

#StopEACOP

ADOPT A LLOYD'S INSURER STRATEGY

This guide has been written for local groups that want to work on the #StopEACOP campaign.

Background

THE EAST AFRICAN CRUDE OIL PIPELINE

The East African Crude Oil Pipeline is a heated oil pipeline currently under construction. Once completed, it will stretch for almost 1,445 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.

INSURANCE

The EACOP project is currently looking for funding and for re/insurance and are approaching the London financial and insurance markets for support. And social movements are responding with creative and direct action.

To date, [24 banks](#) and [23 insurance companies](#) have ruled out providing support to the EACOP project due to the unacceptable environment and human rights impacts. We know that by cutting off insurance we can push up costs, delay projects starting to give frontline communities more time to win on the ground, and even stop projects altogether.

LLOYD'S OF LONDON

Welcome to the bottom of the barrel! If you have a reputable project, you go to a big insurance company, sign a big contract that covers everything, and you're done! **If you have a risky, slow, expensive project, the big insurance companies won't insure you alone. So you go to Lloyd's.** Lloyd's is an insurance marketplace. Within the marketplace are lots of small insurance companies. When you bring your project to Lloyd's, Lloyd's goes to each of the big and small insurance companies, cobbling together the insurance that you need, spreading the risk of your project out.

Inside Lloyd's there are around 50 different companies that could insure EACOP. They tend to work together and spread the risk. So everyone we get to walk away makes the project more risky for those who remain.

ADOPT A LLOYD'S INSURER

After narrowing down the list by getting [16 Lloyd's insurers to rule out the project](#), there are [38 Lloyd's insurers](#) that could work with Total. Right now, Total is trying to lock in finance and insurance for the project. This means that we don't have time to go after each Lloyd's insurer one-by-one.

Which means we need to push all of these Lloyd's insurers at the same time. This is where **Adopt a Lloyd's Insurer** comes in! Each local group working on the #StopEACOP campaign will be invited to adopt one Lloyd's insurer. It's a great opportunity to run a campaign on a company from start to finish, as well as make sure we can knock over all of the Lloyd's insurers!

What impact will it have?

If we can push a critical mass of Lloyd's insurers away from this project and make noise about it, then that could be the end of the insurance piece for Total. At the very least, it will shake the project to the core, and most likely put the Total in a very difficult position not only to recruit financiers, but also to move

ahead with construction. In 2 years, strategic campaigning and pressures has led to 23 global insurers committing to rule out EACOP and for the financial close to be delayed multiple times over several years, because of the lack of insurance and funding. This work has an impact on the project's viability and on local people's lives.

Support & Training

There is a strong core of groups already pressuring Lloyd's who can offer advice and support to get your campaign going. [Join the Stop EACOP signal chat to meet the other folks targeting Lloyd's.](#)

Adopt Your Insurer

[Click here to find a list of Lloyd's insurers that your group can adopt.](#)

We can advise which ones are the priority for the campaign. [Join the Stop EACOP signal chat](#) and let us know you are interested in adopting one.

Demands

Here is our demand for Lloyd's insurers: **Make a commitment to publicly rule out any insurance or reinsurance services for the East Africa Crude Oil Pipeline.**

It's common for companies to say that they can't comment on specific clients or projects. In this case, we can ask them to: **Make a commitment to rule out any insurance or reinsurance services for pipelines in East Africa.** This way they don't have to comment on any specific clients.

Build Your Group - Film Screening

You might be part of an existing group, or you might just be starting out and trying to pull a crew of people together to work on this. Either way a great way to kick things off is to show the [Film EACOP: A crude reality - it was made by 350.org and is free on YouTube.](#)

At the end, explain to people how Total is currently trying to get insurance for the project in the UK and that you're looking for people to help target one of the possible insurers as part of a global campaign to cut off insurance.

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.

[Click here to find a template warning shot email that you can send ASAP.](#)

Show Public Concern

Use various ways to show public concern around your campaign:

- Launch a petition, gather signatures, and then do a petition delivery at the HQ of your target.
- Mass email 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.
- Hold a rally outside an office. Some of the Lloyd's insurers have offices across the UK – [check out this map to see where](#). If you're outside London, it might be worth adopting one that has an office in your local area. But if there isn't one then focus on the digital tactics.

Outreach

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?
- What is the general feeling around the office regarding the EACOP?
- Can you raise this with your manager? How did they respond?

EMAILS

Emails are the simplest way to outreach staff and are a really easy thing for anyone to do. To maximise the number of emails you send, you'll want to get your supporters involved. There are a few ways to do this:

- **Centralised** - Create an Action Network ladder where supporters sign-up to receive a new staff email every 2 days. [Defund Climate Chaos](#) can support

you to set this up if you're not sure how to do this. Just email them to get support - andrew@defundclimatechaos.uk.

