



**FRIENDS,  
FAMILIES &  
TRAVELLERS**

May 2026

# ***'They just refuse'*: Insurance companies failing to provide cover for Gypsy and Traveller site residents**

Friends, Families and Travellers

## Introduction

Gypsy and Traveller communities<sup>1</sup> face profound and long-standing economic exclusion in the UK. A core element of economic *inclusion* is being able to access essential financial products and services, including insurance. Insurance provides a vital safety net, protecting households from unexpected events, minimising financial hardship.

Friends, Families and Travellers have supported individuals in cases where insurers refused to provide homes and contents insurance for their mobile homes on permanent Gypsy and Traveller sites<sup>2</sup>, offering no clear reason, leaving residents feeling discriminated against due to living on a site. These refusals leave families exposed to significant financial risk and deepen existing inequalities.

Despite this, there is little research that examines how widespread these barriers are, what drives them, or how they affect Gypsy and Traveller communities in practice. To address this gap, Friends, Families and Travellers carried out new research between April and October 2025, combining a mystery shopping exercise with surveys and semi-structured interviews to build a clearer picture of people's experiences and the systemic barriers they face.

## Key findings

- The research found that the majority of participants living on Gypsy and Traveller sites did not have home and contents insurance, and where insurance was sought out, the majority of insurers refused to provide a quote or cover.
- Out of 33 insurance providers contacted through comparison websites, none were able to offer an online quote for home insurance on a Gypsy and Traveller site.
- After several weeks of follow-up calls and emails two providers offered a quote.

---

<sup>1</sup> The umbrella term 'Gypsy and Traveller' includes many different and distinct communities. Romany Gypsies, Scottish and Welsh Gypsy Travellers, and Irish Travellers are separate ethnic groups, and experience similar inequalities and levels of racism and discrimination. Travelling groups in the UK also include Travelling Showmen, Liveaboard Boaters and New Travellers, who are not defined ethnic groups but continue to maintain a nomadic way of life.

<sup>2</sup> Gypsy and Traveller sites are occupied by ethnically defined Romany Gypsies and Irish Travellers, who have legal protection from discrimination under the Equality Act. Additionally, New Travellers also live on Gypsy and Traveller sites, but are not defined as an ethnic group, and therefore do not have the same legal protections.

- Among 26 interview/survey participants, only one person had contents insurance for their mobile home.
- There were multiple reasons that participants didn't have home insurance, which included 6 people who had attempted to obtain it but had been refused.
- Six of the 26 participants had previously attempted to obtain insurance but were refused cover.
- This highlights a significant flaw in the insurance providers' systems, which appear to be insufficiently prepared to recognise and provide appropriate services for mobile homes in Gypsy and Traveller sites

## Context

Romany Gypsies and Irish Travellers are recognised ethnic groups under the Equality Act 2010 and are therefore legally protected from discrimination when [accessing goods and services](#). In principle, insurers must not refuse cover or charge higher premiums on the basis of ethnicity. However, evidence suggests these protections are not always effectively upheld in practice.

Romany Gypsies and Irish Travellers have a long, shared history of living nomadically and in caravans, which is integral to their ethnicities and cultures. According to the [Census 2021](#), 21.6% of those who identified as 'Gypsy or Irish Traveller' lived in a 'caravan or other mobile or temporary structure'.<sup>3</sup>

Because of the link between accommodation type and ethnicity for Romany Gypsies and Irish Travellers, any insurance company which is found to be refusing service because of the address being on a Gypsy and Traveller site, risks discriminating based on ethnicity. Homes and contents insurance should be available to people in all forms of accommodation as it provides financial security and the ability to recover from devastating events such as fires, flooding and theft.

The Financial Times covered the issue of [financial exclusion](#) of Gypsies and Travellers in 2022, and interviewees described being refused cover for their mobile homes. A [Scotland-based charity](#) has also reported 'countless examples' of residents on Gypsy and Traveller sites being refused home insurance for their mobile homes.

---

<sup>3</sup> The 2021 Census is widely believed to be an undercount of the Gypsy and Traveller population

Equally, over the years, FFT has supported individuals facing barriers to obtaining home insurance on sites. For example, in 2025/26, Friends, Families and Travellers dealt with a case in which a Romany Gypsy resident of a local authority site was refused home and contents insurance because their postcode wasn't on the 'acceptable postcode list'. They felt they were being discriminated against because they were Romany Gypsy and subsequently submitted a complaint to the Financial Ombudsman Service. The Ombudsman requested information from the insurance broker on how they decide which postcodes are allocated to the 'acceptable postcode list'. The broker confirmed they had no record of how they decided which postcodes are on the list. [The complaint was upheld](#) because the broker could not demonstrate that it had applied its underwriting criteria fairly in the decision not to provide cover:<sup>4</sup>

*'SOL [insurance broker] has attempted to distinguish itself based on the fact that it doesn't believe it is under any duty to keep records of why any postcode is unacceptable by the regulations. I disagree with this as the regulations singularly require it to show it never singles out any site or individual and treats them differently to other sites and individuals in similar circumstances without reasonable justification.'*

Building on the anecdotal evidence outlined above, which highlights the barriers residents of Gypsy and Traveller sites face in accessing home insurance, the research outlined below seeks to examine the scale and specific nature of this issue in greater depth.

