

Economic Secretary to the Treasury
HM Treasury
The Correspondence and Enquiry Unit
1 Horse Guards Road
Westminster
London
SW1A 2HQ

22 August 2025

By email to:

CEU.Enquiries@hmtreasury.gov.uk
emma.reynolds.mp@parliament.uk

Dear Minister,

Re: Access to insurance for Gypsies and Travellers living on sites

We are a national charity working with Gypsies, Travellers and Roma. We are writing to you about the ongoing barriers to accessing home and contents insurance for Gypsy and Traveller site residents. Attempts to take out insurance on mobile homes, caravans, contents, and vehicles registered to an address on a Gypsy and Traveller site can result in refusal of cover, or disproportionately unaffordable premiums.

Romany Gypsies and Irish Travellers are defined ethnic groups, and should be protected from discrimination when accessing goods and services, yet too often insurance companies restrict or refuse access to cover.

As you may know, on 12th July this year a [devastating fire tore through Ver Meadows Caravan Park near Redbourn in Hertfordshire](#). Thankfully, all residents were evacuated safely, but the fire destroyed the majority of the homes on the residential site. In most cases, victims of a fire such as this would typically be expected to initiate a claim on their home and/or contents insurance. However, many Gypsies and Travellers – including victims of this fire – live without such essential insurance, with many unable to obtain insurance on homes and vehicles if they live on a Gypsy and Traveller site.

Our national casework service has dealt with multiple cases where insurance brokers or companies refuse cover for caravans or mobile homes on sites, and inflate prices for motor insurance, apparently based on the fact someone lives on a Gypsy or Traveller site. Colleagues across [other Gypsy and Traveller organisations](#) also report

similar experiences. A [2022 Financial Times documentary](#) into financial exclusion in Gypsy and Traveller communities showed interviewees explaining how they were unable to get insurance for their cars and caravans, or faced inflated costs, because they were living on Gypsy and Traveller sites. One interviewee explained how his motor insurance company cancelled his cover when he changed his address to a Gypsy and Traveller site: he contacted 54 companies, and all refused to insure him with this new address.

Gypsy and Traveller communities already experience disproportionate inequalities across a number of social indicators compared with the general UK population, including facing higher rates of housing deprivation, economic exclusion, and ill health. Furthermore, Gypsy and Traveller sites are often [located in places where others would not be expected to live](#), such as near sewage, industrial, and refuse sites and facilities, flood plains, and motorways. Such locations bring a number of risks, increasing the need for insurance to protect against the potential impacts of living there.

With all this in mind, we would be grateful for your answers to the following questions:

1. **Commission an investigation into discriminatory insurance practices**
Will you work with the Financial Conduct Authority (FCA) and other relevant bodies to investigate potential systemic discrimination in the insurance industry against Gypsies and Travellers living on sites, particularly in access to home, contents, and motor insurance?
2. **Ensure insurance regulation includes scrutiny of indirect racial discrimination**
What steps will you take to ensure the FCA is enforcing anti-discrimination provisions under the Equality Act 2010?
3. **Request transparency from insurers on pricing algorithms and postcode exclusions**
Will you require insurers to publish data on postcode-based exclusions and pricing differentials to allow scrutiny of whether they disproportionately affect protected ethnic groups, including Romany Gypsies and Irish Travellers?
4. **Support development of inclusive insurance products for mobile homes and caravans**
Will the government work with insurers to develop and promote fair and affordable insurance products for Gypsy and Traveller site residents?
5. **Strengthen access to redress for affected individuals**
Will you ensure the Financial Ombudsman Service is held accountable for responding adequately to complaints involving potential discrimination, and

that it adopts a more proactive stance on equalities duties in line with its public sector responsibilities?

6. **Engage directly with Gypsy and Traveller communities and advocates**

Will you commit to a roundtable with representatives from Gypsy and Traveller communities, specialist NGOs, and insurance industry stakeholders to discuss and resolve these issues collaboratively?

7. **Report annually on financial inclusion outcomes for marginalised ethnic groups**

Will your department commit to collecting and publishing data on financial inclusion and outcomes for ethnic minorities, including Gypsies and Travellers, as part of its equalities monitoring?

These steps are essential to ensuring that the insurance industry operates fairly, and that Gypsies and Travellers are not systematically excluded from essential services. We look forward to your response, and would welcome a meeting to discuss this further.

Yours faithfully,



Abbie Kirkby
Head of Public Affairs and Policy