

Stewart Bell Jr. Archives
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P.O. Box 58, Winchester, Virginia 22604
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Mutual Assurance Society Records
Collection Number: 248 WFCHS

CONDITIONS GOVERNING ACCESS: Collection is open to all researchers.

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PROCESSING INFORMATION: Initial processing undertaken in 1986. Last updated by Buffy Knappenberger in February 2025.

EXTENT: .42 linear feet

CREATOR: Mutual Assurance Society (Winchester, Va.)

DATE: 1746-1838

SCOPE AND CONTENT: The Mutual Assurance Society Records collection contains insurance policies dating from 1746 to 1838 belonging to dwellings in Winchester and Frederick County, VA, and some neighboring counties. The policies include policyholder's names. Information about this collection is arranged in two tables. The first table lists properties alphabetically by street name. The second lists policyholders alphabetically by last name.

BIOGRAPHICAL/HISTORICAL: Street names, house numbers, and county boundaries have changed since the time of these records. The addresses in this inventory are approximate modern equivalents to the location of insured properties. Buildings on a nearby street may be included on a policy.

Most of the documents in this collection are the Form of the Declarations for Assurance, in which an owner applying for insurance describes property and attests to its use and value. Some are actual policies or revaluations, which have their own numbers but refer to earlier Declaration numbers or policy numbers. Occasionally there is a duplication of numbering.

IMMEDIATE SOURCE OF ACQUISITION: Gift of multiple donors and purchased.

CONTAINER LIST:

BOX 1

Address	Policy Holder	Date	Number	Photocopy
Folder 1: Amherst Street (Winchester, VA)				

Address	Policy Holder	Date	Number	Photocopy
223	Norton, John H.	1796	83	X
Folder 2: Boscawen Street (Winchester, VA)				
21-25 East	Baker, Henry	1796 1797	52 101	X
21-25 East	Baker, Henry	1797	101	
220-222 East	Young, Adam	1796	97	X
223 East	Aulick, Charles	1796	71	X
?	Norton, George F.	1796	86	X
47 West Boscawen St.	Walker, James	1796	95	X
47 West Boscawen St.	Walker, James	1796	95	
Folder 3: Braddock Street (Winchester, VA)				
123 North	Hall Bennett	1797	106	X
123 North	Doster, William	1805	607	X
135 North	Spiry, Nicholas	1796	89	X
303 North	Magill, Archibald	1805	99	X
Lot 7, corner of Boscawen	Holliday, William	1796	79	X
Lot 7, corner of Boscawen	Holliday, William	1796	79	
Folder 4: North Cameron Street (Winchester, VA)				
117	Kehoe, Peter	1796 1803	81 2191	X
120	Magill, Charles	1796	23	X
139	Caldwell, Joseph	1796	45	X
200	Beatty, Henry	1796	75	X
217-225	Balmain, Alexander	1796	76	X
Folder 5: South Cameron Street (Winchester, VA)				

Address	Policy Holder	Date	Number	Photocopy
19, 29	Bush, Philip	1796	41	X
30	Ham, Peter	1805	101	X
38	Beatty, Henry & George Ham, Peter	1796 1805	74 613	X
203	Senseney, Peter	1796	36	X
203	Senseney, Peter	1796	36	
400 block	Kremer, Conrad	1796 1805	82 609	X
500 block	Baldwin, Cornelius	1796 1805	58 610	X
500 block	Baldwin, Cornelius	1796	58	
Folder 6: West Cork Street (Winchester, VA)				
4-126 West Cork St.	Schultz, John	1796	88, 252	X
4-126 West Cork St.	Schultz, John	1796	88, 252	
214	Waite, Obed	1796 1806	96 837	X
Folder 7: Fairmont Avenue (Winchester, VA)				
201 (Angerona)	Poor House (incomplete) Wolfe, Lewis (for the Overseers of the Poor)	1797 1806	104 177	X
Folder 8: South Kent Street (Winchester, VA)				
204	Sperry, Jacob	1796	90	X
Folder 9: North Loudoun Street (Winchester, VA) - Photocopies				
112	Anderson, Nathan	1797	105	X
116-120	Hoover, Philip	1796	54	X
126-130	Linn, George	1796	55	X
131-133	Kean, John	1796	49	X

