

# Insure Our Survival

Insurance is the Achilles heel of the global fossil fuel industry.

- [Key Information](#)
- [Upcoming Actions Dates](#)
  - [July 2025 Wave of Actions](#)
  - [September 2025 Wave of Actions](#)
- [IOS Action Menu](#)
  - [Low Pressure](#)
  - [Medium Pressure](#)
  - [High Pressure](#)
  - [Choose Your Target & Demands](#)
  - [Take Action From Home](#)
- [Why Target Insurers?](#)
- [IOS Strategy and Aims](#)
- [Frontline Struggles](#)
- [Messaging and Design](#)
- [Company Briefings](#)
- [Flyers and Posters](#)
- [Allies and Alliances](#)
- [Previous IOS Actions](#)
  - [IOS Week of Action - Oct 2024](#)
  - [Rugby Final - Twickenham](#)

# Key Information

## STOP INSURING NEW OIL, GAS & COAL

Insure Our Survival have plans to continue a sustained, escalating campaign. It's time to stop insuring new fossil fuels, or face increasing direct action!

If you'd like to join the fun and take action against your local dirty insurers, then read more to find out how you can participate in direct action, in your local areas, from home, and in the City of London, to bring an end to insuring destructive Fossil Fuel projects for good!

## Join the campaign

Join the Telegram chat by [registering here to get the link to it.](#)

To also get updates on XRUK actions, join the main [Rebellion Broadcast Telegram channel.](#)

If your group would like advice on how to get involved, or any support or if you would like to be involved in higher risk actions contact [insureoursurvival@extinctionrebellion.uk](mailto:insureoursurvival@extinctionrebellion.uk)

## Next action dates

- [Rugby Final, Twickenham - 14th June 2025](#)
- [Week of action - July 2025](#)
- [Day of action - 15th Sep 2025](#)

## Get involved

- [Plan your own Actions](#)
- [Choose Your Target & Demands](#)
- [Messaging and Design pack](#)
- [Flyers and Posters](#)

# Learn more

- [Why target insurance?](#)
- [Strategy and Aims](#)
- [Frontline Struggles](#)

# Upcoming Actions Dates

Info about coordinated actions that you can get involved with.

# July 2025 Wave of Actions



**During July** - groups across the UK will target local 'dirty insurers', building the pressure for them to stop funding climate destruction.

This July, Insure Our Survival campaign are turning up the pressure on the fossil fuel insurers who are enabling climate breakdown. It's time to push harder in order to cancel carbon bombs, stop ecocide, and confront climate injustice.

Whether you're ready to poster your high street or plan a bold shutdown, the **ACTIONS MENU** provides something for every activist, whatever your experience or capacity.

## Actions confirmed



Actions are happening all around the UK.

Stay connected and up-to-date via the Telegram chat [registering here to get the link to it](#).

If you have an action to add to the list below and to the actions calendar and/or need to request Action Support crews, [please use this form](#).

As well as many pop-up actions, there are some publicly announced actions listed below that you can join:

## Digital Actions

[Tips on how you can take action](#) from your sofa, on the bus, or wherever you are, to add your voice and amplify the message Insure Our Survival now!

## North Lakes

### Monday 7th July

Two sessions:

1 - 12:00 - 14:00 Penrith (meet 35 Middlegate, Penrith, CA11 7PP)

2 - 15:30 - 17:00 Carlisle (meet J36 Rural Auction Centre, Crooklands near Kendal, Cumbria , LA7 7FP)

Join this whatsapp chat to get connected: <https://xrb.link/hV7oOc41>

## London

### POSTPONED !!!

Date to be rearranged

Meet at Fen Court Garden, Hogarth Court EC3M 7AY (off Fenchurch St).

Bring your own placards or come to hold ready made banners.

☐ Join our briefing meeting this Wednesday 3rd of July To make sure everyone feels suitable prepared and ready to spring into action, we'll walk through the key aspects of the actions and encourage everyone to take on a role for the day.

☐ Get any questions answered, and take strength from our collective rebel power.

