

IOS Action Menu

Choose your target, choose your action. There is a way for everyone to get involved.

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Low Pressure

Emails, leaflets, flyposting and digital actions from home

We know that it takes regular action to shift insurers. You don't always have to be on the streets, there are a range of tactics you can use to do this.

Warning Shot

All campaigns start by giving a target an opportunity to do the right thing before the campaign begins. The easiest way of doing this is to send the target a warning shot email. We also want to let them know that they have a week to respond, or we'll assume that they are working with Total, and will launch a campaign on them.

Here is a [list of email addresses](#) for the CEOs different insurers.

Here is a [letter template](#) that you can use as a starting point.

Outreach to staff and customers

Another way to engage staff is to hold regular leafleting actions outside their office. [Pick your target here](#)

Some groups have received verbal commitments from insurers this way. If you do, make sure you ask them to send it to you in writing.

Some ideas of how to do this:

- do daily outreach to staff & customers, a couple of activists can create serious discomfort for a company
- visit offices before/after work or during lunch
- distribute leaflets explaining the real consequences of their insurance deals
- personalise your flyers to make it local and harder to ignore

Flyposting

Hit the streets with eye-catching posters: "Stop Insuring Fossil Fuels", "Criminal CEO", or design your own. Focus on insurers with a public-facing brand like Aviva, Axa, and Allianz. Print extras and revisit locations to maintain visibility.

Target:

- Office entrances
- Bus stops
- Community noticeboards

Learn more about [flyposting in general](#)

Digital Actions

Take action from your phone or laptop or support on-the-ground actions online. This could includes:

- Social media storms
- Email floods to executives
- Phone blockades
- Targeted public pressure

More details is [Take Action From Home](#) page.

Medium Pressure

Creative and theatrical actions, die-ins and letter delivery

Mock Awards Ceremony

Organise your own “awards” outside a local insurer's office. Dress up, write satirical speeches, and hand out “Climate Criminal” trophies.

Ideal for high-footfall areas—use music, costumes, and theatre for strong visuals.

Use the Script Template

Always plan your key photo in advance—bring your own signage if needed.

Die-Ins

Visually powerful, sombre, and deeply symbolic. Lie down en masse in public or in insurer offices to represent climate-related death and destruction.

Themed variations (floods, fires, oil spills) add creativity and impact.

Full guidance on **Die-Ins**

Plan the visuals carefully—these images are likely to be shared widely.

Letter Delivery Action

This action involves hand-delivering a demand letter to the offices of dirty insurers addressed to one of the execs, that's it.

BASIC ACTION

- Collect an envelope with a demand letter.
- Locate the office of a dirty insurer.
- Share a photo of yourself in the [Live Action Telegram chat](#) with the envelope outside the office, ideally as close-up as possible with something recognisable in the background.
- Enter the lobby, approach the reception and ask to deliver the letter. From experience, some will take it, but most will direct you to their post room at a goods entrance. Some post rooms are further into the building.
- Hand in the letter, if they'll take it.

- Follow their instructions politely.

ESCALATIONS to consider if you are comfortable:

- ask if you can speak to the individual on the letter.
- tell reception why you are there.
- offer the worker engagement flyer to people you meet.
- linger in the lobby and/or goods entrance.
- ask to go further into the building, use your charm.
- share photos or short videos of your adventures in the [Live Action Telegram chat](#).

Fun Insurance Recces

Every action will normally have at least one serious recce, however recess can be done any time, anywhere, whether you are planning on targeting an office or not ☐☐

A recce is the perfect introduction to direct action for new rebels and is about as low spice as it gets.

Your recce can be as serious or playful as you like and if it causes a stir, all the better.

For more [information on fun insurance recces - read this !](#)

And more general guidance on doing recces is here in the general [Action Planning book](#).



Creative Action

Creative actions are a great way to build pressure, get more people involved, and capture some great images to use on social media. There are loads of different things you can do and there are some great resources to help get creative. One of our favourite ones is [Beautiful Troubles Toolkit](#). There are also lists of [creative elements for actions here](#).

Mothers Rise Up - parents and kids FLASH MOB!

