To the CEOs of AIG, Chubb, Energy Insurance Limited, Liberty Mutual, Lloyd’s, Munich Re, Starr, Stewart Specialty Risk Underwriting, and W.R. Berkley:

The 2019-2020 certificate of insurance for the Trans Mountain pipeline names your company as a provider of insurance coverage from August 2019 through August 2020.¹

We, the undersigned organizations, demand that you publicly rule out insuring Trans Mountain immediately. With the policy expiring at the end of August, now is the time to decisively say no to this destructive project.

The existing Trans Mountain pipeline is a major public health and environmental hazard with a long history of spills and leaks.² In June 2020, the pipeline had its 85th spill incident when 50,000 gallons of crude oil poured out of a pump station in British Columbia, threatening an aquifer that supplies the Sumas First Nation with drinking water.³

The Trans Mountain Expansion Project would multiply these risks tremendously. The Canadian government, which owns Trans Mountain, is attempting to build a parallel pipeline that would ship more than 890,000 barrels of crude tar sands oil per year to the coast of British Columbia. Future spills from a massively expanded pipeline would endanger local sources of drinking water along the route and waters along the west coast of North America, including the Burrard Inlet.⁴ The Canadian government has also warned of the adverse health effects of human exposure to crude oil spills.⁵

For more than a decade, the expansion of Trans Mountain has been delayed in the face of powerful, Indigenous-led resistance on the ground and in the courts. There have been multiple lawsuits against the Trans Mountain Expansion Project led by First Nations demanding adequate consultation and accommodation,⁶,⁷ and land defenders are asserting their rights and title along the pipeline’s path.⁸

The project would increase the extraction of tar sands in northern Alberta, which requires vast quantities of fresh water and natural gas as well as clearing of the boreal forest, a natural carbon sink. The carcinogenic and toxic pollutants released in the mining process have done irreparable and widespread harm to the health of Indigenous communities, and there is an ongoing legal challenge from the Beaver Lake Cree Nation to stop the expansion of tar sands extraction in Alberta.⁹

Human rights groups and communities along the Trans Mountain route have cited concerns over the expansion of tar sands pipelines through communities because of the risks that pipeline workers housed in temporary “man camps” pose to Indigenous women in rural communities. Man camps have been recognized by the United Nations to bring increased sexual violence to communities.¹⁰

Further down the supply chain, the processing of tar sands oil is an issue of environmental justice in the U.S. Oil refineries are disproportionately located in communities of color, exposing Black and Latinx Americans to toxic chemicals, dangerous air quality, and explosive facilities at alarming rates.¹¹ With increased tar sands production, refineries are expanding and intensifying these threats to health and safety.¹²
As outlined, Trans Mountain puts Indigenous communities, drinking water, and our shared climate at grave risk. We stand united against this megaproject. Insuring tar sands pipelines demonstrates that your company is choosing corporate greed over people, and it will pose significant reputational risks to your business.

**We urge you to rule out insuring Trans Mountain and exit the tar sands sector entirely.** We also call on you to adopt, as part of your insurance policies, a requirement to obtain and document the Free, Prior and Informed Consent of impacted communities, especially Indigenous communities.

Sincerely,

Beyond Extreme Energy
Bold Alliance
Bold Nebraska
Call to Action Colorado
Catholic Divestment Network
CatholicNetwork.US
CCAG
Climate Action Rhode Island / 350 RI
Climate Convergence Metro Vancouver
Climate Conversations North Central Washington
Climate Finance Action
Climate Justice Alliance
Climate Justice at Boston College
Coast Protectors
Columbia Riverkeeper
Common Wealth
Community Climate Council
Community Energy reSource
Deep Cove Kayak
Deschutes Estuary Restoration Team
Dogwood
Duke Climate Coalition
Earth Action, Inc
Earth Guardians
Earth Ministry/Washington Interfaith Power & Light
Earthworks
Elders Climate Action
Extinction Rebellion SF Bay Area
Fairbanks Climate Action Coalition
Fight for the Future
Fossil Free Penn
Fossil Fuel Divest Harvard
Friends of the Earth U.S.
Friends of the San Juans
Future Coalition
Georgia Strait Alliance
Glasswaters Foundation
GreenFaith
Greenpeace Canada
Harford County Climate Action
Honor the Earth
Idle No More SF Bay
Indigenous Climate Action
Indigenous Environmental Network
Jericho Beach Kayak
Justice Teams Network
Kitsap Environmental Coalition
Last Real Indians
Leadnow
Living Oceans Society
Market Forces
MassDivest
Mazaska Talks
MIT Divest
MN350
Mosquito Fleet
Mothers Out Front
Mothers Out Front - Massachusetts
Mountain Protectors
New York Communities for Change (NYCC)
Oil Change International
Olympia Coalition for Ecosystems Preservation
Olympic Climate Action
Olympic Environmental Council
Other98
Pacific Environment
Platform London
Portland Rising Tide
Progressive Democrats of America
Protectors of the Salish Sea
Public Citizen
Puget Soundkeeper Alliance
Rainforest Action Network
Rapid Shift
RAVEN (Respecting Aboriginal Values and Environmental Needs)
RE Sources
Reclaim Finance
Red Braid Alliance for Decolonial Socialism
Refuel our Future
Rising Tide North America
Save Our Illinois Land
Seeding Sovereignty
Shift: Action for Pension Wealth & Planet Health
Sierra Club
Sierra Club BC
Stand Up To Oil
Stand.Earth
Stop Funding Heat
SumOfUs
Sunflower Alliance
Sunrise Eugene
Sunrise Movement Seattle
Texas Campaign for the Environment
The Council of Canadians, Le Conseil Des Canadiens
The Lands Council
The Natural History Museum
The Sunrise Project
Toronto350.org
Union of BC Indian Chiefs
United for Respect
University of Toronto Environmental Action
urgewald
Utah Valley Earth Forum
Volusia Climate Action
Washington Physicians for Social Responsibility
Waterkeeper Alliance
Wenatchee Interfaith Climate Group
Wenatchee Interfaith Climate Group
West Coast Environmental Law Association
Wet'suwet'en Solidarity Front Bay Area
Wet'suwet'en Solidarity Seattle
Wet'suwet'en Solidarity UK
Wilderness Committee
Women's Earth and Climate Action Network (WECAN)
350 Baltimore
350 Bay Area
350 Bellingham
350 Butte County
350 Colorado
350 Conejo / San Fernando Valley
350 Eastside
350 Everett, WA
350 Lake Norman
350 Madison
350 Maine
350 Mass for a Better Future
350 Montgomery County
350 New Hampshire
350 New Orleans
350 Seattle
350 Silicon Valley
350 Spokane
350 Tacoma
350 Triangle
350 West Sound Climate Action
350.org
350deschutes
350GDL
350PDX
350Wenatchee

Endnotes

6. For example, in April 2020, the Squamish, Tsleil-Waututh Nations, Coldwater Band, and Ts’elxwéyeqw Tribes applied to the Canadian Supreme Court over Trans Mountain.
7. The Stó:lō First Nation is considering filing a claim over Lightning Rock, a sacred site that sits in the path of the Trans Mountain pipeline expansion.
8. The Tiny House Warriors: Our Land is Home is a part of a project by collective title holders to stop the Trans Mountain pipeline from crossing unceded Secwepemc Territory.
9. In 2013, the Beaver Lake Cree Nation was granted a trial due to the impacts of the tar sands industry on Treaty rights to hunt, fish, trap and gather plant medicine. Their legal challenge is ongoing.
10. UN Special Rapporteur, Oil Gas and Mining Operations Bring Increased Sexual Violence, January 2014.