

Heritage Research Notes: Fire Insurance Plans

History of Fire Insurance Plans:

In response to the risk of fire in settlement areas and the need to value that risk, from 1875 to 1973 maps were prepared for the insurance industry for communities across Ontario. The mapping company loaned their maps to insurance companies which had to return them for updated editions. Updates were frequently done by pasting over portions of the maps with new information or by redrawing the maps. Both updating processes resulted in the destruction of earlier editions. As a result the survival of insurance plans has been haphazard. Many archives and libraries have recognized the importance of these maps as a tool in understanding the historical development of settlements. However there is not one single repository of all surviving insurance plans; they are found in many different locations.

An Inventory of Ontario Fire Insurance Plans:

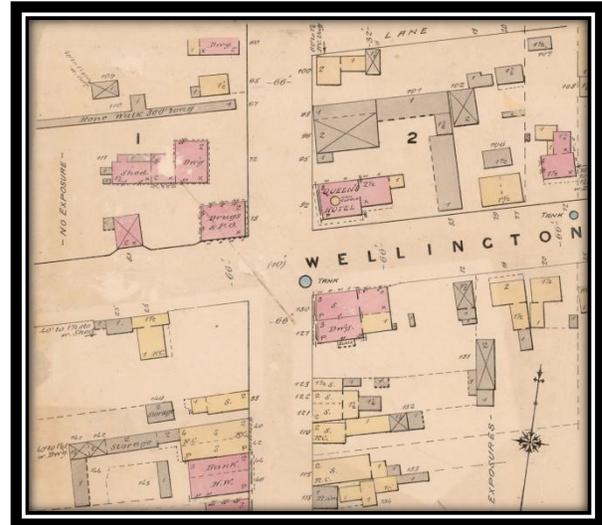
CHO/PCO has prepared an inventory of insurance plans by current municipality and county. The inventory, which can be accessed in the members only section, identifies insurance plans by community, date and archive/library where they can be found. All listed plans held by the Archives of Canada have been scanned and are available on their web site. Arrangements must be made with other sources to view and possibly copy the Plans. Note that some editions of the Plans may be held in a number of archives/libraries; only one is identified in this inventory. Some editions are available only on microfiche in black and white. Users must comply with copyright requirements.

The CHO/PCO inventory is a work in progress. Should you find insurance plans not on the list, please contact us and we will update the inventory.

Fire Insurance Plan Information:

The Plans contain the following information: building footprint, construction type, number of storeys, sometimes the company operating in the building, verandas, additions and tail wings, municipal street number, window openings and street width. The Plans normally contain a legend that explains the map symbols.

The accompanying Aurora Plans (Yonge and Wellington Streets) show the same area in 1885 and 1890



Fire Insurance Plan, Aurora – 1885 (above) and 1890 (below). Source: Archives of Canada

