

Insure Our Survival

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

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Key Information

No insurance = no drilling and digging for oil, gas and coal.

Be part of a major new nonviolent direct action campaign targeting a weak spot in the Fossil Fuel Death Star – their insurers. Get ready for a massive week of nationwide actions starting October 28

Current Focus for Campaign: STOP INSURING NEW OIL, GAS & COAL

How it all started

Following on from the Global Week of Actions earlier this year called '[Insure Our Future](#)', XRUK took further action in July when UK insurers were greeted by Extinction Rebellion at their [annual awards bash at the Royal Albert Hall](#).

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!

Open Calls

The Fossil Fuel Death Star is our target - time to join the Rebel Alliance!

Open briefing call for London actions

Sunday 20th 7-8pm (30 minutes briefing, 30 minutes Q&A)

Join this Zoom call to hear about the plans for London actions Monday to Wednesday (28-30th October) and get answers to your questions! We'll cover everything you need to know to empower and inspire you to take action.

[REGISTER HERE](#)

The first half of the session will be recorded and put onto XRUK's YouTube channel (and a link will be added here).

By the time you're done, you'll be ready to take on the Fossil Fuel Death Star!

There will be closed captions and BSL interpretation. For other access needs contact wellbeing@extinctionrebellion.uk or 07773 193704

Open briefing call Birmingham action

Sunday 20th 7.30-8.30pm (30 minutes briefing, 30 minutes Q&A)

[REGISTER HERE](#)

Note: We know that there is overlap between the London and Birmingham briefing calls. We recommend anyone planning to attend actions in both Birmingham and London goes to the London briefing 7-7.30pm and then joins the Birmingham briefing at 7.30pm.

Join this briefing to hear all about the plans for the action in Birmingham on Friday 1st November. We will cover:

- Basic plan
- What to bring
- Specifics for mass participation performance actions (and how you can get involved!)
- Specifics for drummers

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Initial UK open call recording

WATCH the recording of the Zoom call from Tuesday 24th September. This covers why direct action targeting the insurance sector is effective and overview of the plans that were known at that point. (with BSL interpretation and closed captions.)

Join the campaign

Join the **[Insure Our Survival Telegram chat](#)**

Key updates will also be made on the main Rebellion Broadcast Telegram channel - **[join here](#)**

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**

- Why target insurance?
- Get Involved in the **Week of action starting Oct 28th**
- Strategy and Aims
- Choose Your Target & Demands
- Take Action
- Frontline Struggles
- Messaging and Design pack

IOS Week of Action

Starting 28th Oct in London and also UK wide. Insure Our Survival campaign's week of action targeted at the insurance industry.

Watch this first!

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

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

Share this video on any social media platforms you use:

- [Instagram](#)
- [Twitter / X](#)
- [TikTok](#)
- [Facebook](#)

and now sign up for the open briefing call for London actions!

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Daily Action Plans

Information coming soon with more details of each day for the week of actions.

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

[Read the demand letter issued to insurers 14 days ahead of the action.](#)

London (28-30 October)

Key info

Overview

Actions start from Monday at 11am in the City of London and will run through to Weds afternoon.

There will be ways for everyone to get involved. Think visits to insurer HQs, holding space, performances, music, Flash Mobs, drumming, outreach - cheeky and fun, but focused and determined to get our message through.

Details of each day will be added to the sections below and posted on the [Rebellion Broadcast](#) on Telegram.

Food

Lunch will be provided by 'Food For All' each day at the mass actions.

Please remember your tupperware and spork to eat with, we will not be providing disposable plates.

☐ XR is supporting FFA and Euston Food Bank through our main fundraiser [please click here to donate.](#)

Accessibility

We are committed to being as inclusive as possible.

March routes each day are step free. Current lengths:

Mon 1.8km several stops along the way.

Tue 1.1km stops along the way.

Wed 1.5km stops along the way.

There will be facility to charge power chairs and scooters.

[Accommodation and travel information and support available here](#)

To request BSL interpreter, other support or to discuss any access needs please contact **wellbeing@extinctionrebellion.uk** or call 07773 193704

Monday - Flooding

The Floods Are Here - our actions, design and messaging will **balance light and dark**, death and hope, bright colours and black and white to **dramatically show the public and media** how insurers are greenlighting fossil fuel crooks to flood our homes and our lands.

Meet 11am in City of London - join a march to visit some of the insurers, demanding they cut ties with the fossil fuel industry. Exact location tbc - but note that Tower Hill Tube is the nearest underground stop. March leaves 11.30am!

