

Archives and Special Collections

Ontario Fire Insurance Plan Collection, 1876-1973

A user's guide to one of our most popular and valued collections

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A Valuable Resource

This brief guide is intended for researchers who are unfamiliar with the format of Fire Insurance Plans (FIPs) and the types of information that they contain. Originally, fire insurance plans were intended to be used exclusively by insurance brokers to conduct structural risk assessments and set policy rates. Although the production of these plans ceased in 1974, FIPs continue to be rich sources of historic information for a variety of research purposes.

Research Use

With FIPs covering 1876-1973 for cities, towns and villages from Aurora to Zurich, the Archives and Special Collections' collection offers a wide range of urban perspectives. A full listing of the archives' holdings as well as additional information can be viewed on the Archives and Special Collections website: click on Quick Links 'Rare Books / Special Collections, then click on Fire Insurance Plans and go to Listing of Plans.

Our extensive holdings have been popular among environmental consultants, city planners, historians, urban geographers and students. In addition, FIPs can be useful for anyone researching the history of a house, street, neighbourhood or community.

The following list, while not exhaustive, identifies some of the types of information FIPs can provide:

- Design and composition of a building's construction (e.g., number of storeys, if brick or wood, location of windows)
- Time frame of a structure's building or demolition

- Historic development of a community, neighbourhood, or downtown area
- Site development—changes in location, additions, redevelopment
- Location of gas tanks, storage facilities, transformers, boilers, electrical rooms
- Sites of various manufacturing operations
- Position of buildings on a lot
- · Lot sizes and shapes

How to Use

FIPs can range in size from a single sheet to a large set that can be found as loose sheets, bound plans or binder format. The first sheet (Figure 1) of a FIP commonly includes a date, title, key plan, key of signs and an index of street names. While the key of signs contains a high level of technical detail, being able to recognize some important elements will help you orient yourself with any FIP. Although some symbols can be particular to certain

Figure 1:-Source: London 1881 rev. 1888



eras, eventually a standardized key was established.

Once the location of your site or building is found on the key plan, use the sheet number (Figure 2) indicated to look for more details. Also refer to all plans for the city, town or village for information on the site over the dates available.

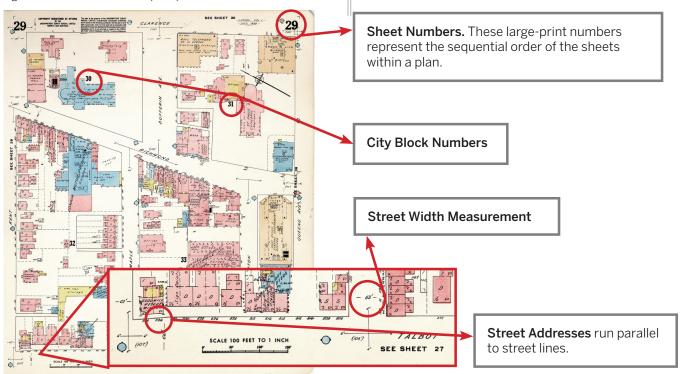
Figure 2-Source: London 1958 (1970)

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prevalent, are

application of revisions.

possible in FIPs because of errors in the



Usage

As with research in general, care should be taken in the use of FIPs. Rather than following a determined production schedule, plans were produced erratically based on industrial and commercial growth, and on the current community boundaries. Therefore, not all areas are represented in all years. On post 1950s FIPs, for example, completely residential areas or locations with few industrial or commercial sites are not fully represented. As well, errors, although not

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Archives and Research Collections Centre (ARCC) Western University, London, ON N6A 3K7

Telephone: 519.661.4046 • Fax: 519.850.2979 • Email: archives.services@uwo.ca • Website: www.lib.uwo.ca/archives