☐ 8pm, Thu 3 July join Zoom Meeting <https://us06web.zoom.us/j/83380307222>  
Meeting ID: 833 8030 7222

# Loughborough

## **Wednesday 9th July**

Loughborough Climate Action vigil Howden, 30 Cattle Market, LE11 3DL.

Contact [xrleicester@riseup.net](mailto:xrleicester@riseup.net) for more info.

# Birmingham

## **Thursday July 10th, 11am**

Victoria Square B1 1BD

Join us for street theatre and dance.

**Wear black! No speeches! Just creativity!**

[Facebook event](#) | [Whatsapp channel](#)

[Sign up here to volunteer](#) as support crew.

# Eastbourne

## **Saturday 12th July, 9.45am**

Banker's Corner, (between Barclays and NatWest) Terminus Road, Eastbourne. BN21 3NE

Join the [Telegram group](#).

# Welwyn Garden City

## **Saturday 19th July, 10am-12pm**

Meet 09.30 at the front entrance of the Howard Centre, Howardsgate, AL8 6HA ///cracks.ants.truth

Attend the open Zoom call to find out more details: Tuesday 8th July 19.00-20.00

<https://xrb.link/vS8hm3Kn0h>

Contact [xr-eastherts@protonmail.com](mailto:xr-eastherts@protonmail.com) for more information.



## Message from IOS Campaign:

**This July marks one official year of the Insure Our Survival campaign**, and to celebrate in style we're calling on everyone to escalate our actions at our local dirty insurers we've already targeted and plan our first direct action at those we haven't yet put on notice. If you've been and put our demands to them already then we offer full support in training and resources to go back and pile on more pressure.

In the second week of July, we are calling on good folk across the UK to take action against their local dirty insurers, with a heavy emphasis on potential EACOP insurers and Marsh (who are filthy EACOP's dirty broker) for those that have a choice of targets locally. From the streets to social media, we need your voices and creativity to make sure these companies know that we will resist their support of any carbon bomb, especially EACOP. We need your help to ramp up the pressure. Whether it's physical demonstrations, creative actions, or digital disruption, every action counts. Let's send a clear message: 'Rule out insuring EACOP, and all new Oil, Gas & Coal or be held accountable!'

## Escalating Actions

If you've already targeted an insurer and they haven't changed course, escalation is often what gets results. If they ignored your rally, how about a lobby occupation this time. Had a lobby occupation with no change or engagement from the target? Perhaps it's time for a rooftop banner drop or occupation? Could your group get someone outside every morning for a week or two,



talking to staff arriving about their company's involvement in the increase in local flooding and destruction of countless species worldwide? Here is why escalation works:

- **We demonstrate staying power.** When they see we're not going away, their resistance begins to crack. Insure Our Survival thrives on this consistency, as then they know we'll keep returning as long as they fund destruction.
- **Unpredictability changes the equation.** After repeated low-level disruption, companies start asking not "Can we ride this out?" but "What's next and how bad will it be?"
- **Escalation = amplification.** Bolder actions attract more media, energise other activists, and raise reputational and financial risks for the target.

We've been building momentum for a year. We've seen **major wins** and we need more. We don't have twenty years. We need action now.

**Go to the **actions menu**** for inspiration on how to get involved.

**Join the Telegram chat** by **registering here to get the link to it**.

# September 2025 Wave of Actions

## International Wave of Action

This year Insure Our Survival will be going even more international, with a planned series of major coordinated multi-country actions that aim to do greater damage to the reputations and profits of some of the worst offenders. UK teams can take action in concert with frontline and most affected communities alongside those in major insurers home nations and key markets in action with us on the same day against the same target.

So watch this space and we will notify trusted teams of targets for September as they are locked in.

# IOS Action Menu

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

# 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](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](mailto: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](mailto: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](#).

# Why Target Insurers?

Insurance is the Achilles heel of the global fossil fuel industry. It's what gives oil, gas and coal companies the confidence to dig and drill as the planet burns - by covering their operations against financial losses when things go wrong.

**Without insurance, major oil and gas companies cannot operate and climate-wrecking oil, gas, and coal exploration, production and distribution will fail to go ahead.**

Just 20 companies insure 70% of fossil fuel projects. A large number of these companies are based in the UK, mostly in the City of London. Insure Our Survival are paying them regular visits to convince them to abandon the oil, gas and coal industries completely.

