		Pictures and prints	£10
		China and glass	£40
		Stock and utensils and goods in trust	<u>£300</u>
			£600
MA 11936/525/1107466	1830/04/29	Abraham Jacobs 16 Devonshire Street, Bishopsgate Street	
NA 44020/520/4420224	4.004/00/44	House only No 20 Barbican in tenure of a clothes salesman	£600
MA 11936/529/1128334	1831/08/11	Nicholas Parker of No. 73 Cornhill. Gent, Lydia Nash, Frederick Cowper and Samuel Dandy, executors of George	
		Augustus Nash.	
		On a house only at 41 Mansell Street, Goodmans Fields in	£500
		tenure of Jacobs a dealer in china and glass brick.	2000
		Stables, workshop in the yard behind brick	£100
		House only No. 42 adjoining in private tenure brick and timber	£500
		Stable and loft over in the yard brick and timber	<u>£100</u>
			£1200
MA 11936/531/1133896	1832/01/18	Abraham Jacobs 53 14 Crown Street, Finsbury dealer in	
		glass	6200
		Household goods Stock and utensils therein	£300
		The original entry was ink with the crossing out and insertion	<u>£400</u> £700
		in pencil]	2100
MA 11936/540/1196137	1835/03/12	Philip Jacobs 22 Earl Street, Crown Street, Finsbury. Gent	
		Household goods	£400
		No. 47 said lane in tenure of a butcher	£400
		No. 48 said lane in tenure of a dealer in pickles	£400
		Warehouse behind	<u>£50</u>
			£1250

Extracted from Fire Insurance Records for family and local historians by David T Hawkings

Fraudulent claims were not uncommon. It was sometimes the case that a building was over-insured and arguments ensued in the event of a claim. To overcome this it became necessary for the property to be surveyed before the insurance was accepted and very often a surveyor's report was required after a fire to confirm that the value of the claim was not excessive. Sometimes, rather than pay the claimant for his claim the insurance company paid a builder directly for the repair or re-building of the property.

There appears to have been particular trouble in London in areas where poor Jewish people lived:

Sun Fire Office

Committee of Management¹⁴

12 Oct. 1786

Read the Surveyor's report, stating that upon Examining the Accounts of losses claimed by the Inhabitants of Dukes Place, Three Herring Court, New Court and Sugar Baker Yard in consequence of a Fire which happen'd in the night of 2nd Sept last, they find the amount thereof to be 22 in Number, to be upwards of £1612. Although goods could be only destroyed by Fire in the House of Judith Isaacs, the upper story of which was burnt and the next story somewhat Damaged, so that the claims were in general made for goods stolen during the Fire. That from every appearance of the persons and Habitations of many of the claimants they had the greatest reason to suspect their Account to be false or Fraudulent. And they further report that from the narrowness of the passages in said Courts & Yard and the number of Timber erections behind them they conceive that Insurances on the Buildings or Goods therein to be extremely Hazardous.

Resolved that it be recommended to the General Quarterly Meeting, That no Jew shall hereafter be insured without a report from a Survey having been made to Mr Winston and by him to a Committee or to the Secretary for Approbation and that no premiums are to be received for Policies now existing without the concurrence of a Committee or of the Secretary, And that an Account of all policies belonging to the lower order of Jews which expire at Christmas next be made out also a similar Account for the Lady Day, Midsummer & Michaelmas Quarters. And that Mr Norris or Mr Gubbins do report to this Committee any places the Residence of the lower Order of Jews which may appear to them extremely hazardous.

2 Nov. 1786

Read Mr Norris's Report of Streets, Lanes & Courts, the residence of the lower order of Jews, which appears extremely hazardous.

Resolved that no Insurance shall hereafter be made on Goods or Stock or Apparel in Houses situated in any of the above places & that no premiums are to be received in any policies now Existing for Stock in Trade, Goods or Apparel. And that no Buildings situated in either Streets, Lanes or Courts reported extremely Hazardous in Mr Norris's Report shall hereafter be insured without any Approbation of a Committee or the Secretary.

This became known as the Jews Clause which can be found written against some policies.

Address occupation based on the insurance policies

<u>Street</u>	<u>No.</u>	Date	Person/People
Crown Street	50	1821/03/22	Henry Jacobs
	53	1829/07/21	Abraham Jacobs
	64	1823/03/10	Philip Jacobs & Son Henry Jacobs
		1824/12/15 1826/02/09	Philip Jacobs & Son Philip Jacobs & Son
		1828/04/14	Henry Jacobs Philip Jacobs & Son
	65	1824/03/01	Philip Jacobs
Artillery Passage	14		
		1814/05/12	Philip Jacobs
		1816/04/20	Philip Jacobs
		1818/04/27	Philip Jacobs
			Henry Jacobs
		1821/02/12	Philip Jacobs
		1823/03/10	Philip Jacobs
		1824/12/15	Philip Jacobs & Son
Artillery Place	14	1814/05/12	Philip Jacobs [I suggest that Place and Passage are same]
Artillery Lane	19	1818/04/27	Philip Jacobs (Gent)
		1819/05/03	Philip Jacobs & Son
			•
Clifton Street	42	1829/02/12	Philip Jacobs
Charles Street	12	1819/02/15	Moses Jacobs
		1820/03/23	Moses Jacobs
		1826/03/01	Moses Jacobs
		1828/11/25	Moses Jacobs
		1829/02/26	Moses Jacobs
		1020/02/20	
Phoenix Street	19	1826/03/01	Moses Jacobs
	10	1828/11/25	Moses Jacobs [Subject of Old Bailey trial for Arson in 1829]
		1828/12/19	Moses Jacobs
		1829/02/26	Moses Jacobs/Isaac Jacobs/Peter Heude
		1023/02/20	
	18	1826/03/01	Moses Jacobs
	10	1828/12/19	Moses Jacobs
		1020/12/10	
Petticoat Lane	101	1814/05/12	Philip Jacobs
	5	1813/05/13	Philip Jacobs
		1814/01/31	Philip Jacobs
		1814/05/12	Philip Jacobs
			· ····································
Mansell Street	11	1830/03/03	Ralph Jacobs
	41	1831/08/11	Un-named Jacobs
Fireball Court	18	1819/12/20	Philip Jacobs