



Oblong folio, (390 by 285 mm), six leaves including an engraved title-page, subscribers list and four leaves of indexes, 61 hand coloured lithograph plates, the whole work interleaved with lined note paper (two now removed), original red half morocco, over red cloth boards, cover and spine lettered in gilt, upper cover, spine chipped partly split on upper joint.

RARE FIRE INSURANCE SURVEY

London Waterside Surveys for the Use of Fire Insurance Companies, Merchants, Brokers, Agents, Wharfingers, Granary-Keepers &c., Showing, In Consecutive Order, the whole of the Wharves and Granaries with the Buildings connected therewith situate on the banks of the Thames, South from London Bridge. With a Description of their Occupancy, Construction, Use and Internal & External Risk, Each accompanied with a Plan and Report sufficient for the immediate adjustment of Rate, And preceded by a Classified Set of 7 Copious Indexes. taken from an actual Survey...

Author

LOVEDAY, James Thomas

Publication date

1857.

Publisher

Published & Sold by the Author, as above. Sold also by Richardson, Brothers, 23, Cornhill, E.C., Lithographed & Printed by T. Morrow, 3 Walbrook Buildings, City.

Publication place

London,

Physical description

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Dimensions

390 by 285mm. (15.25 by 11.25 inches).

Notes

An extremely detailed survey of the London warehouses and wharfs below London Bridge, particularly interesting for the valuable insights into the fire insurance business, and the carefully detailed maps. The buildings in each plan are hand-coloured, different colours being used to denote the material each building was constructed from; pink for brick, yellow for timber, etc. Also the position of boilers, the type of use that the warehouses were used for and if inflammable, whether the floors, doors etc. were combustible.

This was both a scarce and expensive volume with only thirty-three copies printed at ten pounds and ten shillings to subscribers and twelve pounds and twelve shillings to other purchasers.

James Thomas Loveday (1815-1887) worked for the Phoenix Fire Office and spent two and a half years creating and compiling these plans of wharves and granaries along the Thames to assess fire risk for insurance purposes. Although Loveday was the 'Surveyor of Risks' for the Phoenix Fire Office, he seems to have published the volume himself, he apparently also worked as a funeral undertaker but dropped this side of his working life sometime in the 1860's.

The names of the twenty eight subscribers to the volume are listed including those of several other fire insurers e.g. The Sun Fire Office & the Unity Fire Insurance Association. Presumably the other five copies were for general sale.

The work suddenly became important when in June 1861 the Tooley Street fire consumed some three hundred yards of warehouses, the biggest fire since the Great Fire of 1666. 'According to the 1862 House of Commons Report, insurance companies lost over £1 million from the fire. It is believed that one of the owners of Cotton's Wharf was insured for £400,000, and the Royal Insurance Company lost £75,000. It was the first time that most insurance companies had lost money since they had started having private fire engines. Following the fire, insurance companies changed the way they insured wharves, and their fire insurance policies, to encourage safer storage of goods. They also raised their insurance premiums by between 50 and 100%. The fire and insurance premium rises led to the 1865 Metropolitan Fire Brigade Act, which established the London Fire Brigade. The Act also mandated that iron doors be used as these were less flammable, and recommended that they be shut at all times, which was not the case during the Tooley Street fire.

Loveday prepared a special map devised from the London Waterside Surveys that was subsequently published, a copy presented in an elaborate frame to the Prince Consort who was one of the thousands mesmerised by the Tooley Street fire.

Bibliography

No copies on OCLC but a copy held at Guildhall Library, London; see Cohen, Thames Bibliography, p.62; not in Creaton.

Provenance

Price: £4500

Inventory reference: 22027

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