

Direct Action

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

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

Letter Delivery Action

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

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

BASIC ACTION

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

ESCALATIONS to consider if you are comfortable:

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

Fun Insurance Recces

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

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

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

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

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



Creative Action

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

Mothers Rise Up - parents and kids FLASH MOB!

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

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

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

Lobby Occupations

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

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

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



Further Actions

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

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

Money Rebellion oil spill

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