Address	Policy Holder	Date	Number	Photocopy
131-133	Conrad, Daniel & Kean, Ann	1805	611	X
134	Deaderick, David	1796	77	X
134	Gamble, Joseph	1800 1804	132 2190	X
135	Brady, John	1796	72	X
136	Gamble, Joseph	1796	78	X
141-145	Gray, Robert	1801	134	X
160	Sittler, Isaac	1796	92	X
164	Sperry, John	1796	38	X
167	Daugherty, Patrick	1796	47	X
168 North Loudoun St	Walker, James	1796	94	X
170-186	Hoff, Lewis	1796	80	X
170-187 170-188	Hoff, Catherine, et al.	1805	614	X
171-185	Caldwell, Joseph	1796	46	X
210	Holliday, James	1796	44	X
330	Magill, Archibald	1796 1805	51 100, 580	X
405	Peyton, John	1796	21	X
406	Peyton, John	1796	22	X
406	Armistead, Addison & Mary	1806	892	X
407	Clark, William L.	1838	10870	X
408	Baker, Joseph	1838	10866	X
410	Daugherty, Patrick	1796	48	X
Folder 10: North Loudoun Street (Winchester, VA) - Originals				
131-133	Kean, John	1796	49	

Address	Policy Holder	Date	Number	Photocopy
131-133	Conrad, Daniel & Kean, Ann	1805	611	
134	Gamble, Joseph	1800	132	
160	Sittler, Isaac	1796	92	
164	Sperry, John	1796	38	
406	Peyton, John	1796	22	
407	Clark, William L.	1838	10870	
408	Baker, Joseph	1838	10866	
Folder 11: South Loudoun Street (Winchester, VA)				
2	Holliday, William	1798	130	X
10	Holliday, William	1798	129	X
10	Holliday, William	1798	129	
11	Dowdall, James Gamul	1796	35	X
19, 21, 25	Becker, Heinrich	1796	53	X
21	Dowdall, James Gamul	1796	34	X
21, 25	Dowdall, James Gamul	1796	33	X
22-24	McCleary, Jane & Isabella	1804	2196	X
28	Douglass, Adam	1796	56	X
41	Smith, Mahlon	1796	43	X
54 South Loudoun St.	Eger, Elizabeth	1796	50	X
114	Neill, Abraham	1796	25	X
116-122	Bush, Henry	1796	37	X
124-132	Ball, William	1796	73	X
204-208	Lauck, Peter	1796	19	X
217	Lauck, Abraham	1796	42	X

Address	Policy Holder	Date	Number	Photocopy
311	Lauck, Simon	1796	57	X
522	Baldwin, Cornelius	1796 1805	59 612, 102	X
522	Baldwin, Cornelius	1805	102	
612-614	Crebs, Conrad	1796	40	X
Folder 12: Piccadilly Street (Winchester, VA)				
40-44 East	Norton, George F.	1796	85	X
40-44 East	Norton, George F.	1796	85	
40 West	Macky, Robert	1796 1805	24 608	X
132 West	Schultz, John	1796	87	X
Folder 13: Rouss Avenue (Winchester, VA)				
Opposite courthouse	Holmes, Hugh	1796	26	X
Folder 14: Washington Street (Winchester, VA)				
303-306 South	Holmes, Hugh	1802	138	X
407 South	White, Robert Jr.	1796 1805	27 117, 813	X
Folder 15: Berkeley County (now West Virginia) – Martinsburg, WV				
John Street	Oferrall, John	1803	158	X
John Street	Oferrall, John	1803	158	
John Street	Heirs of John Oferall 1	1815	570	X
John Street	Heirs of John Oferall 1	1815	570	
Kings Street	Gorrell, Abraham	1806	828	X
Kings Street	Gorrell, Abraham	1806	828	
Queen Street	Oferrall, Ignatius	1796	69	X
Queen Street	Oferrall, Ignatius	1796	69	

