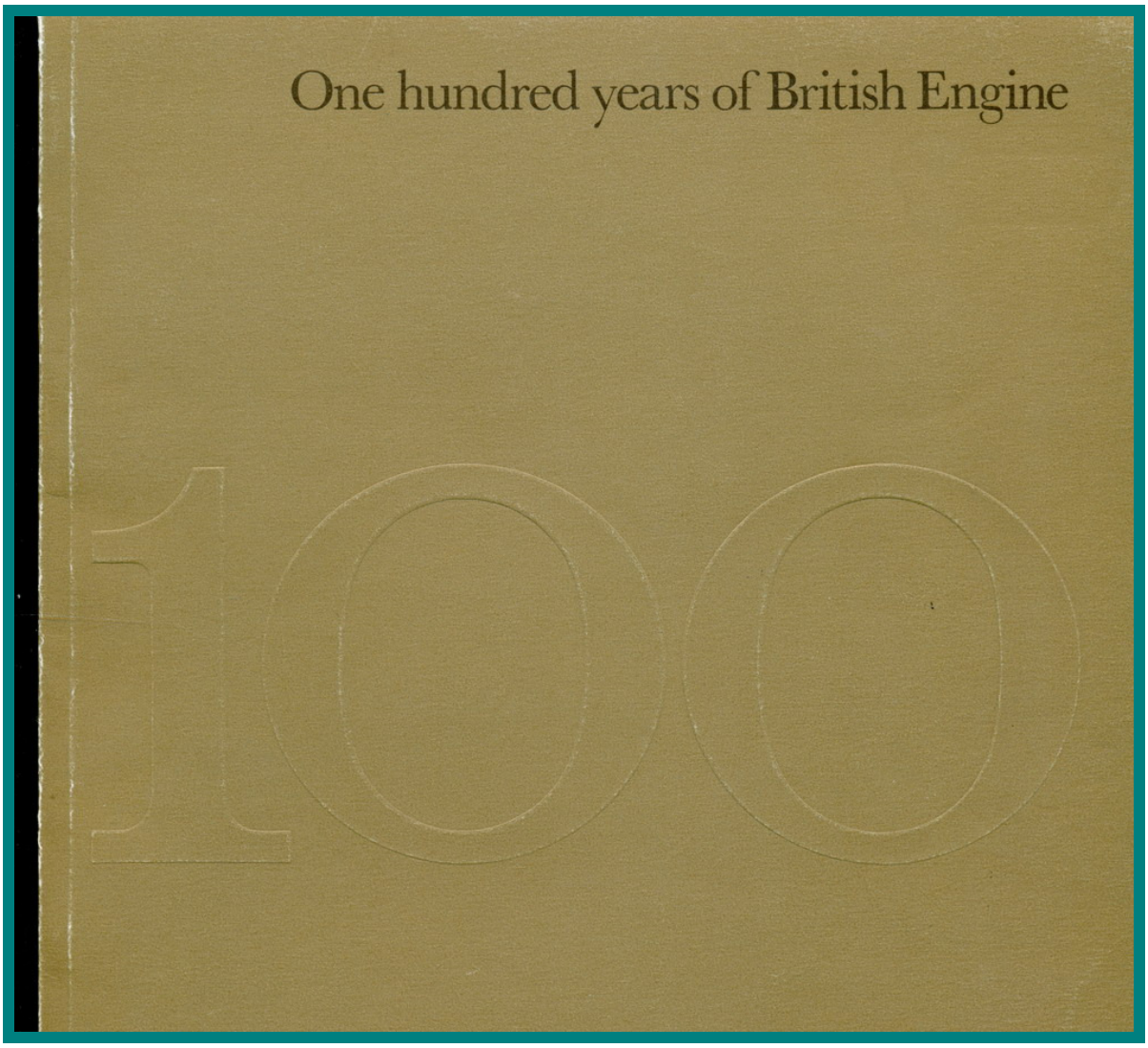