- **Autonomous** - Provide your supporters with a sample email and list of email addresses to contact - here is an example of a [Letter Writing Hints & Tips resource created for the Stop EACOP campaign](#).
- **Community** - Hold a social event like a meal or just get together and send emails and do calls together. [Here is an example Stop Adani created for these kinds of actions](#).

You don't need to look up the emails yourself, we've compiled a [complete list of contacts for all the Managing Agents at Lloyd's](#)

TIPPING POINT UK - TECH HUB

Free access to tech support for organisers.

Tools & Training

- [Action Network](#): A platform to manage emails and texts, events, fundraising and other digital action all in one place
- [Zetkin](#): a community organising platform. Organise anything from actions to elections
- [Zoom](#): a 1,000 person online calling room
- [Canva](#): Pro Account

Need help?

Please contact us on tech@tippingpointuk.org or

follow the QR code to this link:

<http://tpnt.uk/tech>



PHONE CALLS

It's easier for staff to ignore an email than someone on the phone. Phoning your target needs to be done during office hours from Monday to Thursday from 9am to 5p (avoid Fridays as many staff members are working from home). Groups have done this kind of action in a number of ways:

- **Phone Banks** - The Stop EACOP London campaign holds regular Zoom meetings a couple of times a week when supporters come together to do calls at the same time. This allows them to train people up, and share the conversations they are having as they go along.

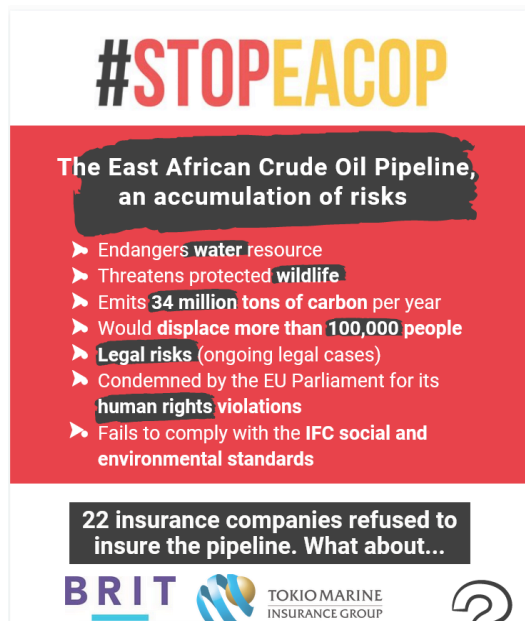
- **Autonomous** - Provide your supporters with the list of phone numbers to call - here is an example of a [Phone Calling Hints & Tips resource created for the Stop EACOP campaign](#).

You don't need to look up the phone numbers yourself, we've compiled a [complete list of contacts for all the Managing Agents at Lloyd's](#)

REGULAR LEAFLETING AND CONVERSATIONS

Another way to engage staff is to hold regular leafleting actions outside their office. It's best to go to the specific managing agent's office rather than the Lloyd's of London building (1 Lyme Street, London), as you'll be much more likely to meet staff from that Managing Agent. Some Managing Agents' parent companies have offices across the world, so it's worth checking their website to find out all the locations.

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.



#STOPEACOP

The East African Crude Oil Pipeline, an accumulation of risks

- Endangers **water** resource
- Threatens protected **wildlife**
- Emits **34 million tons of carbon** per year
- Would **displace more than 100,000 people**
- **Legal risks** (ongoing legal cases)
- Condemned by the EU Parliament for its **human rights violations**
- Fails to comply with the IFC social and environmental standards

22 insurance companies refused to insure the pipeline. What about...

BRIT   

Example Stop EACOP flyer

Contact andrew@coalaction.org.uk if you want support with design or printing of leaflets.

Escalation

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.

COMMUNICATIONS BLOCKADE

Instead of writing nice letters to staff, you can try to clog up their inboxes and jam their phone lines. To do this, you probably want to focus all your supporters' pressure on one day. It's best if you can combine this tactic with another mobilisation to help build excitement.

To do this, you'll need to have an Action Network account. [We've created a guide on how to do this](#), and you can get support from joe@tippingpointuk.org if you need extra support.

CASE STUDY: STOP EACOP WEEK OF ACTION COMMS BLOCKADE

- After 8 months of campaigning for insurers at Lloyd's to rule out underwriting, Stop EACOP campaigners decided they wanted to do a mass email of all the staff at Managing Agents who hadn't made a commitment.
- Using Action Network in just one day their supporters sent 2,000 emails to 2,000 staff - a total of over 4 million emails sent! This action took place on the first day of a week of action and was a great way to launch it.

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](#). Here are some of the great creative actions that have happened at Lloyd's.

