

Take Action

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

- Regular Action
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- Christmas Action - Write a letter to Santa with Howden

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.

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.

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

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.

This action design is for Tue 29th and Wed 30th in London, but could be replicated in other places.

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 !](#)

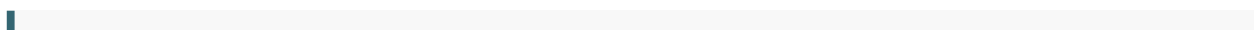
And more general guidance on doing recces is here in the general [Action Planning book](#).



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.

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.



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.](#)



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](#).



Details of each insurer

Find more details on each insurance office in this [UK Insurance Offices Guide](#) which lists the office addresses and the projects they have ruled out.

We will also be sending out the names of insurers we will specifically target at set times, although you'll be welcome to visit all insurers and return to ones we've targeted before - unless they've listened to us!

Demands:

- **No New Fossil Fuels** - No insurers have ruled out insuring all new fossil fuel. We should demand this of all of them. (For social media use #NoNewFossilFuels)
- **Stop EACOP** - If the insurer you're targeting hasn't ruled out EACOP demand they do that immediately. (for social media use #StopEACOP)

How to use the guide e.g. Bournemouth and Brentwood

CITY / TOWN				
▼	Bournemouth	...		
15	80 Holdenhurst Road, Bournemouth, D...	Catlin Underwriting Agencies Limited	AXA XL - Same policy as AX...	ADANI Carmichael mine TMX EACOP
CITY / TOWN		Count 1		
▼	Brentwood			
16	Kingsgate House, Second Floor, 1 King...	Chubb Underwriting Agencies Ltd	Chubb Limited Syndicate 18...	ADANI Carmichael mine TMX

In **Bournemouth** you can see that Carlin is a possible target. They have already ruled out Adani and EACOP, so you could contact them asking them to go further with the demand of **No New Fossil Fuels**.

In **Brentwood** you can see that Chubb is a possible target. They have ruled out Adani Carmichael but not EACOP, so **BOTH** the demands of **No New Fossil Fuels** and **Stop EACOP** would be valid for this insurer.

Company Briefings

We have put together briefings for the worst fossil fuel offenders. You can also find information on specific '**carbon bomb**' projects on the [Frontline Struggles page](#).

Information on some of the key Targets for the week of action:

Click to view:

- [AIG Briefing](#)
- [Tokio Marine Briefing](#)

The following which automatically download:

- [Howden Briefing](#)
- [Allianz briefing](#)
- [AXA briefing](#)
- [Hannover Re briefing](#)
- [Swiss Re briefing](#)

TOP global 11 fossil fuel insurers (in the UK)

[Download a factsheet on the top 11 global fossil-fuel insurers](#) (with offices in UK).

1. Lloyds of London
2. AIG
3. Chubb
4. Tokio Marine
5. Beazley
6. Hiscox
7. Chaucer
8. AEGIS
9. MS Amlin
10. Liberty Mutual
11. Brit Syndicates Limited

Support

If you need any support picking your target, your demands or need info/brefing 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.

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 [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](#).

Christmas Action - Write a letter to Santa with Howden



Howden Insurance have a variety of Christmas activities going on in their stalls, but we think the best for a cheeky bit of action is their **Letter to Santa activity**.

How to get involved

1. Print off the template letter [from the Howden website](#).
2. Or pop into your local Howden branch ([find a list here](#)) and pick up some of their postcards that you can send.
3. Complete your letter or postcard to Santa, including how much you want Howden to rule out insuring new fossil fuel projects. If you're having an outreach stall outside Howden, why not ask members of the public to write their own letters? Feel like you need more information? Check out the [Howden briefing here](#).
4. Go into the Howden branch and post your letters in their special 'North Pole Mailbox'

Will it work?

- Howden is one of the few insurance companies that is **employee owned**. This means that individual employees own shares, and have much more sway than they would in an ordinary company.
- This is a light hearted activity that may resonate with employees and show the volume of support for our campaign.
- It is an easy action for people to take whilst they are out and about. The Insure Our Survival campaign has resonated with the public, and most people are surprised in the role insurers like Howden play in propping up the oil and gas industries.

Inspiration for what to write

As you tuck into your turkey, remember that fossil fuels = future food shortages. So, make our/my greatest Christmas wish come true and pull the insurance plug on new oil, gas and coal.

Merry Climate Crisis Christmas!
Make my greatest wish come true
Stop insuring fossil fuel
Pull the plug on those oily crooks
And keep their flood losses off your books

Want to be my/our Climate Crisis Santa? Dump your fossil fuel clients, double down on insuring clean, renewable energy. Make it a Merry Christmas for everyone!

Xmas Flyer

You can also find a Christmas themed flyer to **[download and print on this page](#)**



Howden Christmas Carols

Download and print the [Howden Christmas Carols.pdf](#)

Jingle Bells

Chorus:

No more oil,
No more gas,
Howden, take a stand!
Fossil fuels are wrecking us,
So cut them from your plans! Hey!
No more coal,
No more gas,
It's time to do what's right,
Howden, rule out dirty fuel,
And join the climate fight!

Verse:

We're here to make it clear,
Your policies must change,
The planet's future's near,

And fossil fuels derange!
It's time to insure green,
The clean path to pursue,
Howden, stop insuring
The projects that pollute!

Silent Night

Silent Earth, burning bright,
Howden's deals, fueling blight.
Coal and oil, they must cease,
Let the planet find its peace.
Future generations plea,
Stop insuring misery.
Silent Earth, what a sight,
Howden, join the climate fight.
Leave behind the fossil fools,
Set new climate-friendly rules.
Green energy's calling you,
Time for change is overdue.

Deck the Halls

"Deck the Halls" Adaptation: "Cut the Fossil Fuels"
Original Tune: Deck the Halls

Cut the fossil fuels, Howden (Fa la la la la, la la la la)
Help the Earth, don't keep it burning (Fa la la la la, la la la la)
Rule out coal and gas expansion (Fa la la, la la la, la la la)
Switch to green, it's time for action! (Fa la la la la, la la la la)
No more projects that destroy us (Fa la la la la, la la la la)
Howden, make the climate joyous! (Fa la la la la, la la la la)
Insurance should support the planet (Fa la la, la la la, la la la)
Say no more to oil and fracking! (Fa la la la la, la la la la)

We Wish You a Merry Christmas

"We Wish You a Merry Christmas" Adaptation: "We Wish for a Greener Future" Original Tune:
We Wish You a Merry Christmas We wish for a greener future,
We wish for a greener future,
We wish for a greener future,

Howden, take a stand!
Stop insuring oil and coal,
It's time for climate goals!
We wish for a greener future,
Howden, take a stand!
We want clean energy!
We want clean energy!
Fossil fuels have to go,
Save humanity!