Address	Policy Holder	Date	Number	Photocopy
Queen Street	Strayer, Adam Jr.	1815	1813	X
Queen Street	Strayer, Adam Jr.	1815	1813	
Folder 16: Clarke County, Virginia				
Annfield	Page, Matthew	1803 1805	2292 748	X
Berryville	Smith, Charles	1805	865	X
Elmington	Washington, Whiting	1803	2294	X
Fairfield	Washington, Fairfax	1803 1805 1806	2293 869 90	X
Janeville	Page, Robert	1803 1805 1811	2223 771 402	X
Berryville	Smith, Charles	1805	865	
Folder 17: Frederick County, Virginia				
Abraham's Creek (mill)	Littler, Isaac	1796	91	X
Paxton (Cedar Creek Grade)	Singleton, James	1808	91 (190?)	X
Stephensburg	Hening, John	1805	138	X
Woodville (Sunnyside)	White, Alexander	1797	102	X
Woodville (Sunnyside)	White, Sarah & Robert	1805	1156	X
Woodville	White, Alexander	1797	102	
Mill, Abraham's Creek	Littler, Isaac	1796	91	
Folder 18: Frederick County, Virginia				
Individual properties – 1796-1826, 66 leaves (photocopy of microfilm), not indexed				X
Folder 19: Frederick County, Virginia				
List of policy holders beginning in 1796, giving microfilm location at Virginia Department of Historic Resources, 1977, 22 leaves (photocopy)				X

Address	Policy Holder	Date	Number	Photocopy
Folder 20: Loudoun County, Virginia – Leesburg, Virginia				
Cornwall Street	Sim, Thomas L.	1803	2059	X
Cornwall Street	Sim, Thomas L.	1803	2059	
Loudoun & King Streets	Emery, George	1796	114	X
Loudoun & King Streets	Emery, George	1796	114	
Loudoun Street	Dowling, Daniel	1803	2251	X
Loudoun Street	Dowling, Daniel	1803	2251	
Mill Valley Plantation	Brown, Daniel	1803	2313	X
Mill Valley Plantation	Brown, Daniel	1803	2313	
Folder 21: Shenandoah County – Woodstock, Virginia				
King or Main Street	Dulaney, William H.	1805	485	X
King or Main Street	Dulaney, William H.	1805	485	
Folder 22: Warren County – Front Royal, Virginia				
(?)	Buck Thomas & James Moore	1802	141	X
(?)	Buck, Thomas 2 versions of this document	1802	143	X
(?)	Buck, Thomas	1802	143	
Chester Street	Henry, Daniel	1805	143	X
Chester Street	Henry, Daniel	1805	143	
Chester Street	Buck, Thomas & James Moore	1805	145	X
Chester Street	Buck, Thomas & James Moore	1805	145	
Market Street	Carson, William	1805	142	X
Market Street	Carson, William	1805	142	
Belleair	Buck, Thomas	1802 1805	137 866,867,868	X

All Insurance Records by Name of Insured

Note: Arranged in alphabetical order by name of insured. Addresses are in Winchester, Va. unless otherwise noted.

Name	Location	Number
Anderson, Nathan	112 North Loudoun	105
Armistead, Addison & Mary	406 North Loudoun	892
Aulick, Charles	223 East Boscawen	71
Baker, Henry	21-25 East Boscawen	52, 101
Baker, Joseph	408 North Loudoun	10866
Baldwin, Cornelius	522 South Loudoun 500 block South Cameron	59, 102.612 58, 610
Ball, William	124-132 South Loudoun	73
Balmain, Alexander	217-225 North Cameron	76
Beatty, Henry	200 North Cameron	75
Beatty, Henry & George	38 South Cameron	74
Becker, Heinrich	19, 21, 25 South Loudoun	53
Brady, John	135 North Loudoun	72
Brown, Daniel	Loudoun County – Mill Valley	2313
Buck, Thomas	Front Royal (2 versions Belleair Plantation	143 137,866,867, 868
Buck, Thomas & James Moore	Front Royal	141, 145
Bush, Henry	116-122 South Loudoun	37
Bush, Philip	19, 29 South Cameron	41
Caldwell, Joseph	139 North Cameron 171-185 North Loudoun	45 46
Carson, William	Front Royal – Market Street	142
Clark, William L.	407 North Loudoun	10870