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



MOTHER RISE UP - DANCERS, PARENTS & 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." [Check out the video.](#)



COAL ACTION NETWORK - CLIMATE JUSTICE MEMORIAL

"We've laid wreaths naming climate wrecking projects we want Lloyd's to rule out underwriting today and help to prevent billions of lives being destroyed by climate impacts."



STOP EACOP LONDON - FAKE OIL SPILL

"We applaud Cincinnati Global's syndicate at Lloyd's for taking a stand and refusing to insure the East Africa Crude Oil Pipeline. Their decision sends a strong message that the environmental and human rights impacts of this project cannot be ignored. However, Talbot's silence in response to the protests is concerning. We urge them and AIG to listen to the concerns of local communities and to prioritize the protection of people and the planet above profit." [This action led to Cincinnati refusing to insure EACOP.](#)

DIRECT ACTION

If creative action doesn't cause the insurer to rule out underwriting EACOP then it could be time to take some spicy action. If you're considering taking action that could break the law, then contact moneyrebellion@protonmail.com for support.



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.](#)



INSURANCE REBELLION - FAKE COAL DUMP

“Adani is building its mine on stolen land. The Wangan and Jagalingou people have said no to Adani four times. Australia is already the world’s biggest exporter of coal. If the Galilee Basin is opened up, this would double our output at a time when the world desperately needs to move away from coal to curb runaway climate change. Lloyd’s need to stop insuring this deadly project. It’s great to see people taking action in London today.” [Check out the Video](#)

REPUTATIONAL ATTACKS

Anywhere you find the company trying to build their image, you can come up with tactics to tear their image down again! There are a whole variety of ways to do this.

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.](#)

Mainstream 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. However, doing something that generates media attention is tricky. Ways you could get media attention could include:

- A great creative action
- Releasing who is insuring the project
- A victory
- Non-violent direct action

Actions at industry events

Rock up to online or in-person events they are hosting or speaking at and ask questions in the online chat - a great way to get in front of all their peers. You can find upcoming events on [The Lyme Street Guide](#). You can also [check out our list of upcoming events](#).



CASE STUDY: LONDON MARKET CONFERENCE - NOVEMBER 2022

In November 2022, members of the Stop EACOP campaign [protested in front of](#)

[the entrance of the London Market Conference](#). Hosted by Insurance Insider, the event saw insurance companies from the UK and across the world, included the ones gathered by the Stop EACOP campaign, gather to “address some of the most prominent challenges and opportunities facing the industry via thought-provoking debates and discussions”.

Activists protested at the entrance of the conference with the symbolic red suits of the Stop EACOP campaign, placards, as well as leaflets.

Actions during moments that are important for them to look appealing

Another great place to target insurers is while they are doing recruitment on university campuses or when they are invited to run workshops or conferences by universities or university societies. Disruption is a great lever of action in this context, but it can also be as easy as leafleting or asking questions about the EACOP. [Video of the disruption of Marsh, the insurance broker of the EACOP, by students, at UCL](#).

Bring in New Tactics

Different groups have different skills and comfort zones with the type of tactics they use. We’ve found that a diversity of tactics, from friendly emails all the way to blockading the offices of insurers, is the best way to win.

If your groups are currently unable to engage with some tactics, there are other groups in the Insure Our Future coalition who may be able to help. For example:

- **Ekō** is a global community of over 20 million people, working together to build a fair world, where people and nature come before profit. Ekō have supported various frontline struggles targeting Lloyd’s with petitions and other digital actions.
- **Extinction Rebellion** is a grassroots network of environmental activists who have pulled off some of the most dramatic and newsworthy actions at Lloyd’s. They have supported Stop Adani, Stop TMX and Stop EACOP.

Ways to connect with other groups:

- Get involved in the Insure Our Future coalition, contact isabelle.lheritier@sunriseproject.org
- [Join the Defund Climate Chaos coalition to connect to a range of groups targeting the UK’s finance sector](#).

Connect to Bigger Days of Action

Across the world, there are regular mobilisations where the climate movement comes together. Bringing your struggle to these moments can be really impactful. It connects you to other groups in the movement. Builds cross

movement understanding about your struggle and why Lloyd's is an important target. Allows you to potentially pull off much bigger actions than you thought you could.



CASE STUDY: COP27 - LONDON CLIMATE JUSTICE MARCH

As part of the global protests around COP27, Stop EACOP campaigners in the UK were part of a massive mural banner painting action before the London climate march. Hundreds of people came together 2hrs before the demo started, to paint four massive 5m wide banners that were then carried at the front of the march. This action led to thousands of emails from new supporters being sent to staff at Lloyd's Managing Agents demanding they rule out EACOP, and insurers cutting ties with the project.