

Take Action

- Regular Action
- Take Action From Home
- Direct Action

Regular Action

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.

Regular Leafleting and Conversations

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.

Take Action From Home

Do It At Home/Digital Rebellion

Use various ways to show public concern around your 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.

Google Swarm

Google reviews can deliver a strong blow to their public image, and publicly remind everyone just what these companies are involved in. Get your supporters to leave one star reviews on the Managing Agent, Google profiles. Here is a **Google Swarm action guide** for the Stop EACOP campaign.

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 the [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? Are you aware of the West Cumbria mine?

- Do you think your company should be insuring fossil fuels?
- Can you raise this with your manager? How did they respond?

You don't need to look up the emails or phone number yourself, we've compiled a [complete list of contacts for all the Managing Agents at Lloyd's](#). For other local companies [take a look here](#).

Direct Action

If outreach isn't leading to a commitment from an insurer, it's time to turn up the heat. There are a number of ways that you can do this, but a combination of them often works well. It's best not to do them all at once, but to spread them out over a couple of months, so you can keep building momentum.

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.

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 proposed West Cumbria coal mine – after a week of peaceful protest from Extinction Rebellion (XR) and members of the Insure Our Future coalition.



Further Actions

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.

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.