The 'Insure Our Future' week of actions in February showed that this is a fight for the climate **we can win**. Insure Our Survival will keep the wins coming in October, and begin to fatally undermine the ability of the fossil fuel crooks to go about their oily, planet-wrecking business.

## This works!

**UPDATE 16/05/25** Chubb recently publicly pulled out of the horrendous carbon megabomb Calcasieu Pass LNG Port after massive pressure from our friends at Rainforest Action Network and their allies released research making public which insurers were involved and taking direct action at Chubbs special annual golf game. Congratulations to all involved, this is another massive win.

RAN Announcement: Big Win: [Chubb No Longer Insures Calcasieu Pass LNG!](#)

**UPDATE 03/04/25** - Awareness in the insurance sector is increasing - see this [Guardian Article here](#): "Climate crisis on track to destroy capitalism - Action urgently needed to save the conditions under which markets – and civilisation itself – can operate, says senior Allianz figure"

**UPDATE 22/10/24** - Generali (Italy's biggest insurer) has [just announced an ambitious policy](#) and becomes the first major insurer to limit insurance to midstream and downstream oil and gas including LNG infrastructure.

Insurance is an industry that isn't used to being targeted by protest, and which cracks under pressure when it's faced with public scrutiny and reputational damage.

Back in April, soon after the 'Insure Our Futures' actions - [Zurich announced they would not insure any new oil and gas projects](#) after sustained activist pressure had exposed them to public scrutiny and threatened to tarnish their reputation.



In March 2024, six days after Christian Climate Action occupied their City of London office lobby, a major insurer, **Probitas1492** confirmed that they will **never insure two major 'carbon bomb' projects** – like the **East African Crude Oil Pipeline** and the proposed West Cumbria coal mine (the latter of which now seems extremely unlikely to go ahead).

Campaigning by climate movements forced six major insurers to stop insuring Adani's Carmichael coal mine in Australia last year, bringing the total refusing to insure the project to 46. A coalition of major reinsurance firms **pulled out of EACOP** in January in the face of growing protests about fossil fuel expansion and fears about damage to their reputations.

Rising insurance costs were the main factor in activists halting the UK's **Cambo** and Canada's **Bay du Nord** (Equinor) projects. Probitas confirmed it has **moved away from Adani** and the pressure is building on EACOP.

# IOS Strategy and Aims

Insure Our Survival is a national campaign to demand the insurance industry pull the plug on the fossil fuel criminals who are drilling and pumping the oil and gas products that will fry our futures - if we let them.

In February 2024, thousands of us took to the streets in the City of London and towns and cities across the country in an Insurance Week of direct action, **Insure Our Future**. This climaxed with giant global insurer Zurich bowing to our sustained pressure and announcing they are pulling out of insuring all new oil and gas projects.

We are building on that major win with a sustained and escalating campaign, **Insure Our Survival**. and we welcome everyone and every part of everyone - whether new to activism, returning or taking action with another aligned group.

Focusing our rebel creativity and courage, and working alongside an alliance of other seasoned campaigners and movements, we are targeting general insurers, brokers, reinsurers and underwriters with high, medium and low-risk actions and powerful storytelling around a single demand: **stop insuring all new oil, gas, and coal projects and infrastructure**.

But we won't stop there. Our ultimate aim is to force all insurers, reinsurers and underwriters to quit the fossil fuel industry completely and for good.

## Insurance action works. Insurance is Winnable

We showed in early 2024 that direct action by XR against Insurers can not only get them out of specific Fossil Fuel expansion projects, such as Cambo, EACOP and Rosebank, but also move them to rule out insuring Fossil Fuel expansion going forwards as Zurich did globally following direct action by XRUK this Spring.

**After a one-rebel occupation of their lobby in London, Zurich Global's CEO actually emailed XR's actions team. Which was a first!!** One month later they announced they are getting out of insuring any new Fossil Fuel projects.

As such, **Insure Our Survival's strategy** is at the ambitious end: to get more and more insurers out of covering (aka "underwriting") Fossil Fuel expansion or 'carbon bomb' projects. Forever.