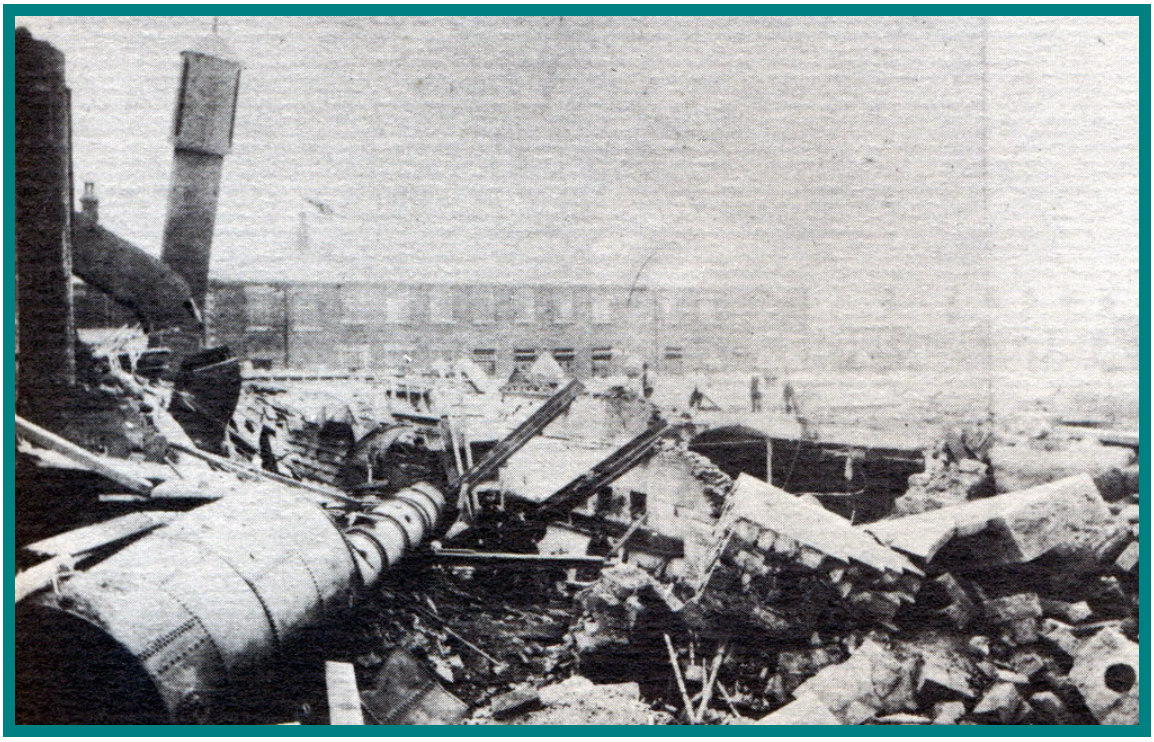
BRITISH ENGINE INSURANCE



