



## Toolkit: How to Identify the Companies Insuring a Fossil Fuel Project?

### Background

***Note: This toolkit is intended for people living in the U.S. as it has information specific to U.S. jurisdictions, records requests, etc.***

#### **What is Insure Our Future?**

Insure Our Future is a global campaign calling on insurers to stop insuring and investing in fossil fuels as a way to accelerate the clean energy transition. The campaign is made up of leading environmental, climate justice, and consumer advocacy organizations. **For monthly updates, sign up for our campaign newsletter [here](#).**

#### **Why insurance?**

Insurance companies are supposed to protect us from catastrophic risks. Yet when it comes to the largest threat to humanity – climate change – many insurers are fueling dangerous global warming by perpetuating our dependence on dirty fossil fuels. And in addition to the planetary-wide impacts, insuring these projects causes irreparable harm to the communities in which they are located. The insurance industry in the US has long flown under the radar when we talk about the major actors responsible for the expansion of fossil fuels, but no new project can go ahead without insurance. Insurers, therefore, can single-handedly stop the development of new coal plants, tar sands pipelines, and oil wells – and enforce the closure of existing plants – by refusing to insure them.

#### **What type of insurance do fossil fuel projects need?**

Insurers underwrite the legal, physical, and technical risks of fossil fuel projects. Insurance is necessary for every step of fossil fuel development, from financing to construction to operations. These projects require many types of insurance, including (though not limited to): project finance, credit, contractor risks, property and equipment damage, fire and special perils risk, and political risk. Insurance policies can be stand-alone, specific to particular projects or risks, or company-wide packages that may apply to all the projects of a company. For fossil fuel projects, it is often a combination of both, and multiple insurance companies are usually involved.

#### **How does this relate to a local campaign against a fossil fuel project in your community?**

Over the past few years, a growing number of insurance companies have committed to reducing or phasing out the insurance coverage they offer for coal, and to a much lesser extent, oil and gas. Some local groups and communities have even managed to stop insurers from insuring specific projects, inhibiting the project's construction, through high profile campaigns. Identifying the insurers of projects presents an opportunity to publicly connect those insurers to the controversy, public health risks, climate risks, financial risks, and other local harms of the projects. The insurers involved in the project you are resisting represent additional angles to your campaign and present potential new targets. We are

available to work with you if you are interested in campaigning around insurance – and that campaigning could take many forms.

### Who can you contact?

Feel free to reach out to Ethan at [ethan@ran.org](mailto:ethan@ran.org) if you have any questions, concerns, or ideas about this toolkit or the campaign more broadly. Also, this is a living document, so if you have tips or edits that you'd like to share with others, we can definitely add those in.

### Four Steps to Identify Insurers

As insurance is often required by laws or regulations for the construction and operation of fossil fuel infrastructure, companies may submit a document verifying that they have insurance to the relevant government body or bodies. Unfortunately that's not always the case, though. This guide provides some insight into how to find relevant insurance documents.

**Note:** If you already have documents related to the project, your first step is to look through those to see if you already have the insurance information. There are a number of names that the document may go by.

#### Potential document names:

- "certificate of insurance"
- "certificate of liability insurance"
- "certificate of coverage"
- "contingent liability"
- "pollution liability"
- "surplus insurance"
- "builders' risk"

Can't find it? Or, don't have any documents? Not to worry. There are a few simple steps to follow to get your hands on the document.

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**Step #1:** Identify the governmental bodies that are involved in this project. Note that there are likely multiple levels of government and agencies that are relevant. These bodies could be: your municipality, county, state government, or federal agencies, such as the Army Corps of Engineers.

#### Some useful questions to identify these bodies include:

- Who has jurisdiction over this project?
- Who does the company need permitting permission from?

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**Step #2:** Submit a request to these governmental bodies for the certificate of insurance. The easiest way to do this is via the relevant websites, which you can find by online searching “[place name]” + “public records.” These websites will either have forms where you can request records, or provide email addresses.

If you do not know exactly who would have the document, that's okay! We suggest you reach out to multiple places and people.

Below is a sample written message that you can adapt for your project.

Dear **[Custodian of Records]**:

I am requesting an opportunity to inspect or obtain copies of public records that certify that **[Company Name]** has insurance for **[Project Title]**. This document may be known as a certificate of insurance.

I would like to request a waiver of all fees in that the disclosure of the requested information is in the public interest and will contribute significantly to the public's understanding of **[Project Title & any details you want to add here]**. This information is not being sought for commercial purposes.

If access to the records I am requesting will take longer than a "reasonable" amount of time, please contact me with information about when I might expect copies or the ability to inspect the requested records.

If you deny part or all of this request, please cite each specific exemption you feel justifies the refusal to release the information and notify me of the appeal procedures available to me under the law.

Thank you for considering my request.

Sincerely,  
**[Your Name]**

Note that the document is referred to in various ways, depending on the state. The common titles can be found in the yellow box on page 2.

**Step #3:** If you received the document, congratulations! Take a minute for a celebratory jig. Then, read the document. The following table outlines some of the key terms that you should find.

Term	Description
<i>Insurer(s) affording coverage</i>	These are the insurance companies that are insuring the project in some shape or form. You may not recognize the names, but if you do a bit of googling, you will likely find parent companies for some of them, which you are more likely to recognize.
<i>Type of insurance</i>	These are the coverage plans that the insurers are providing. They may be specific, i.e. automobile liability or property and casualty, or very vague, i.e. general liability plans.
<i>Limits</i>	These values represent the maximum amount of money (USD) that the insurance company will provide in the case that insurance is required under the terms of the policy.

It is possible that some information may appear as redacted. Insurance Certificates are not trade secrets. They are standard documents that provide the details required to be sure that insurance is being provided by named insurers, for specific areas of cover and for specific amount limits. Redactions on this basis should therefore be contested, though they are known to occur.

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**Step #4:** Be in touch! Let Ethan at [ethan@ran.org](mailto:ethan@ran.org) know what you have found if you were successful at tracking down the document, or if you had any issues along the way that we can help you figure out. We'd also love to talk through how you can use these findings in your campaign and how we can support you to do that.