# Our Objective

Using this strategy, we have one overriding and clear objective:

**That sustained direct action from XR & friends will get companies to stop insuring new or expanding oil, gas & coal projects.** and our goal for this next phase is that this happens for at least:

- 1 x ReInsurer
- 3 x Underwriters
- 1 x Broker
- 1 x General Insurer

## Keeping it In the Ground

**Insurance is the Achilles' Heel of Fossil Extraction.** Without insurance they can't drill, mine, transport or refine.

Even better burning Fossil Fuels & overheating planet Earth is now increasing the risks of Insurance firms going bankrupt, and they know this better than anyone. Many are ready to move out of Fossil Fuels , they just need a good push.

What XR brings to the party is of course direct action, combining lobby occupations and mass participation action in February 2024 with 'Insure our Future'. These proven tactics led to successful actions [in London](#) and [around the UK](#).

**So let's bring it!**

## Campaign Ethos

The quickest, surest way to disrupt Oil, Gas & Coal in the UK is to target dirty insurers. So let's work together to push them as hard as we can as fast as we can. It's late in the day but we know this works.

"We welcome everyone and every part of everyone" this is XR and friends. We need everyone.

**Sustained Action:** this is a direct action campaign where sticking to it and going back really matters. We must take every opportunity to create and maintain pressure on the dirty insurers to succeed.

**Decentralised Actions:** IoS aims to provide what you need to build that pressure - contact us now if you need any additional support (incl. funds) or to get started planning your own Insurance actions.

# FAQs

## Why rule out insuring ALL new Fossil Fuel projects rather than specific ones?

Insure Our Survival has set the strategy to use our direct action impact to move insurers out of all new Oil, Gas & Coal projects rather than get them to rule out specific projects. This is the more ambitious goal and has far simpler messaging. It is also a development that carries more 'target threat' in that Talbot Underwriting / AIG ruling out only EACOP will not stop us coming to visit.

**This raises the costs for every new Fossil Fuel project on Earth for every insurer we move.**

With over 100 insurance firms involved and hundreds of potential projects we need to move firms out of insuring all new Fossil Fuels projects as soon as possible to save the most carbon and the most frontline damage and fights. Going about this project by project as is currently the way its happening will mean we're always fighting the next project.

Many major projects have an activist group pressuring insurers already, such as StopEACOP, StopRosebank and WestCumbriaCoal as well as the Insure our Future network across all of them, and we will work with them wherever possible.

## Don't Insurers need to get out of Oil, Gas & Coal entirely?

Yes. Yes they do.

We have set the goal of moving more and more out of these new Fossil Fuels projects, these carbon bombs, as stage one on the path to insuring our survival. Ultimately we are clear and the science is clear that they need to stop insuring all Oil, Gas & Coal.

Stopping insuring new Fossil Fuels is easier than cancelling coverage already happening for the target insurers, but it also leads them to setting a policy, as Zurich and Aviva have, which we can then push them to apply to 'renewals.' Which will be much easier once they have that policy and have stopped insuring adding even more carbon emissions via new projects.

Step one: get Insurer XYZ to set a strict policy excluding new Oil, Gas & Coal Step two: get them to apply that same strict policy to contract renewals

We need as many rebels taking as much insurance action as possible now to move insurers along this path in a timeframe that makes a difference to when and how we cross 2 degrees.

## Do we even need Insurers?

Sadly yes, any decarbonised future needs (some of) them.

As well as insuring pipelines and oil rigs and supertankers these same firms also insure desalination plants, public transport infrastructure, solar and wind farms, and many other things humanity needs and will need more of in a warmer and decarbonising world.

If we are to undertake an ambitious transformation of societies the projects will need the risk assessment and management expertise that only these firms have.

## Aren't they just like the Banks?

Not quite. They have to accurately model the real world and make decisions based on the physical realities, rather than the markets, or lose their shirts.

Of all the financial status quo firms the insurers are not just the ones we need the most for any transition, they are also the only ones that actually need to deal with the real world. To price any big infrastructure or even household/car insurance they offer they have to stay up to date with the climate science and model the levels of expected weather and social damage the planetary warming is likely to bring, as accurately as possible. Getting that wrong means they could, probably would go bankrupt.