The look of the action - help us recreate a scene of flooding with inflatable life rafts, flood warning signs, climate crime scene and flood levels.

What to bring/wear - dress up as if being evacuated in life jackets or extreme wet weather gear. Maybe buoyancy aids, wetsuit and flippers. Or bring your umbrellas, waterproofs, wellies or souwesters... or water damaged family photos.

Placards suggestions

Insuring Our Future? More Like Drowning It!
Insuring Oil = Drowning Lives!
Fossil Fuels Get Insurance, We Get Floods!
Fossil Fuels = Floods. Thanks for the Uninsurable Future!
Stop Insuring Climate Chaos
Floody Hell
Flood Alert
The floods are Right Here, Right Now

This is an emergency - and we are the response.

Tuesday - Food Shortages

After the floods - food crises and wrecked lives. Actions and messaging will drive home the **impacts of the floods on everyday lives** as the rising waters wreck farming lands, biodiversity and food supplies, homes and communities, rendering whole areas uninsurable and therefore uninhabitable.

Mass Action - holding space at iconic locations

Already in London? - early start - meet at 7.30am! This is the exciting 'early shift' - please make it if you can. City of London (precise location will be released nearer the time).

Or join us late morning - meet 11am - precise location will be released nearer the time. Tower Hill Tube is the nearest underground stop.

The look of the action - there will be a focus on food shortages with a giant 'Last Potato' with a huge price tag being paraded around.

What to wear? - come as you are in your everyday clothes.

Bring a bowl - you will be given a single symbolic pea (to bring to mind disaster-zone food distribution).

Placard suggestions:

I predict a (food) riot
Stop Insuring Climate Chaos
Insure our Survival
No food, no future
Floody hell

Wednesday - System Collapse

We Predict a Riot - mass action.....a zombie apocalypse! A wide range of creative actions will highlight what social collapse will look like in the UK as the population begins to panic in the face of repeated floods and food shortages over the next decade.

Meet 11am - precise location will be released nearer the time. Tower Hill Tube is the nearest underground stop.

The look of the action - Zombie die-in with flashmob, zombie insurers stumbling around.

What to wear/bring - Business attire with a zombie twist! No specifics items to bring for this day.

📺 Time to dance! - Driller Killer: Zombie Mass Dance Discobedience

This is the undead dance for life! - wear business suits with a zombie twist. We are the undead, dancing our way through the halls of power to expose the profiteers of destruction!

Watch the [tutorial Video](#), join the [Whatsapp chat](#) and check out the [zombies at COP26 for inspiration](#)

Placard suggestions:

We predict a riot
No Food, No Future
Insure Our Survival

Events outside London

Tuesday 29th October

Glasgow

8.30am - Midday

Meet : 144 West George Street, Glasgow, G2 2HG

Join XR Scotland as we protest three major insurance companies demanding they stop insuring fossil fuel projects.

After the protest, we will head to Quakers Meeting House, 38 Elmbank Crescent, for a warm vegan meal and community discussion.

Access: The protest will involve walking to other locations within the city centre, and the Quakers Meeting House has limited accessibility, see quakerscotland.org/Glasgow for details.

If you have any questions, or to discuss any access requirements, please email xrglasgow@gmail.com

Wednesday 30th Oct

Sheffield

11.30am - 1.30pm

Meet: Aon car park entrance, 100 Napier St, S11 8HD (near corner with Summerfield St).

All welcome, family friendly event. Please either come as you are, bring life-size-ish cuddly animal toys or skeletons if you have them ... or if you want to be some oil, wear black !

If you have a black sheet or similar please bring it !

You can hand out leaflets, be some oil, "die", or hold a banner or a placard (provided).

The aim is to ask Aon not to insure new fossil fuel projects. See you there, the more the merrier

Contact : xrsheffield@gmail.com

Thursday 31st Oct

Manchester

11am-3pm

Let's keep the pressure on the Insurance Industry to stop insuring new fossil fuels!

Join XR Manchester and friends for an action in the city centre as part of the XR National Insure Our Survival week of action - exact date and location to be finalised.

For more information contact north@extinctionrebellion.uk

Banbury

2.30pm - 3.30pm

9/10 Market Pl, Banbury OX16 5LG

Short protest outside of Howden Insurance in Banbury. Contact : xrbabury@protonmail.com

Friday 1st Nov

Birmingham

12.30 - 3.00pm

Meet: Victoria Square

Please Join the public [Signal group](#) if you're planning on joining the march and would like to stay updated.

