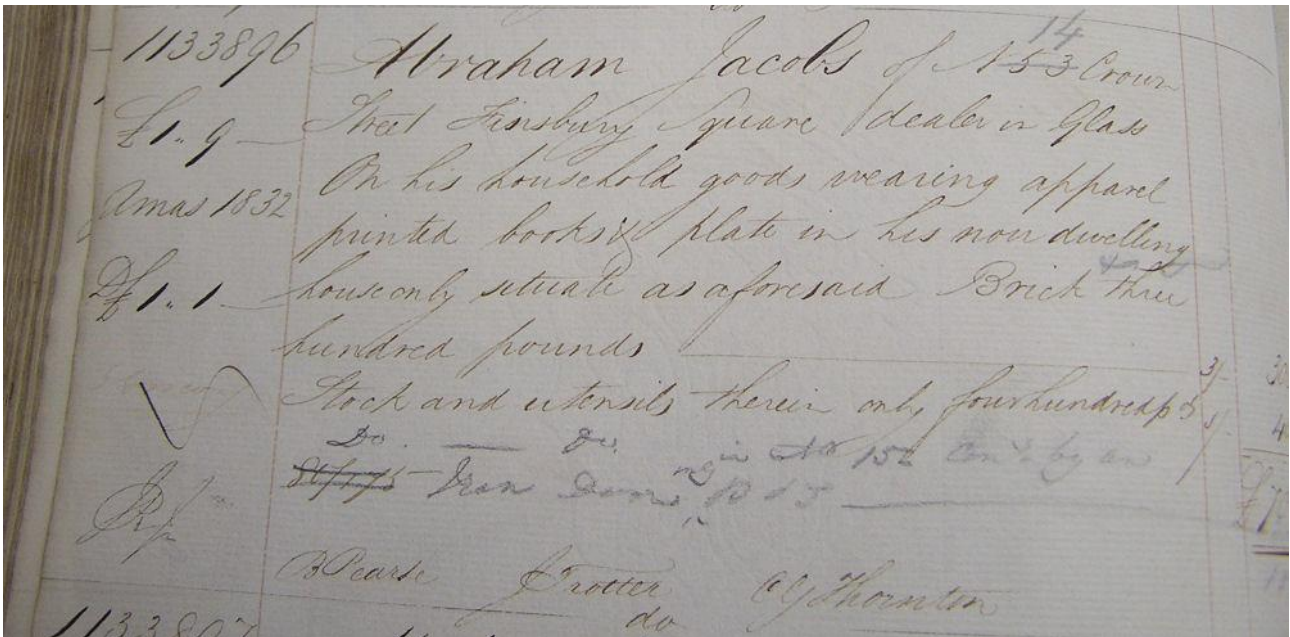


Visit to the Guildhall Library in London 16th June 2007

**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.
4. 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.
<http://www.history.ac.uk/gh/sun.htm#intro>
5. A typical entry in full looks like the following:-



Transcription of the above scan

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

| Policy Reference | Date | Details | Amount |
|---------------------|------------|---|---|
| MA11936/462/881882 | 1813/05/13 | Philip Jacobs 5 Petticoat Lane - Glass Manufacturer and Cutter On his now dwelling house only situate as aforesaid brick Household goods, wearing apparel, printed books and plate therein only Stock and utensils therein only Workshop only near Brick Stock and utensils therein only Stock and utensils in a cellar only near being No. 101 Corner of Coxs Court in Untenured of Levy, Hairdresser, Brick | £500 £350 £350 £100 £150 <u>£500</u> £1950 |
| MA11936/461/883212 | 1813/06/02 | Abraham Jacobs 16 Providence Place, Petticoat Lane Household Goods, Dwelling House, Brick Wearing apparel With the Jews Clause | £100 <u>£50</u> £150 |
| MA11936/461/889891 | 1814/01/31 | Philip Jacobs 5 Petticoat Lane - Glassman House only at No.14 Artillery Passage, Bishopsgate Street in his own tenure. Brick and Timber | £300 |
| 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 Jacobs of no hazardous trade, Brick | £300 |
| MA11936/462/893776 | 1814/05/12 | Philip Jacobs 14 Artillery Place, Artillery Street, Bishopsgate Street Without Glassman On his now dwelling house situate as aforesaid Brick and Timber Workshop only behind near Brick | £600 <u>£100</u> £700 |
| 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 Workshop only near | £400 <u>£100</u> £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 house only situate as aforesaid Brick and Timber China and glass therein only Stock and utensils therein only Stock and utensils in workshop behind near Brick Stock and utensils under a house No. 101 Petticoat Lane | £700 £50 £50 £200 <u>£500</u> £1500 |
| MA11936/461/897951 | 1814/10/20 | John Exeter - - 15 Savage Gardens - Gent House situate Sanay Road, Artillery Passage House 16 The Corner Artillery Passage House situate in aforesaid Passage in tenure of Jacobs , Glassman | £250 £350 <u>£400</u> £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 Household goods, wearing apparel, printed books & plate therein only Jewels therein only China and Glass therein Stock and utensils therein Workshop behind near Brick Stock and utensils therein only | £600 £700 £50 £50 £1000 £100 <u>£200</u> £2700 |
| MA 11936/466/921821 | 1816/08/14 | John Jacobs 7 Providence Place, Petticoat Lane Household Good <i>Jews Clause</i> | £100 |
| 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 Jacobs On their now dwelling house only situate as aforesaid Brick and Timber | £400 |
| MA11936/472/940892 | 1818/04/27 | Philip & Henry Jacobs No. 14 Artillery Passage On their stock and utensils viz in their now dwelling house only situate as aforesaid And in a shop behind All brick and Timber | £1500 <u>£50</u> £1550 |
| MA11936/472/940893 | 1818/04/27 | Philip Jacobs No. 19 Artillery Lane, Gent On his household goods, wearing apparel, printed books and plate in his now Dwelling house only situate as aforesaid Brick Jewels therein only China and glass therein | £700 £50 <u>£50</u> £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 Jewels therein only China and glass therein only | £450 £25 <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 Pictures and paints, frames and glass included therein only Stock, utensils and goods in trust, china and glass included therein only Stock and utensils, live stock included in his stables and chaise house communicating Situate in Blackhorse Yard, Rathbone Place Brick and Timber <i>Note: Chaise House is possibly for storing a carriage</i> | £330 £20 £1450 <u>£100</u> £1900 |
| MA11936/480/954264 | 1819/05/03 | Philip Jacobs and Son 19 Artillery Lane - Glassmen 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 On his household goods, wearing apparel, printed books and plate in his now dwelling house only situate as aforesaid Brick and Timber Stock and utensils therein only | £100 <u>£200</u> £300 |
| MA11936/483/964929 not available - under conservation | 1820/03/23 | Moses Jacobs 12 Charles Street, Soho (probably renewal of previous policy) | |
| 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 Jewels therein only China and glass therein only Stock, utensils viz ? therein only | £700 £50 £50 £1500 <u>£50</u> £2350 |
| MA11936/484/978392 | 1821/03/22 | Henry Jacobs 50 Crown Street, Finsbury - Glassman On his stock and utensils be his now dwelling house only situate as aforesaid Brick And in warehouse behind Brick and Timber | £700 <u>£200</u> £900 |
| MA 11936/489/1003030 | 1823/03/10 | Philip Jacobs & Son of 64 Crown Street, Finsbury, Glass Merchant On their stock and utensils in their now dwelling house situate as aforesaid. And in warehouse behind. | £500 <u>£1500</u> £2000 |
| MA 11936/489/1003031 | 1823/03/10 | Henry Jacobs 64 Crown Street, Finsbury, Glassman On his household goods in his now dwelling | £300 |

| | | | |
|----------------------|------------|---|---|
| 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 Let in tenements brick and timber | £300 |
| MA 11936/503/1029688 | 1825/05/04 | 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 & Son 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 <i>[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]</i> | £700 £1000 £1500 <u>£2500</u> <u>£2200</u> £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. <i>[Presumably the lack of a house number is because it isn't finished yet]</i> | £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 | 1828/04/14 | Philip Jacobs & Son of No. 64 Crown Street, Finsbury. Glass cutter and Glass Merchants On their stock and utensils only in their dwelling house situate as aforesaid And in shop behind All brick and a stove pipe in each of the buildings | £700 <u>£1500</u> <u>£2200</u> |
| MA 11936/512/1078661 | 1828/07/24 | Abraham Jacobs 8 Church Lane 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 | £550 £100 <u>£50</u> £700 |

| | | | |
|----------------------|------------|--|---|
| MA 11936/521/1088045 | 1829/02/26 | Moses Jacobs 19 Phoenix Street, Soho. Glass Manufacturer. Isaac Jacobs & Peter Charles Heude On the now dwelling house only of the said Moses Jacobs situate as aforesaid private brick Warehouse and manufactory communicating being at No. 18 same street brick and timber | £350 <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 private brick Jewels therein only China and glass therein only Fixtures and fittings in warehouse and manufactory communicating being No. 18 same street brick and timber Stock utensils and goods in trust therein only | £500 £50 £50 £50 <u>£550</u> £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 Stock and utensils | £200 <u>£400</u> £700 |
| MA 11936/525/1105211 | 1830/03/03 | Ralph Jacobs 11 Mansell Street, Goodmans Fields China and Glassman Household goods Pictures and prints China and glass Stock and utensils and goods in trust | £250 £10 £40 <u>£300</u> £600 |
| MA 11936/525/1107466 | 1830/04/29 | Abraham Jacobs 16 Devonshire Street, Bishopsgate Street 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 tenure of Jacobs a dealer in china and glass brick. Stables, workshop in the yard behind brick House only No. 42 adjoining in private tenure brick and timber Stable and loft over in the yard brick and timber | £500 £100 £500 <u>£100</u> £1200 |
| MA 11936/531/1133896 | 1832/01/18 | Abraham Jacobs 53 14 Crown Street, Finsbury dealer in glass Household goods Stock and utensils therein <i>[The original entry was ink with the crossing out and insertion in pencil]</i> | £300 <u>£400</u> £700 |
| MA 11936/540/1196137 | 1835/03/12 | Philip Jacobs 22 Earl Street, Crown Street, Finsbury. Gent Household goods No. 47 said lane in tenure of a butcher No. 48 said lane in tenure of a dealer in pickles Warehouse behind | £400 £400 £400 <u>£50</u> £1250 |

Jews Clause – an explanation

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 Management*¹⁴

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> | <u>Date</u> | <u>Person/People</u> |
|--------------------------|------------|---------------|---|
| 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 | Philip Jacobs & Son |
| | | 1826/02/09 | Philip Jacobs & Son Henry Jacobs |
| | | 1828/04/14 | 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>I suggest that Place and Passage are same</i>] |
| 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 |
| Phoenix Street | 19 | 1826/03/01 | Moses Jacobs |
| | | 1828/11/25 | Moses Jacobs [<i>Subject of Old Bailey trial for Arson in 1829</i>] |
| | | 1828/12/19 | Moses Jacobs |
| | | 1829/02/26 | Moses Jacobs/Isaac Jacobs/Peter Heude |
| | 18 | 1826/03/01 | Moses Jacobs |
| | | 1828/12/19 | Moses Jacobs |
| 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 |