**So of all the major corporations Insurers have the best models of the damage, social upheaval and death tolls we will face as the planet overheats further.**

This is why the price of insurance at all levels is going up: all the risks are rising fast, but the uncertainty is rising even faster. Insurers love risk that they can accurately model - it's how they make money - but uncertainty on those risks is how they lose money and even go extinct themselves.

**So for insurers getting out of Fossil Fuels ensures their survival too.**

# Frontline Struggles

The IOS campaign strongly encourages rebels and activists across the UK to particularly target the UK-based insurers who continue to underwrite climate wrecking 'Carbon Bomb' projects.

## LNG Megaports

Another key battleground becomes clear: LNG megaports like Arctic LNG 2, Mozambique LNG, and Papua LNG. IOS plans using our direct action at insurers to slow and even cancel the rash of LNG (Liquid Natural Gas) megaports and seal EACOP's fate.

## Stop EACOP

Planned to be the world's longest heated oil pipeline, EACOP would run from Uganda to Tanzania cutting through Lake Victoria, the second-largest freshwater lake in the world. But, thanks to communities and campaigners uncovering human rights abuses and severe pollution risks, 28 global insurers have publicly ruled out EACOP. As a result, the pipeline has been stuck in the planning stages for over 4 years and construction has not yet begun.

The East African Crude Oil Pipeline is a heated oil pipeline currently under construction. Once completed, it will stretch for almost 1,443 kilometres across Tanzania and Uganda – **making it the longest heated crude oil pipeline in the world.**

The pipeline will disturb sensitive ecosystems including the Lake Victoria basin, a **vital water supply supporting 40 million people**, and threatens to destroy habitats for already-vulnerable species, including the Eastern Chimpanzee and the African Elephant. Its ongoing construction has already displaced thousands of people in villages in Uganda, with **over 100,000 people expected to be displaced in total.** It's not surprising that banks and investors have already been warned about the climate and human rights risks of the pipeline.

Building a new crude oil pipeline as the whole world is trying to urgently shift away from fossil fuels makes no sense – environmentally or economically. The people of countries in East and Central Africa shouldn't be burdened with the money-losing and polluting industries of yesterday. French oil giant Total and the China National Offshore Oil Corporation own a combined 70% of the pipeline, meaning the **vast majority of any profits made will end up overseas.** It's not only being financed abroad – we know EACOP is seeking insurance on the London market.

Frontline communities in Uganda, Tanzania, and neighbouring countries are standing up against EACOP. Their continuous opposition to the pipeline and its associated projects has led directly to banks and insurers ruling out the project. But those who are demanding an end to this project face massive risks for their bravery – including intimidation, arrest, and police brutality.

Our pressure has led to **28 banks** and **29 insurance companies** ruling out providing support to the EACOP project due to the unacceptable environment and human rights impacts. This has led to delays in financing the project, causing it to stall. Many Lloyd's Managing Agents are still to rule it out - we need to pressure them to change their mind.

EACOP is 4.5 years delayed by activists and counting, largely from getting insurers to rule out enabling the project.

Find out: **Who's insuring EACOP**, by Stop EACOP.

## Rosebank North Sea Oil Field

The UK's largest undeveloped oil field contains an estimated **500 million barrels of oil** equivalent and burning its oil and gas would pump more than 200 million tonnes of CO2 into the atmosphere. Fossil Fuel crooks Equinor and Ithaca Energy are keen to develop the field which will produce carbon emissions equivalent to the annual CO2 emissions of the 28 countries categorised as low-income by the World Bank. Research by Insure Our Survival and our allies will identify the insurers who are prepared to underwrite this disastrous project soon.

Read: **Everything you need to know about the Rosebank oil field**, by our friends at **#StopRosebank**

# Messaging and Design

**Insurance is the Achilles heel of the global fossil fuel industry.** It's what gives companies such as Shell, BP and Exxonmobil the confidence to drill as the planet burns - by covering their operations against financial losses when things go wrong.

Without insurance, major oil and gas projects would not be able to operate.