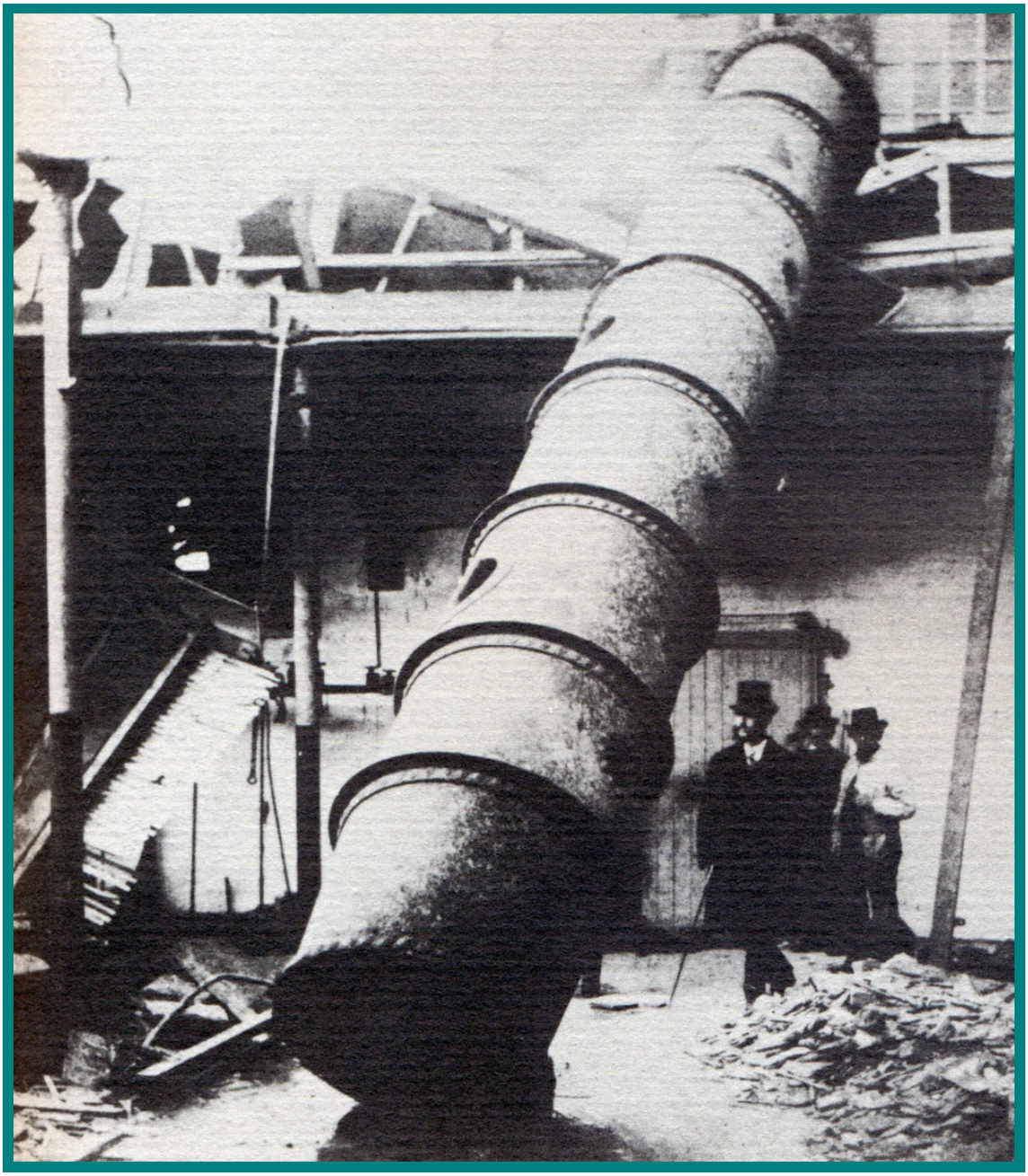
“100 Years of British Engine,” 1978
Founded in Manchester on 12 November 1878

