

14 January 2026

## Total signposting commitment for retail customers experiencing difficulty accessing general insurance

### 1. Introduction

The Government's Financial Inclusion Committee was established in December 2024 with a mission to tackle barriers to individual and households' ability to access affordable and appropriate financial products and services. The Committee brings together representatives from the third sector, industry (including trade bodies) and government. It is chaired by the Economic Secretary to the Treasury.

During Summer 2025, the Access to Insurance Sub Committee discussed a signposting initiative as a potential solution.

For customers, finding insurance cover suitable for their needs at a price they can afford is not always straightforward, as different insurers and intermediaries have varying appetites and offer different products that provide cover for different types of risks. In addition, some people and businesses need specialist cover, and this is sometimes more challenging to find in a large marketplace. Some consumers might 'self-exclude' believing they could not be insured at all or afford to buy what is offered in the general market.

Despite these challenges, insurance solutions often exist via specialist firms, and the existing insurance industry signposting agreements on age, flood, medical conditions and protection insurance have helped more than 1.7 million people to access suitable insurance more easily.

The [Financial Inclusion Strategy](#), published 5 November 2025, outlined an intervention for *The British Insurance Brokers' Association (BIBA) to work with insurers to implement 'total signposting'*. This is intended to help consumers more easily navigate the market and find alternative providers.

This voluntary commitment ("the Commitment") is published jointly by the Association of British Insurers (ABI) and the British Insurance Brokers' Association (BIBA) to implement the recommended intervention.

### The aim

The aim is for signposting to be embedded across the industry to ensure that customers who are not offered insurance cover (often due to their non-standard needs) are appropriately signposted onwards to a relevant firm or a recognised signposting service like the BIBA Find Insurance Service who can assist, so that they can successfully complete their search for insurance as easily as possible.

The Commitment highlights the previous signposting agreements to benefit all customers. These are listed in section 4.

## Collaboration

The ABI and BIBA commits to supporting insurers and insurance intermediaries to embed total signposting within the industry to improve access to insurance. The Commitment is not intended to create legal obligations for the ABI and BIBA, or their respective members or any other firms that decide to follow it. Nothing in the Commitment should be construed as conflicting with statutory or regulatory requirements, or with other professional duties and obligations.

In dealing with consumers who are having difficulty accessing insurance, firms who are not members of the ABI or BIBA may also choose to follow the actions that the Commitment encourages.

## 2. Signposting Commitment

The Commitment sets out the approach that intermediaries and insurers can take in signposting customers having difficulty accessing general insurance.

### Intermediaries and insurers

Intermediaries and insurers that are unable to secure, or renew a general insurance policy for a customer can advise that either:

- (a) The customer can contact an alternative provider or broker, with contact details supplied, who the provider knows can offer the type of cover that they are looking for; or
- (b) The customer can contact BIBA's Find Insurance Service which can help find specialist providers for those struggling to find insurance including those with non-standard needs. It can be reached on [www.biba.org.uk/find-insurance/](http://www.biba.org.uk/find-insurance/) or 0370 950 1790 (Monday to Friday 9:00am - 5:30pm).

This applies to personal lines general insurance policies, direct sales or renewals, both online, on the telephone, face to face or through call centres.

### ABI and BIBA

Both the ABI and BIBA commit to regularly promoting total signposting to their members to continually raise awareness and increase signposting. This is with an aim for total signposting to become embedded as industry good practice.

## 3. Evaluation

### Evaluation of the Commitment

The Commitment is effective immediately from 14 January 2026 and does not have an expiry date.

The BIBA Access to Insurance Committee (ATIC) meets quarterly to fulfil a remit to oversee and monitor the existing signposting agreements. Their remit will also include oversight of the Commitment.

The committee includes a broad range of stakeholders including HM Treasury, Money and Pension Service, insurers, brokers, and includes charity engagement.

### **Evaluation of total retail signposting**

BIBA will publish an annual overview for total signposting confirming:

- Website enquiries
- Call centre enquiries
- A high-level analysis of the referrals received and successfully transferred via the contact centre
- Trends in signposting activities
- Case studies of those that signposting has helped
- Any improvements or barriers identified

BIBA will, where possible, collate feedback on a quarterly basis and make this available to ATIC. This data will be anonymised in order to ensure compliance with competition law.

## **4. Existing signposting agreements/requirements**

As part of the industry's effort to improve signposting, there are a number of existing signposting requirements or agreements that remain in force. The purpose here is to ensure that all insurers and brokers are aware of some of the more detailed specific signposting duties.

### **An agreement on age and insurance**

A successful signposting Agreement launched between the Government, BIBA and the ABI in April 2012 has led to more than a decade of help for older consumers who needed travel or motor insurance.

The agreement commits BIBA and ABI members to signpost consumers who are above the maximum age limit for motor or travel insurance policies provided to either a provider who would be willing to offer insurance to people of that age or to a signposting service such as [BIBA's Find Insurance Service](#).

The full agreement can be [read online](#).

### **An agreement on access to protection insurance for people with pre-existing medical conditions and disabilities**

This voluntary agreement was launched in January 2020 to assist people with pre-existing medical conditions and/or disabilities by enabling easier access to the protection insurance products they require. Insurers and brokers have a responsibility under the agreement to signpost customers to specialist providers or to [BIBA's Find Insurance Service](#) which has a vetted directory of specialist protection providers.

A copy of the 2023 agreement renewal can be [viewed online](#)

### **Financial Conduct Authority rule relating to travel and medical conditions**

Since April 2021, consumers who are offered a travel insurance policy with a £100 or more additional premium due to a medical condition, are declined cover, are offered a policy with an exclusion that cannot be removed or have a policy cancelled because of their medical conditions must be pointed towards a specialist directory to find help.

FCA rules aim to help consumers with more serious pre-existing medical conditions more easily access travel insurance and insurance providers will have to signpost customers that they cannot help to an FCA accredited directory such as [BIBA's Travel Medical Directory](#) or to [Moneyhelper](#) to find specialist insurance providers who can help them.

Read more on [PS20/3: Signposting to travel insurance for consumers with medical conditions](#)

## Flood Insurance Directory

BIBA, ABI, Flood Re and DEFRA collaborated in September 2022 to help more householders who are struggling to obtain flood cover access the insurance they need. A new directory of specialist flood insurance providers that people may use to find cover was launched.

To support the use of the [Flood Insurance Directory](#), BIBA and ABI members have put in place a voluntary Signposting Agreement whereby firms will signpost to the Directory if a consumer is offered a household policy with a flood exclusion or a consumer is not offered a household policy and flood risk is the major reason cover is declined.

## Armed Forces

BIBA has established a directory of BIBA members who support the Armed Forces Covenant commitment and are able to arrange cover for HM Forces personnel and their families.

The directory includes brokers who can help and have committed to:

- Waiving cancellation fees and providing a pro-rata rebate when a member of the armed forces community is posted overseas; and
- freezing any No Claims Discounts accrued by a member of the armed forces community on their motor insurance for up to three years.

Customers can be signposted to the [Armed Forces Directory](#) which is part of BIBA's Find Insurance Service.

## Insurers' approach to people with convictions and related offences

In February 2024 the ABI published a good practice guide to assist insurers with their treatment of personal lines household and motor customers with convictions and related offences. The guidance is intended to ensure that providers deliver good outcomes for retail customers. It can be viewed [here](#)

## 5. Government

The Government shares the aim of improving access to insurance and commits to promote signposting on Gov.uk.