Just 20 companies insure 70% of fossil fuel projects and a **large number of these companies are based in the UK**, mostly in the City of London.

## Info and resources

To support your own action and media and messaging planning, here's a briefing on why we are targeting the insurance industry from our allies at the Insure Our Futures coalition.

- [We are all spokespeople!](#) - key facts to help with spokes, livestream and outreach.
- [Template press release](#) to help local actions.
- Watch the insurance [briefing video here](#) (22mins) - Note this 'IOF' video is from earlier in the year, so some situations may have changed, but the basic fundamentals are still valid.
- [Company Briefings](#).
- [Background on carbon bomb projects](#) (e.g. EACOP).

## IOS Design

XR actions follow the [Design Programme](#) and colour scheme for consistency. IOS actions are using a streamlined palette of pink, black and white. Visibility of XR is key, so the symbol and/or logotype should be used wherever possible. You can also [download XR fonts here](#). The pink used in this action is R237 G155 B196 or #ED9BC4.





## Hashtags

**Please also tag @xrebellionuk** or if doing local actions also tag relevant groups/organisation/people who you think might help amplify your action.

#InsureOurSurvival  
#ExtinctionRebellion  
#StopFloodingUs  
#StopEACOP  
#RiskyBusiness  
#ClimateCriminals

## Banner/Placard Messaging

Insure Our Survival slogan: 'Insure Our Survival, Not Fossil Fuels'

XRUK banner slogans:

Pull the plug on new oil & gas  
No New Oil and Gas  
Stop Insuring Climate Chaos  
You're a Risky Business  
Decide Together: Insure Our Future

Placard suggestions:

Climate Breakdown Cover  
Only Fools Insure Fossil Fuels

### Stop Insuring Climate Chaos

Insure our Survival No food, no future Boycott 'name of insurance company' (only those that have public facing services). Or add an insurance company logo to your placard & include a message for them.

For targeted campaigns in high flood risk areas:

### Stop Flooding Us

Paying you (or name of insurer) to flood our homes

Don't make us The Uninsurables

Floody Hell

Flood Alert

Insuring Oil = Drowning Lives!

Fossil Fuels Get Insurance, We Get Floods!

Insuring Our Future? More Like Drowning It!

Fossil Fuels = Floods. Thanks for the Uninsurable Future!

The floods are Right Here, Right Now

# 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:

Click to view:

- [Marsh McLennan](#)
- [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).

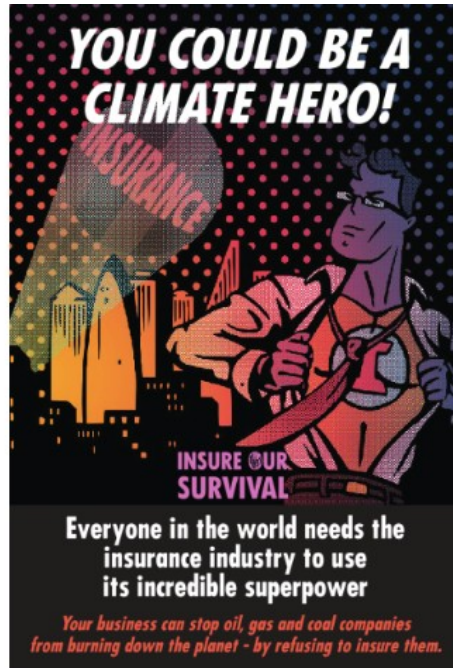
1. Lloyds of London
2. AIG
3. Chubb
4. Tokio Marine
5. Beazley
6. Hiscox
7. Chaucer
8. AEGIS
9. MS Amlin
10. Liberty Mutual
11. Brit Syndicates Limited