(CIBSE Heritage Group Collection)



Scene of the devastation at a Blackburn mill

Two 9-month old Lancashire boilers exploded simultaneously in March 1874 killing 11 people and injuring another 21. The cause was said to be due to unequal expansion owing to overheating of the upper portion of the shell "in consequence of the objectionable arrangement of the external flues" in a misguided attempt to make fuel savings.



Another view of the Blackburn Mill boiler explosion

Aftermath of a boiler explosion at Tyne Plate Glass Works, South Shields, in July 1877

A 10-yr old boy standing on a nearby public quay was killed by flying pieces of boiler and so was a 17-month old baby girl in her home 60 yards away. In addition, six people were injured.

CERTIFICATE No [redacted]

The Engine Boiler and Employers' Liability Insurance Company
LIMITED.
12, KING STREET, MANCHESTER.

CERTIFICATE.

AVAILABLE FOR 15 MONTHS.

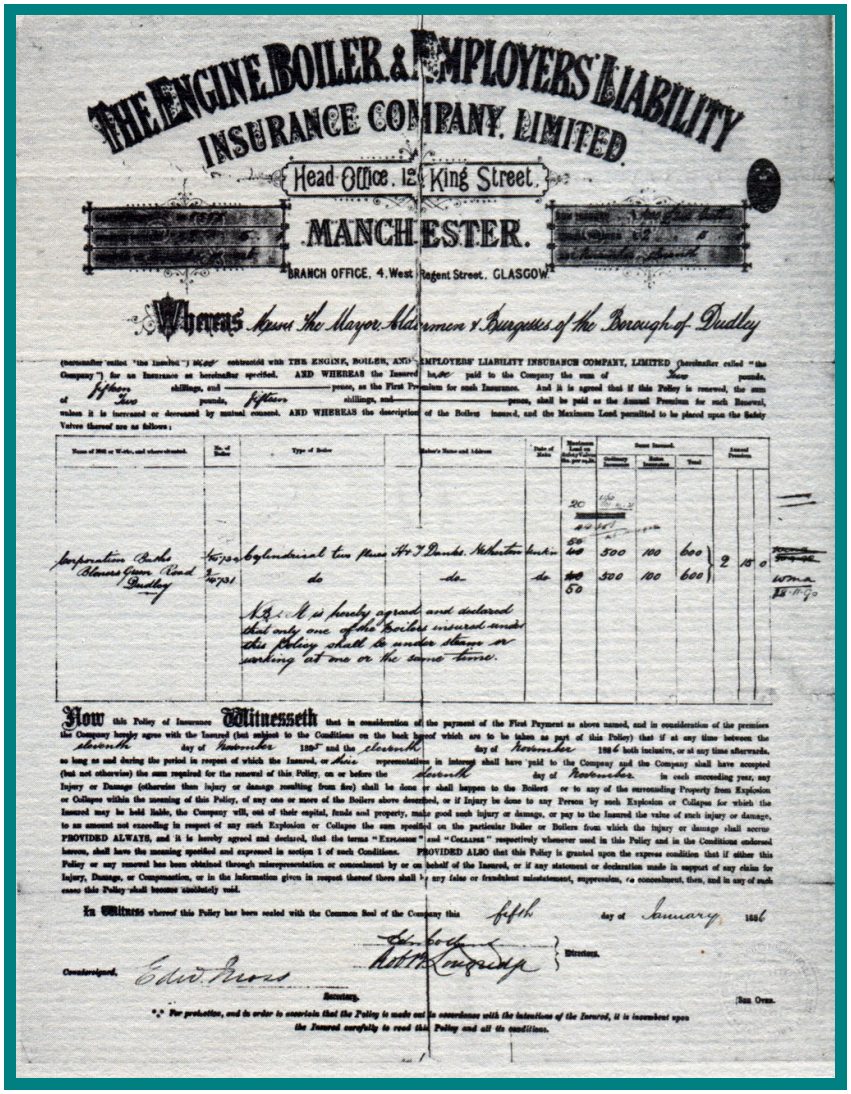
POLICY No. 21 5419 BOILER No. 1/1781

E.B. & E.L. Co. Ld.

Name of Firm John Cowan Esq.
Name of Works or Mill Wellington Reformatory, Tonicuik.

I hereby Certify that the Boiler above referred to was thoroughly examined by one of the Inspectors of this Company on May 12 1890 and found fit for the pressure stipulated in the Policy.

Chief Engineer



THE ENGINE BOILER & EMPLOYERS' LIABILITY INSURANCE COMPANY, LIMITED

Head Office, 12 King Street,

MANCHESTER.

BRANCH OFFICE, 4, West Regent Street, GLASGOW

Whereas Amos the Mayor Aldermen & Burgesses of the Borough of Dudley

(hereinafter called "the Insured") [illegible] contracted with THE ENGINE, BOILER, AND EMPLOYERS' LIABILITY INSURANCE COMPANY, LIMITED (hereinafter called "the Company") for an Insurance as hereinafter specified. AND WHEREAS the Insured has paid to the Company the sum of Nine pounds, of Five pounds, fifteen shillings, and fifteen shillings, and ——— pence, as the First Premium for such Insurance. And it is agreed that if this Policy is renewed, the sum of Five pounds, fifteen shillings, and ——— pence, shall be paid as the Annual Premium for such Renewal, unless it is increased or decreased by mutual consent. AND WHEREAS the description of the Boilers insured, and the Maximum Load permitted to be placed upon the Safety Valves thereof are as follows:

Name of Mill or Works, and where situated.	No. of Boilers	Type of Boiler	Maker's Name and Address	Date of Make	Maximum Load in Pounds per square inch	Sums Insured. Ordinary Risks	Sums Insured. Extra Risks	Sums Insured. Total	Annual Premium.		
Corporation Baths Clarence Street Road Dudley	1 6730	Cylindrical tubular	Hy J. Dumbs. Nechells	London	60	500	100	600	2	15	0
	1 6731	do	do	do	60	500	100	600			
					50						

N.B. It is hereby agreed and declared that only one of the Boilers insured under this Policy shall be under steam or working at one or the same time.