A few weeks ago, we met with Bruce Carnegie-Brown, looked him in the eyes and urged him to take faster action on climate for the sake of our children and children worldwide. Now we're back and more determined than ever to use every ounce of creativity we've got to get this message through."

https://www.youtube.com/embed/3CH5n_jsRVY?si=WYT8Vym-GsYtPzj

Bringing creative actions to the HQ of your target is a great way to push the campaign forward.

High Pressure

If creative action doesn't cause the insurer to rule out underwriting carbon bomb projects then it could be time to take some further action.

If you're considering taking action that could lead to arrest or you would like to check the legal implications of your action design, then contact

insureoursurvival@extinctionrebellion.uk.

Know Your Rights : [Read the IOS 2025 Legal Risks Document](#) and always have a legal observer or support plan in place.

We follow the '[Rebel Agreement](#)' to guide us whilst taking nonviolent direct action.

Lobby Occupations

Lobby occupations are highly effective actions that are also relatively low-spice with minimal risk of arrest. Occupation of the lobby of Zurich during the 2024 Insure Our Future campaign is seen as directly contributing to their decision to rule out investment in any new fossil fuel projects.

For lots more information on lobby occupations here is a [really useful document](#).

Major insurer Probitas1492 have confirmed that they will **never insure two major 'carbon bomb' projects** – the East African Crude Oil Pipeline and the (not pretty much cancelled!) West Cumbria coal mine – after a week of peaceful protest from Extinction Rebellion (XR) and members of the Insure Our Future coalition.



Rooftop Occupations / Banner Drops

Highly visual and impactful. Can be used alongside office lobby protests or during public events. “Protesting at height” is not currently prosecuted under specific laws in the UK, but this may vary. Plan meticulously: access routes, banner rigging, safety gear, and timing.

Building Blockades

Used effectively at Lloyd’s of London by hundreds of activists. Physically block entrances to offices or HQs. Requires numbers and coordination—but does not necessarily lead to arrests.

☐ Get legal advice, especially if targeting multiple entrances.

Money Rebellion oil spill

Money Rebellion poured fake oil at the offices of Arch Insurance. Arch Insurance has refused to rule out insuring fossil fuel giant Total’s East Africa Crude Oil Pipeline (EACOP), a project that will jeopardise important ecosystems, fuel climate change and pose significant risks to millions of people. Money Rebellion is there to say ‘Arch must rule out EACOP’. **Arch later ruled out insuring EACOP off the back of this action.**



Choose Your Target & Demands

Where is your closest insurance office?

The first step is to figure out which insurers are near you and what your demands are.

First take a look at what insurance office is close to you [Insurance Offices Map](#).



Company Briefings

We have put together [company briefings](#) for the worst fossil fuel offenders.

Support

If you need any support picking your target, your demands or need info/briefing on a target not yet covered in the list above, then you can contact the campaign team directly via insureoursurvival@extinctionrebellion.uk

Take Action From Home

Do It At Home/Digital Rebellion

We can use various methods to show public concern around the campaign:

- **Mass email and phone calling** action targeting Managing Agent CEOs - get numbers, and ideally don't do it just once.
- **Gather support from other groups in your area**, an open letter could be a great way to do this. We can suggest groups that you might want to get in contact with.

Social Media

Organise a **social media blitz**, where you get a group together, and you comment on all their Facebook and LinkedIn posts, and Tweet at them. This is a great follow-up action after you've done a creative action and have some great photos.

Getting in the Media

The big ticket for increasing pressure is getting the insurer mentioned in the media, as we know these insurers have been sensitive to media attention in the past. But even if you don't do something big enough to get national media attention you should be able to get in local media.

More advice here about [press releases, spokesperson info and media lists of journalists and publications](#).

Emails & Phone Calls

You want to **get in touch with staff** for several reasons. You want to build pressure beyond management. You want to educate them about why their company must rule out insuring your project. You want to encourage them to agitate internally. Finally, where they feel comfortable, we also want to give them the opportunity to pass on useful hints and tips. For this reason, our asks of staff throughout our outreach are:

- Are you aware of the EACOP project?
- Do you think your company should be insuring fossil fuels?
- Can you raise this with your manager? How did they respond?

We've compiled a [complete list of all the Managing Agents at Lloyd's website](#), so you can [look up their contact details](#). For other local companies [take a look here](#).