# Flyers and Posters

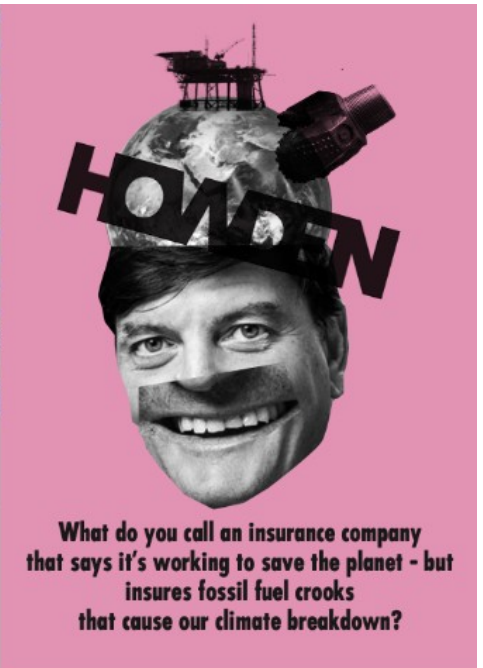
## Flyers



**PUBLIC - GENERAL**



**INSURANCE WORKERS**



**PUBLIC - DURING HOWDEN ACTIONS**

Three flyer designs used over the week of action in Autumn 2024.

If you need these flyers for a local action there are a couple of options.

- Use [THIS ORDER FORM](#)
- Print them locally yourself:
  - [Public](#)
  - [Insurance Workers](#)
  - [Howden actions](#)



Flyer designed for Xmas 2024 : [download this flyer to print.](#)

## Wanted Posters

[Carl Hess, Willis Towers Watson](#)

[Chris Lay, Marsh](#)

[David Howden, Howden](#)

## Posters, Stickers, Graphics



### Key resources

- [IOS week of action ready-to-use graphics and design assets](#)
- [Order IOS posters and stickers here](#)

### Additional

- [Stop EACOP Flyer](#)
- [More Flyers, Posters and Graphics here](#)
- [Create Your Own Flyers/ Posters](#)
- [Testimonials](#)

# Allies and Alliances

**Insure Our Survival** is working alongside the **Insure Our Future (IOF) coalition**, a wide range of non-XR groups and movements who offer specialist expertise built on years of campaigning, and carry out their own traditional lobbying, engagement and campaigning which demands insurers stop underwriting fossil fuels.

The IOF coalition includes groups from around the world. Those based in the UK are:

- Coal Action Network: [www.coalaction.org.uk](http://www.coalaction.org.uk)
- Mothers Rise Up: [www.mothersriseup.org](http://www.mothersriseup.org)
- Quakers UK: [www.quaker.org.uk](http://www.quaker.org.uk)
- #STOPEACOP: [www.stopeacop.net](http://www.stopeacop.net)
- Tipping Point: [www.tippingpointuk.org](http://www.tippingpointuk.org)

But it's important to understand that **Insure Our Survival** is not part of the IOF coalition. We act in partnership with the coalition and design and execute **our own separate and accountable campaign of direct action**.

Insure our Survival also **invites XR and non-XR groups and individuals** who want to create or take part in non-violent direct actions to contact us to **discuss how to access support, collaboration and funding**.

Extinction Rebellion's **Relationships team encourages any new group to connect with the coalition**, rather than taking action alongside XR as an additional partner. This is in order to focus efforts.

# Previous IOS Actions

Press coverage, videos and feedback from previous Insure Our Survival actions.



Previous IOS Actions

# IOS Week of Action - Oct 2024

In Oct 2024 Insure Our Survival campaign's week of action targeted at the insurance industry.

The week of action was contributed to by many local groups as well as a 3-day London action.



A full round-up of the week of action [can be viewed on the XRUK website](#).

View the [Feedback and Learning](#) from these actions.

Watch the XRUK livestream on YouTube here:

[Monday - Tuesday - Wednesday](#)

**Read the demand letter** - issued to insurers 14 days ahead of the action.

# Press

## Online coverage

- [Extinction Rebellion target insurance giants in City of London - Socialist Worker](#)
- [Climate activists in 'zombie dance' protest outside insurance offices - The Independant](#)
- [Extinction Rebellion danced in Glasgow dressed as 'zombies' while protesting climate change - Daily Record](#)
- [Extinction Rebellion blockade Gherkin as more insurance firms targeted - Insurance Times](#)
- [Dump all new oil, gas & coal now - or we'll keep coming back \(Manchester AIG Occupation\) - Protection Reporter](#)
- [Climate activists to protest insurance companies' involvement in fossils as zombies - Morning Star](#)
- [Swiss Re and Chubb targeted in 2nd day of climate protests - The Insurer- from Reuters](#)
- [Six climate demonstrators arrested in WTW protest - Sustainable Insurer- from Reuters](#)
- [The floods are HERE! Extinction Rebellion cause righteous CHAOS in City of London - The Canary](#)
- [Extinction Rebellion target multiple Howden offices - Insurance Times](#)