Now this Policy of Insurance Witnesseth that in consideration of the payment of the First Payment as above named, and in consideration of the premiums the Company hereby agree with the Insured (but subject to the Conditions on the back hereof which are to be taken as part of this Policy) that if at any time between the eleventh day of November 1885 and the eleventh day of November 1886 both inclusive, or at any time afterwards, so long as and during the period in respect of which the Insured, or his representatives in interest, shall have paid to the Company and the Company shall have accepted (but not otherwise) the sum required for the renewal of this Policy, on or before the eleventh day of November in each succeeding year, any Injury or Damage (otherwise than injury or damage resulting from fire) shall be done or shall happen to the Boilers or to any of the surrounding Property from Explosion or Collapse within the meaning of this Policy, of any one or more of the Boilers above described, or if Injury be done to any Person by such Explosion or Collapse for which the Insured may be held liable, the Company will, out of their capital, funds and property, make good such injury or damage, or pay to the Insured the value of such injury or damage, to an amount not exceeding in respect of any such Explosion or Collapse the sum specified on the particular Boiler or Boilers from which the injury or damage shall occur. PROVIDED ALWAYS, and it is hereby agreed and declared, that the terms "Explosion" and "Collapse" respectively wherever used in this Policy and in the Conditions endorsed hereon, shall have the meaning specified and expressed in section 1 of such Conditions. PROVIDED ALSO that this Policy is granted upon the express condition that if either this Policy or any renewal has been obtained through misrepresentation or concealment by or on behalf of the Insured, or if any statement or declaration made in support of any claim for Injury, Damage, or Compensation, or in the information given in respect thereof there shall be any false or fraudulent misstatement, suppression, or concealment, then, and in any of such cases this Policy shall become absolutely void.

In Witness whereof this Policy has been sealed with the Common Seal of the Company this fifth day of January 1886

Directors.

Countersigned, Edw. Rhodes
Secretary.

Ins. Over.

*** For protection, and in order to ensure that the Policy is made out in accordance with the intentions of the Insured, it is incumbent upon the Insured carefully to read this Policy and all its conditions.

Boiler Inspection Certificate 1890 (top) and Policy covering two boilers Borough of Dudley, 1885 (bottom)

British
Engine, Boiler and Electrical Insurance Co. Ltd.

12, King St., Manchester

CHIEF ENGINEER: **Michael Longridge,** M.A., M.I.C.E., M.I.M.E.

The

Prevention & Remedy of Breakdowns

i. e.

INSPECTION with INSURANCE

is the business of this Company

DEPARTMENTS

Dynamos, Boilers, Gas Plants
Motors, Engines, Lifts, &c.

The Company also undertake the

ANALYSIS OF BOILER FEED WATER, COAL, ETC.

Correspondence Invited

Advertisement of 1913

Telegrams:
"Breakdown, Birmingham."

Telephones:
Midland 2587 & 2588

BRITISH ENGINE
BOILER & ELECTRICAL INSURANCE CO. LD.

IN WHICH IS MERGED
THE MANCHESTER STEAM USERS' ASSOCIATION
FOUNDED 1854

8 WATERLOO STREET,
BIRMINGHAM 2.

ELECTRICAL PLANT INSURANCE

RECEIPT

RECEIVED this 8th day of May 1940.

from E.C.Atkins Esq.,
Stretton House,
Hinckley.

Premium for Renewal of the undermentioned Policy.

G. H. BOOTH,
Local Manager.

Policy No.	Premium £	s.	d
2/11694.	6.	12.	-.

Renewed from 24th March, 1940. for one year

Receipt No.
B.K.R.
26131

Agent

Premium Receipt from 1940