Volunteers needed - Mass participation performance actions with a theme of “Bringing the Climate Crisis to Them” (the insurance companies) are planned including a flood themed event, mass letter writing and a forest fire event.

What to do and how to contribute

- 1☐ Make a placard with your message on the front with an image of fire on the back.
- 2☐ Dress up in business suits.
- 3☐ Offer to be inside a giant monster.
- 4☐ Action support: stewards, well-being, de-escalation volunteers are needed [volunteer here](#).
- 5☐ Join as part of the drumming band (XR Rhythms).

More details will be given via an open Zoom call on Sunday 20th October, 7:30pm - [register here](#).

Bournemouth

8.30 - 10.30am

Meet: 20 The Triangle, Bournemouth, BH2 5RG

A noisy demo just outside the Howdens office. We'll have XR BCP Rhythms, a banner, placards and will generally make a noise that can't be ignored!

All welcome, just turn up!

Contact XRBournemouth@gmail.com for more info.

Saturday 2nd Nov

Colchester

10:00am - 12:00pm

Meet: 15 High Street, Colchester, Essex CO1 1DA

Public-facing event to highlight Howden's lethal insurance of the fossil fuel industry.

Contact : XRColchester@gmail.com

Harrogate

10:00am - 12:00pm

Meet: Howden Insurance, 10 Princes St, Harrogate HG1 1NH

Join us outside Howden Insurance, 10 Princes Street in Harrogate, 10.00-midday on Saturday 2 November. Howden Insurance insures ordinary things like building and contents but also oil and gas and Carbon Capture & Storage - a fake climate 'solution'. We will be outside the shop front handing out leaflets, taking photos with a banner and talking to staff and the public. If you're in that there London on 28-30 October, then you could join protests outside other fossil fuel insurers.

Contact: harrogate@extinctionrebellion.uk

Volunteer Roles at Insure Our Survival



We would really love everyone who attends to sign up for a role if that's possible for you. So if you can volunteer then yes, please do! Whilst most roles are mobile we also have some static roles and some at-home roles if you cannot physically attend the event.

For planning your travel to London, rebels muster each day at 11am so as crew we suggest you arrive 10am onwards if possible. Events are expected to last until the end of the working day so if some of you can stay until 4-6pm that will be helpful too. We appreciate that some of you will be travelling in each day and we still want you to volunteer for whatever time you can contribute.

Roles will also be required outside of London for UK-wide actions, which are likely to be on Thursday, Friday or Saturday. Information on these events is being planned right up to the last moment so it's best to check the [Movement Calendar of IoS events](#) or the [IoS Daily Plans page](#) for the latest details and just turn up as crew.

Within each section below is a link to register your availability for specific days in London, Birmingham or Manchester, you can come back and update your registration at any time.

I had a great time and volunteering forced me to talk to people, feel really involved etc, without this I would prob have turned up and marched and gone home while being too shy to talk at all!

Production crew, Restore Nature Now 2024

Overall, I thoroughly enjoyed being a steward at the event and I would love to do more! Everyone was so friendly and helpful, it made doing it on my own and for the first time great fun! Thank you all for all of the organisation, it was fantastic

New Steward, Restore Nature Now 2024

Training is available for all these roles and we aim to buddy crew up so you can work with someone more experienced if you are new to a role.

Here is a brief explanation of each role, together with links to find out more.

Outreach

[Signup to volunteer here](#)



Imagine: The action is underway. Members of the public are passing by and catch sight of the scene. **Our objective:** is to explain why we are there and what we are doing and offer a genuine conversation about climate change and the environment to someone who may not typically find many opportunities to confront the crisis. Outreach will often also staff the welcome hub at large events where members of the public have questions answered and are directed to resources, training, or other support teams as appropriate.

[Register for an online training workshop](#)

Contact actions.outreach@extinctionrebellion.uk

Stewarding

[Signup to volunteer here](#)



General Stewards provide a friendly welcome, help answer questions and direct rebels to other crews, facilities and what's on. One of the key parts of this role is simply to provide a visible presence that helps rebels feel safe and secure. There are opportunities for **Lead Stewards** who manage a small team of 10 General Stewards.

Access Buddy Stewards support those with access or inclusion needs to be able to participate fully in the event.

