

What is signposting?



Signposting is when customers are directed onwards to an alternative source of help when cover isn't available to them. This ensures they are not left without cover or knowing where to turn. Signposting is most often needed when a customer has non-standard needs, or if you cannot cover the type of insurance that they are looking for. You can tell them to contact BIBA's Find Insurance Service on 0370 950 1790 or www.biba.org.uk/find-insurance/ to find a specialist broker, or you can signpost them to a specialist provider that you know can help.

What is the Total Retail Signposting Commitment?



A voluntary commitment launched jointly by BIBA and the ABI in January 2026.

It is an insurance industry response to the [Government's Financial Inclusion Strategy](#), which identified total signposting as an intervention which can help tackle barriers to individual and households' ability to access affordable and appropriate financial products and services. The Commitment also aligns with the new FCA regulatory priorities on increasing access to insurance.

Why is it needed?

For many consumers, finding suitable insurance can be complex especially for those with non-standard needs. While solutions often exist through specialist brokers, customers may struggle to navigate the market or assume they cannot be insured at all. You can read some case studies [here](#) that show how signposting helps.

What classes of insurance does the commitment apply to?

This commitment applies to personal lines general insurance policies across all sales channels including online, telephone, face-to-face, and call centres.

How is my firm involved in signposting?

Your firm is supporting signposting by increasing awareness of the initiative. Please speak to your management team about how it plans to embed signposting as good practice activity within your firm.

How does the Total Signposting Commitment affect the existing signposting agreements?

The other signposting agreements and specialist directories, listed on the [BIBA website](#), are still in place and the specific responsibilities under these are still relevant. This new agreement aims to embed the culture of signposting across all types of retail customers so that all consumers benefit by finding a specialist provider as easily as possible for all of their insurance needs.

Where can I find more information?

Read BIBA's press release here: [Insurance industry launches 'Total Signposting' initiative to improve access for consumers - BIBA](#)