## **Research on access to home insurance on sites**

A mixed-method approach, consisting of a small-scale mystery-shopping exercise, survey, and interviews, was used in this research.

### **Mystery shopping**

The mystery shopping exercise involved a resident of a permanent local authority site seeking home and contents insurance for their static mobile home. Quotes were requested from 33 insurance providers in total, including both insurance companies and brokers, using two comparison websites and by accessing individual websites

---

<sup>4</sup> Underwriting policies are the criteria on which insurance companies base their decisions about pricing and eligibility for cover. However, these policies are not publicly available, as they are deemed 'commercially sensitive.'

directly. A Friends, Families and Travellers researcher was present throughout to witness and record the process.

The information supplied by the resident stated that the property was a static caravan used as the main permanent residence, occupied for 12 months of the year, and located on a local authority Gypsy and Traveller site, managed and run by the county council. Follow-up telephone calls and email exchanges were conducted to provide further details in order to obtain a quote, following referral to the insurance companies' underwriters.

## **Surveys**

Between September and October 2025, Friends, Families and Travellers conducted surveys as part of wider research on access to services. 18 participants who lived in a mobile home currently or previously were asked if they had mobile home insurance, and if not, why.

## **Semi-structured interviews**

In September 2025, 10 interviews were conducted with residents living on permanent local authority-owned sites as part of wider research into living conditions on local authority sites.<sup>5</sup> Eight of these participants were asked if they had mobile home insurance, and if not, why.

## **Findings**

The key findings outlined above show that the vast majority of participants in the research did not have home insurance for their mobile homes. Below are the findings on the reasons for this, and details on barriers to obtaining home insurance.

### **Reasons for refusal of insurance**

When interview/survey participants were asked why insurance providers had refused to provide cover, or a quote, reasons included: their address was an issue or was considered 'high risk', or was due to the location of the mobile home on a Gypsy and Traveller site. Many of the participants said they felt they were refused because of their ethnicity.

---

<sup>5</sup> Research is due to be published in summer 2026

*'...it's a Gypsy site as far as they are concerned, we are thieves, vagabonds. I have tried two or three companies over the years, you just give up trying.'*

*'...they just refuse, they don't say it's cos we are Travellers, but of course it is, they just refuse.'*

*'... they reject you as soon as they find out it's a Traveller site. My son tried three companies about three years ago.'*

*'As soon as they find out [that you are a Traveller], it often becomes a problem. Your address makes a big difference too.'*

Reasons for refusal of cover during the mystery shopping exercise included: the use of the mobile home as a permanent residence, others indicated that it was located on an unlicensed site (despite being on a licensed local authority site). Some providers stated that the postcode provided was not one for which quotations could be offered. Others indicated that the details entered could not be covered, or that the site location was not listed in their system. In several cases, insurance providers declined to provide a quote without stating a reason, for example:

*'Thank you for your recent enquiry for mobile home insurance. Unfortunately, the postcode you have given is not one our insurers allow us to give quotations on and so we will unfortunately be unable to help on this occasion.'*

*'Unfortunately, we're not able to find insurance to cover the details you've entered.'*

Six of the 33 insurance providers/brokers noted that they were unable to provide a quote online but suggested that a referral to their underwriters might be considered if the applicant telephoned and provided further details. The postcode associated with the local authority Gypsy and Traveller site was deemed unacceptable for the provision of home insurance, yet no clear explanation or justification for this decision was provided by the insurance companies and brokers. The conversation between the Romany Gypsy applicant and the insurance broker below illustrates this barrier.

**Insurance company representative:** *'From what I can see here, it's something to do with the address that it's not picking up on. So, the insurers are not willing to quote based on where it's sited.'*

**Romany Gypsy applicant:** *'I've lived there since November 2020. It was part of a new build development which has been completed since 2021. It's been registered all this time. As I say, it's registered with the local authority. It's registered on governmental websites. I pay council tax there. I get car insurance there. It's a bit strange that there's something about the address when it's a real active address.'*

**Insurance company representative:** *The fact that I've checked, and all the insurers are coming up with the same sort of reason. Mainly with no reason at all. But from what I can pick up on, based on the details that were entered, it's coming up with the postcode being a bit of an issue.'*

It also became clear during the follow-up calls that staff at the insurance companies and brokers had a limited understanding of this type of home and its location, despite their websites advertising insurance for mobile homes and caravans. The site on which the static mobile home was situated was not listed within the providers' online systems, as it was not a holiday caravan site, nor was there an appropriate option available in the drop-down menu to accurately select the correct type for it. This highlights a significant flaw in the insurance providers' systems, which appear to be insufficiently prepared to recognise and provide appropriate services for mobile homes in Gypsy and Traveller sites. The transcript below highlights the lack of understanding and, therefore accessibility.