[Additional information here](#)

Contact stewarding@extinctionrebellion.uk

Roadtaking

[Signup to volunteer here](#)



An essential part of marches and processions, this crew move ahead of the march to ensure traffic doesn't conflict with rebels. This is a role that requires mobility and usually we aim to work with DeEscalators in the team.

[Additional information here](#)

Contact stewarding@extinctionrebellion.uk

Wellbeing

[Signup to volunteer here](#)



Action Wellbeing supports the physical and emotional wellbeing of everyone involved in XR actions. Look out for us in our blue hi-vis. Providing water, hand warmers and snacks (chocolate!), accessibility support, as well as a listening ear and a friendly smile. Rebels come to us for all sorts of things, including: information on the nearest toilets, rain protection, conversation, blankets and pillows, warm tea, songs and chants, support during arrests and countless other useful things!

[Additional information](#)

Contact wellbeing+awb@extinctionrebellion.uk

First Aid

[Signup to volunteer here](#)



We all hope we will never need it but minor accidents do occur and so if you have a current First Aid certificate then please volunteer for this specialist role (part of the Wellbeing team).

[Additional information here](#)

Contact actionwellbeing@extinctionrebellion.uk

DeEscalation / Embedding Nonviolence

[Signup to volunteer here](#)



This role uses techniques to manage the tension in situations. Often called in to defuse confrontation, you will learn skills based on empathy and listening to manage tension during a confrontation between parties on the street.

This can involve members of the public, police or protesters. By intervening in hostile encounters we may be able to recognise feelings of alienation and agitation and help them transform into

solidarity and optimism.

[Additional information here](#)

Contact deescalation@extinctionrebellion.uk

Production (Logistics, Food etc.)

[Signup to volunteer here](#)



Looking after the safe handling, transport and storage of XR's amazing action kit and equipment; literally bringing all the toys needed for any actions.

Whilst most of these roles do require manual handling, we also have need for administrative support in the team.

[Additional information here](#)

Contact production@extinctionrebellion.uk

Sound & Power

[Signup to volunteer here](#)



Providing mobile PAs, sound systems, pop-up stages and solar-power set-ups; essentially bringing the vibes to any action!

[More information](#)

Contact production@extinctionrebellion.uk

Rhythms/Drummers

[Signup to volunteer here](#)



Rhythms are the thundering heart of the movement. We play simple percussion music inspired by Brazilian samba. Bands can help rebels claim and hold space for protest, attract attention and create a positive and fun atmosphere.

[More information](#)

Contact info@xrrhythms.uk

Banner/Flag Holders

[Signup to volunteer here](#)



Join the team responsible for the visual choreography of an action. You will be helping carry and hold beautiful flags and banners, transmitting the vibe and message of the action. These designs bear XR's messages for the public and press to see and are a key part of making an action a success! No previous experience necessary.

Street Speaker

[Signup to volunteer here](#)



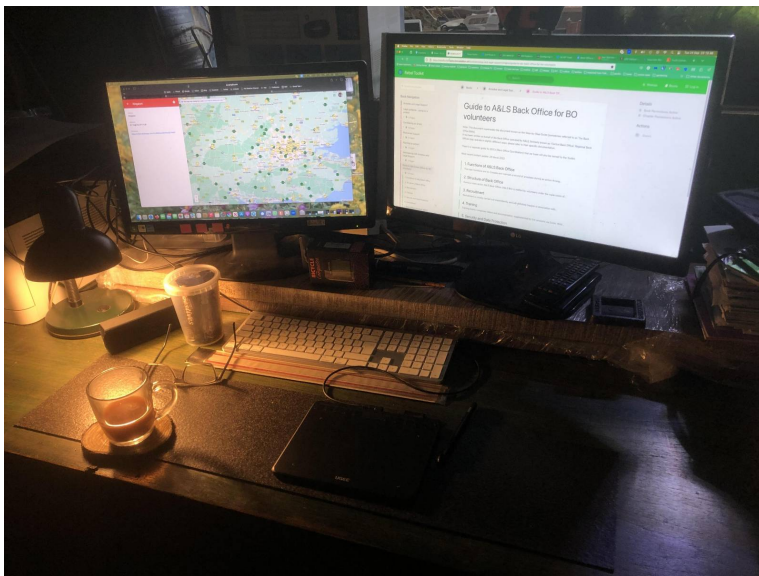
Street talks are a fantastic way to quickly engage, inform and empower new joiners and existing rebels. They can be completely spontaneous and given to small groups 'on the street'. Street Speakers are self-organising and you can access a range of [Street Speaker Scripts](#) that can be delivered anywhere, at any time you choose. The scripts are designed to be delivered by anyone without the need for training however, we're here to support you!

