Insure Our Future Global Week of Action Street Script

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THE TALK

HELLO everyone! I'm going to take up a moment of your time today, but it's a really important one. This is a moment that you will look back on in the future and remember what you decided to do.

Because we are in an emergency.

But first I'm going to give you a countdown to how we got here.
I'm going to turn the clock back 86 years....

- In **1938** there was scientific proof global temperatures were rising
- **1958:** rising CO2 levels caused by fossil fuels were known to be responsible for global warming
- **1967** Climate change effects were modelled
- **1968** melting ice caps were predicted
- **1988** The Intergovernmental Panel on Climate Change (IPCC) was established.
- **1994** 197 countries sign a global treaty leading to the Kyoto protocol
- **2003** Thousands dying in Europe was attributed to extreme weather.
- **2007** the Arctic was warming twice as fast as the rest of the planet, releasing powerful greenhouse gas methane as well as melting ice.
- **2015** Paris Agreement pledged to a global warming goal of no more than 1.5^0 C in order to limit the damage. And a high-profile analysis found that to limit global temperature below 2C, half of known oil reserves and a third of gas had to stay in the ground, along with 80% of coal.
- **2019** Ice sheets in Antarctica and Greenland passed the point of no return and could raise sea levels by 10 metres. Up to one million plant and animal species could be extinct in decades
- **2021** many aspects of climate change are now inevitable- it didn't have to be this way.
- **2024** I am standing here, asking you to consider 86 years- yes 86 years of climate failure.... scientists, governments, international agreements have been unable to stem the planet-destroying tide of CO2 spewed out by the oil, gas, coal industries. The International Energy Agency has said that "there is no space for new oil and gas projects. Our current

energy system is a major driver of global warming, accounting for about 75% of total greenhouse gas emissions."

- **This is an emergency!**

But awful as it may sound all is not lost, the fossil fuel industry has an Achilles heel. And that Achilles heel is the Insurance Industry**. Insurers are the risk managers for the planet.** They have the power to accelerate the phase-out of fossil fuels and to stop them undermining climate change targets. Because without insurance, fossil fuel companies cannot dig new coal mines, build tar sand pipelines or expand oil and gas production.

But whilst most insurers are no longer insuring new coal projects, they are not phasing out existing coal operations fast enough.

We are demanding that all insurers **rule out covering fossil fuel expansion**.

We are also, targeting specific companies asking them to **stop insuring 'carbon bomb' projects,** which are gigantic oil and gas projects that would each result in at least a billion tonnes of CO_2 emissions over their lifetimes

Insurance is 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

In fact, 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. We are going to pay them a visit and convince them to abandon the oil, gas and coal industry completely.

IT CAN WORK

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. The risks for these massive projects are increasing, leading insurers to pull out and costs to rise. In fact this pressure has worked.

Six major insurers stopped insuring Adani's Carmichael coal mine in Australia last year, bringing the total refusing to insure the project to 46, after sustained campaigning by climate movements.

A coalition of major reinsurance firms pulled out of EACOP (the East African Pipeline) in January in the face of growing protests about fossil fuel expansion and fears about damage to their reputations. We need to demand change from all insurers.

DEMANDS

Insure Our Future's Global Week of Action have their own demands for the insurance industry. XRUK is supportive of these demands, as they clearly align with what we stand for:

- **Stop enabling fossil fuels:**

  Immediately cease insuring new and expanded coal, oil, and gas projects and the companies developing them.

- **Respect human rights:**

  Immediately adopt robust due diligence and verification mechanisms to ensure that clients fully respect all human rights, including a requirement that they obtain and document the Free, Prior, and Informed Consent (FPIC) of impacted indigenous peoples and communities.

- **Support a just transition:**

  Play an active role in a just transition by increasing support for renewable projects by and for communities most impacted by climate change and those facing an energy-access crisis.

This is **the** moment; we invite you to remember the 86 years it has taken to get us to today's wholly preventable crisis. If only they had listened and acted upon the science and put planet before profit!

This is **you**r moment to do something about it. I am handing around a QR sheet and a sign up form so that you can-

- **Join us**
- **Learn more**
- **Divest**
- **Donate**
- Later today you will find us (insert actions of the day), join us!

Sign-up for a Nonviolent Direct Action workshop https://xrb.link/Cf5LLj1	
Join XR https://extinctionrebellion.uk/join-us	
Sign up to XR news https://extinctionrebellion.uk/join-us/#sign-up-form	
Donate to support XRUK! https://xrb.link/O46PD14W7PE	
Informed Dissent- Know Your Rights https://informeddissent.info/knowyourrights	
Insure Our Future Global Week of Action https://global.insure-our-future.com/	

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