Name	Location	Number
Conrad, Daniel (& Ann Lean)	131-133 North Loudoun	611
Crebs, Conrad	612-614 South Loudoun	40
Daugherty, Patrick	167 North Loudoun 410 North Loudoun	47 48
Deaderick, David	134 North Loudoun	77
Doster, William	123 North Braddock	607
Douglass, Adam	28 South Loudoun	56
Dowdall, James Gamul	11 South Loudoun 21 South Loudoun 21, 25 South Loudoun	35 34 33
Dowling, Daniel	Leesburg – Loudoun Street	2251
Dulaney, William H.	Woodstock – Main Street	485
Eger, Elizabeth	54 South Loudoun	50
Emery, George	Leesburg – Loudoun & King Streets	114
Gamble, Joseph	134 North Loudoun 136 North Loudoun	132, 2190 78
Gorrell, Abraham	Martinsburg – Kings Street	828
Gray, Robert	141-145 North Loudoun	134
Hall, Bennett	123 North Braddock	106
Ham, Peter	30 South Cameron 38 South Cameron	101 613
Hening, John	Frederick County – Stephensburg	138
Henry, Daniel	Front Royal — Chester Street	143
Hoff, Catherine, et al.	170-186 North Loudoun	614
Hoff, Lewis	170-186 North Loudoun	80
Holliday, James	210 North Loudoun	44

Name	Location	Number
Holliday, William	2 South Loudoun 10 South Loudoun Lot 7, Braddock Street	130 129 79
Holmes, Hugh	303-306 South Washington Rouss Avenue	138 26
Hoover, Philip	116-120 North Loudoun	54
Kean, Ann	131-133 North Loudoun	611
Kean, John	131-133 North Loudoun	49
Kehoe, Peter	117 North Cameron	81, 2191
Kremer, Conrad	400 block South Cameron	82, 609
Lauck, Abraham	217 South Loudoun	42
Lauck, Peter	204-208 South Loudoun	19
Lauck, Simon	311 South Loudoun	57
Linn, George	126-130 North Loudoun	55
Macky, Robert	40 West Piccadilly	24, 608
Magill, Archibald	330 North Loudoun 303 North Braddock	51,100,580 99
Magill, Charles	120 North Cameron	23
McCleary, Jane & Isabella	22-24 South Loudoun	2196
Moore, James	Front Royal	141, 145
Neill, Abraham	114 South Loudoun	25
Norton, George F.	40-44 East Piccadilly (?) Boscawen	85 86
Norton, John H.	223 Amherst	83
Oferrall, Ignatius	Martinsburg – Queen Street	69
Oferall, John	Martinsburg – John Street	158, 1822
Page, Matthew	Clarke County – Annfield	748, 2292

Name	Location	Number
Page, Robert	Clarke County – Janeville	2223, 771, 402
Peyton, John	405 North Loudoun 406 North Loudoun	21 22
Poor House	201 Fairmont Avenue	104, 177
Schultz, John	4-126 West Cork 132 West Piccadilly	88, 252 87
Senseney, Peter	203 South Cameron	36
Sim, Thomas L.	Leesburg—Cornwall Street	2059
Singleton, James	Paxton, Cedar Creek Grade	91
Little, Isaac	160 North Loudoun	92
Smith, Charles	Berryville	865
Smith, Mahlon	41 South Loudoun	43
Sperry, John	164 North Loudoun	38
Sperry, Jacob	204 South Kent	90
Spiry, Nicholas	135 North Braddock	89
Strayer, Adam Jr.	Martinsburg – Queen Street	1813
Waite, Obed	214 West Cork	96, 837
Walker, James	168 North Loudoun 47 West Boscawen	94 95
Washington, Fairfax	Clarke County – Fairfield	2293, 869, 90
Washington, Whiting	Clarke County – Elmington	2294
White, Robert Jr.	407 South Washington	27, 117, 813
White, Sarah & Robert	Frederick County – Woodville	1156
Wolfe, Lewis	201 Fairmont (Poor House)	177
Young, Adam	220-222 East Boscawen	97