[Additional information here](#)

Contact XRUK Talks & Training at eventsxr@gmail.com

Police Station Support / Back Office Call Centre

[Signup to volunteer here](#)



Whilst arrests are not planned, we need crew to monitor the virtual call centre phone to receive reports if this does happen so that we can offer and coordinate appropriate support to those affected. This role can be done at home on a laptop or PC with internet connection.

We also need rebels able and prepared to wait outside Police Stations so that when activists are released, they are met by a friendly face and supported to get home safely.

All PSS & BO roles are run by co-ordinated rotas; each volunteer offering as much time as they can - minimum hour slots.

Offsite/Backoffice/Pre-event/Other Roles

Signup to volunteer here

As well as the main support roles listed above we have the need for some additional support crew:

Pre-event location recce. Involves photographing sites, possibly talking to local cafes/pubs etc. to find small hub spaces etc.

Action Support Back Office. During the event working from home, keeping an eye on various Signal and Telegram chats and making sure people get answers to questions or connected to those who can help.

Digital Mapping. Pre-event we need help to maintain the digital maps of the event, site, march routes, accessibility etc. **Other** If you feel you have the skills and experience to offer this event that is not covered in one of the roles above, please do tell us more via the signup link above.

If you feel you could help with these roles, signup or get in touch

actionsupport@extinctionrebellion.uk

Travel and Accommodation

Travel

☐ To enable as many rebels as possible to take action, XRUK will be providing transport subsidies to cover the cost of UK travel to actions in London and the regions and nations.

☐ For further details of this scheme and to make your claim, please refer to the [Transport Subsidy Form](#)

♥ We're trusting rebels to use this scheme with integrity.

If you'd like to support this provision, then you can donate to the [IOS crowdfunder via this link](#).

Accommodation

We are working with [Community Home](#) for this action.

They match activists up with hosts for homestay accommodation.

If you'd like to support this provision, then you can donate to the [IOS crowdfunder via this link](#).

IOS Training, Workshops, Meetings



TRAINING AND WORKSHOPS

Outreach at Insure Our Survival

Calling all outreachers! We are building a team to have those all-important conversations on the streets. Can you join us? Two trainings workshops are coming up:

- Tuesday 22 Oct at 7.30-8.30pm

These will cover:

- What we've learnt from the last XR week of action targeting the insurance industry.
- The powerful stories we can tell about the insurance industry and the future of our planet.
- How we can use the latest research into public opinion around XR.

[Sign up to a training here](#)

and/or **[Sign up to volunteer for a shift](#)**

Stewarding Training

To access video recordings or register for a live Zoom training on 21st October 7-8pm - **[click here](#)**.

Roadtaking Training

To access video recordings or register for a live Zoom training either on 16th or 24th October at 7-8pm - [click here](#)

Preparing for Action

Training is important for your safety; the safety of other people around you on direct actions; and that of the general public.

[Register here for either of the workshops below](#)

Prepare for Action 27th Oct 10:00-11:30 (1.5hrs) - Focusses on the essentials and what we all need to know when taking part in any XR activity. We'll cover what nonviolence is & how to keep secure.

Insurance Briefing

Here's a briefing on why we are targeting the insurance industry from our allies at the Insure Our Futures coalition.

Watch the [briefing video here](#) (22mins)

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Take Action - ongoing

Take Action - ongoing

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.

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

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](#).

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.

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.**



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 Insurance 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!

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. Zurich were just the latest to cave in and pull oil and gas insurance when faced with public humiliation and reputational damage from sustained activist pressure.

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 which now 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!

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.

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				
▼	Brentwood	Count 1		
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 are in the process of putting together briefings for the worst fossil fuel offenders. The [briefings can be found on this page](#).

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

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:

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

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.

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](#)

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
- Mothers Rise Up: www.mothersriseup.org
- Quakers UK: www.quaker.org.uk
- #STOPEACOP: www.stopeacop.net
- Tipping Point: 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.

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 briefings

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.

- 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.



Flyers, Posters, Stickers, Graphics

Key resources

- [IOS week of action ready-to-use graphics and design assets](#)
- [Order IOS posters and stickers here](#)
- Public focused flyers will be available in London (to use and take away for local actions) and also on the order form above when they are ready.

Additional

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

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