- [Local Extinction Rebellion activists join 'insure our survival' week of action with Bournemouth demonstration - West Country Voices](#)
- [Extinction Rebellion to insurers: "Insure our survival" - Insurance Business](#)
- [Climate change protestors in Shrewsbury target role of insurance industry - Shropshire Star](#)
- [Extinction Rebellion protest takes place in Fishergate - Preston News](#)
- [XR protesters target Exeter office to stop 'fossil fuel criminals' - Devon Live](#)
- [Climate activists target Bournemouth insurance brokers - Daily Echo](#)
- [Insurers warned of more protests if fossil fuel cover continues - Emerging Risks](#)
- [Extinction Rebellion's Harrogate protest just one event in weekend of action over fossil fuel projects - Harrogate Advertiser](#)

## Print coverage





**Die hard activists** A group of Extinction Rebellion members stage a "die-in" – a form of protest during which participants pretend to be dead in a public space – outside the Lloyd's of London headquarters as they begin three days of demonstrations calling on insurance companies to stop insuring fossil fuel projects.

## Financial Times

Appeal decision last week, in which senior judges ruled in favour of consumers who had complained about "secret" commissions on car loans.

panies, warned officials of the wide-ranging impact of the judgment. The ruling meant large businesses were "effectively" not compliant with the law

a range of lending activities involving the payment of hidden commissions by consumer finance providers to brokers, according to the trade body. It

gal. The FLA and the Treasury did not respond to requests for comment. **Santander delays results** page 9

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## Dance of the dead Climate change 'zombies' target insurers



Climate change activists perform a Killer Drillers dance routine dressed as zombies outside offices of various insurance companies in Glasgow yesterday. Extinction Rebellion Scotland said: 'Without insurance, there are no new fossil fuel projects. It's time that these companies insure our survival'

Jane Barlow/PA Wire





Market forces Extinction Rebellion activists led a march through Leadenhall market in the City of London yesterday as the group embarked on three days of protest calling on insurance companies to stop providing backing for fossil-fuel projects



## Eyewitnessed Pictures of the week

► **Extinction Rebellion**  
protesters stage a 'die-in' in the City of London, in a week of action targeting insurance firms insuring fossil fuel companies  
MARTIN POPE/  
SOPA IMAGES/REX/  
SHUTTERSTOCK



# Promo Videos

Chris Packham has a message for you!

[https://www.youtube.com/embed/VaGf5DOpCG8?si=ssYgvOGfEqtaD2\\_o](https://www.youtube.com/embed/VaGf5DOpCG8?si=ssYgvOGfEqtaD2_o)

"This is Red Rebel leader, I'm approaching the target..."

<https://www.youtube.com/embed/W9wOFg22SPM?si=V2cbUrosWu5sqn8U>



# Rugby Final - Twickenham

## Sat 14th June 2025 - 'Red Card Allianz' at the Rugby Final

Allianz Twickenham Stadium, Whitton Rd, TW2 7BA

Around 82,0000 rugby fans arrived to watch the Premiership final. That's eighty-two-thousand (!!!) opportunities to build pressure on the fossil insurance industry.

Press Release from XRUK : [RFU Silent on due diligence](#)

The Rugby Football Union has failed so far to respond to questions about the due diligence it carries out when selecting suitable sponsors. Extinction Rebellion put the questions to the RFU in writing on Thursday ahead of the rugby final.

"What due diligence do the RFU do on the impact potential sponsors' business dealings have on English clubs, and flooding in particular?" and "Was that applied rigorously to the reported £150m Allianz deal?" At the time of this press release no reply has been received.

Outreachers on the day surveyed rugby fans and found 82% thought the RFU should ditch Allianz. Beer mats proved popular and helped amplify the message:

