

FIRE MARKS

Here & there, on the front wall of old buildings, one comes across a fire mark – an old metal plate (or a modern fake) showing the badge of a company which used to specialise in insurance against fire.

Before there was a fire brigade in every large town, some insurance companies ran their own brigades.

People will tell you that company fire marks identified the buildings (the only ones) where that company's brigade would fight a fire.

If the right mark were not visible, we are told, the firemen would shrug their shoulders, turn tail & head homewards, leaving the building to burn down, despite the pleadings of the distraught victims.

A likely story ! A persistent but mistaken legend.

Fire marks had the same function as notices erected at the front of houses nowadays by double-glazing firms & driveway contractors – an advertisement to attract more business for the company concerned.

Insurance was provided whether or not there was a local brigade.

The brigade, having turned out, would not refuse to help if the relevant fire mark was nowhere to be seen – even when the building was insured with the brigade's own company (*concerned*), its fire mark plate might have been obscured by smoke, or if the fire was far advanced by the time the brigade eventually arrived, the fire mark could well have been dislodged by the consuming blaze.

Buildings in those early days were not so easily identified as they are now – on commercial premises in a town there might be a hanging sign, but elsewhere, street numbers & house name labels were unknown.

Even so, the insurance company would have some means of identifying the building in their records & they would not send their firemen out to hunt for a label. Having received the report of a fire, the firemen would look for smoke !

In any case, the essence of insurance is mutual assistance.

Company fire brigades were established in particular districts where premium income was sufficient to justify the cost. Elsewhere each company simply bore the cost of damage – where the policy wording stipulated.

At Faversham, before the town brigade was founded, there were 2 company brigades – the Sun & the Kent Fire Office.

In late February 1890, when fire broke out at Selling vicarage stable, the East Kent Gazette records that both Faversham's brigades turned out. The Sun brigade had to give up when, at the corner of the Mall, its horse's harness chain broke off – the animal was recaptured at Preston. The Kent crew (with whom the building was insured) went on alone, arriving when the fire “was well nigh over”.

The Sun Insurance Office(founded 1710) used to boast that it was the world's oldest insurance office but, perhaps of more interest to our readers, the Kent Fire Office was founded in 1802 at Sittingbourne's Rose Inn – now Woolworth's. Lord Sondes was one of its founding trustees.

Fire marks for both companies are still displayed in this district, but after various mergers & take-overs, their successors in 1996 became part of the Royal & SunAlliance group which on May 1st this year was absorbed by the Pearl.

Hopefully these days, in the event of an emergency, regardless of fire-marks, we can all (our friends at Selling Vicarage included) rely on the Kent Fire & Rescue Service.

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