**Insurance company representative:** *'Okay. So, the site that you have put down is not listed. Can I just have more details of where it is?'*

**Romany Gypsy applicant:** *'Yeah. It's sited on a local authority site managed and run by the county council. That's a permanent residence for 12 months a year. And there was no option on the drop-down box for that to be listed.'*

**Insurance company representative:** *'Can you repeat that again, what type of site is it?'*

**Romany Gypsy applicant:** *'It's a local authority site. Owned and managed by the county council.'*

**Insurance company representative:** *'Forestry. It's a forestry side.'*

**Romany Gypsy applicant:** *'Local authority.'*

**Insurance company representative:** *'Local authority? Okay. Yeah. That's not a registered caravan site.'*

Considerable time, resources, and sustained engagement with insurance companies and brokers were required to secure a quote, illustrating the significant barriers individuals may face in similar circumstances when attempting to obtain home insurance on a Gypsy and Traveller site.

### **Other reasons for not having insurance**

Among the interview/survey participants, two mentioned the elevated cost of insurance coverage and being unable to afford it. Five reported not having insurance because they were, or had been, renting the mobile home. Others cited various reasons, such as not being responsible for insurance in the household, never having considered it. Six participants had attempted to get insurance for their mobile homes but were refused.

*'It's really hard to get mobile home insurance – especially if they know you're a Traveller.'*

*'I don't have it, I tried to get it, but they won't insure us...'*

*'Never tried to get it, can't afford it.'*

### **Wider context**

The [Financial Conduct Authority](#) (FCA) regulates the UK financial services industry, setting standards for firms and holding them to account at an industry level, while the [Financial Ombudsman Service](#) considers individual complaints. Although the FCA does not enforce the Equality Act directly, it has a [memorandum of understanding](#) with the Equality and Human Rights Commission to work together to ensure fair treatment of customers. The FCA has also identified increasing access to insurance as a [priority for 2026](#), including increasing home contents insurance uptake among social renters. This priority is in line with the Government's [Financial Inclusion Strategy](#) and is particularly relevant for Gypsies and Travellers, as the [July 2025](#)

[Caravan Count](#) recorded 6,267 caravans on socially rented Gypsy and Traveller sites.

Concerns about racial discrimination in insurance pricing were raised following a 2022 [Citizens Advice](#) mystery shopping exercise, which found that customers in areas with high Black and South Asian populations were quoted at least £280 more for car insurance than those in largely White areas. In response, [the FCA investigated](#) links between motor insurance pricing and local area ethnicity but concluded in 2025 that pricing differences could not be fully explained due to the complexity of insurers' pricing models. While this research did not specifically examine Gypsy and Traveller sites, it highlights broader issues around racial discrimination and the difficulty of holding insurers to account due to a lack of transparency.

## Conclusion

This research provides clear and concerning evidence that residents of Gypsy and Traveller sites face substantial barriers when attempting to access mobile home and contents insurance. Despite contacting 33 insurers, only two were willing to offer a quote, and these were secured only after weeks of calls, emails, and persistent follow-up. Among interview/survey participants, only one in 26 had contents insurance, and six had been refused insurance due to their address.

The findings point to inconsistent underwriting practices, opaque postcode-based exclusions, and insurance systems that cannot accurately recognise local authority Gypsy and Traveller sites as legitimate permanent residences. These structural issues create a situation in which many Romany Gypsies and Irish Travellers are left uninsured, despite facing risks from fire, flooding and extreme weather.

Insurance is not a luxury. It is a basic tool of financial security and resilience. When whole communities cannot obtain cover, the result is deepened financial exclusion, greater vulnerability to crisis, and a clear risk of unlawful discrimination. Addressing this issue is essential if the UK is to build a fair and inclusive financial system that protects everyone.

## Recommendations

- The Equality and Human Rights Commission and the Financial Conduct Authority should investigate whether postcode-based exclusions and system design flaws in the insurance industry constitute indirect discrimination against Romany Gypsies and Irish Travellers.
- The Financial Conduct Authority should assess whether providers' online systems and underwriting processes are fit for purpose and inclusive of Gypsy and Traveller sites.
- The Financial Conduct Authority should investigate record-keeping on the criteria for excluding postcodes from insurance cover on Gypsy and Traveller sites.
- The Treasury should ensure the Financial Inclusion Strategy requires action to close insurance access gaps for residents of local authority and private Gypsy and Traveller sites.
- The Treasury should engage directly with Gypsy and Traveller communities and advocates, including a roundtable with representatives from Gypsy and Traveller communities, organisations, and insurance industry stakeholders to discuss and resolve these issues.

## About us

Friends, Families and Travellers is a leading national charity that works on behalf of all Gypsies, Roma and Travellers regardless of ethnicity, culture or background.

[www.gypsy-traveller.org](http://www.gypsy-traveller.org) | **Telephone** +44 (0)1273 234 777 | **Email** [fft@gypsy-traveller.org](mailto:fft@gypsy-traveller.org) **X** [@GypsyTravellers](https://twitter.com/GypsyTravellers) | **Facebook** [@FriendsFamiliesandTravellers](https://www.facebook.com/FriendsFamiliesandTravellers)