

Correspondence Unit
Equality and Human Rights Commission
Arndale House
The Arndale Centre
Manchester
M4 3AQ

27 May 2026

By post and email to: correspondence@equalityhumanrights.com

To whom it may concern

Re: Lack of access to home insurance for Gypsies and Travellers living on sites

We write as a coalition of organisations working to protect and promote the rights of Gypsy, Roma and Traveller people, to highlight persistent barriers to accessing home and contents insurance for residents of Gypsy and Traveller sites. We consider this issue to constitute potential unlawful discrimination, which falls within the [memorandum of understanding with the FCA](#). As such, it warrants attention within your remit and should be subject to further investigation.

Friends, Families and Travellers recently published research: [‘They Just Refuse’: Insurance Companies Failing to Provide Cover for Gypsy and Traveller Site Residents](#), highlights barriers that continue to limit access. Our findings indicate that attempts to obtain insurance for mobile homes and caravans registered at local authority sites frequently result in refusals of cover. The research findings also point to inconsistent underwriting practices, opaque postcode-based exclusions, and insurance systems that fail to accurately recognise local authority Gypsy and Traveller sites as legitimate permanent residences.

Romany Gypsies and Irish Travellers in the UK experience profound and long-standing [economic exclusion](#). Access to essential financial services, including home insurance, is a fundamental component of financial inclusion. Insurance coverage provides a vital safety net, protecting households from unforeseen events and helping prevent financial hardship.

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](#). However, evidence from our research suggests that, in practice, many insurance companies and brokers refuse insurance cover in ways that may disproportionately impact these communities.

Because of the close link between accommodation type and ethnicity for Romany Gypsies and Irish Travellers, any insurance company or broker that refuses insurance cover on the basis that an address is located on a Gypsy and Traveller site may risk engaging in indirect discrimination under the Equality Act 2010. This is because such a practice may place members of those ethnic groups at a particular disadvantage compared with others.

In 2022, the [Financial Times](#) covered the issue of financial exclusion among Gypsies and Travellers, with interviewees describing being refused cover for their mobile homes. Similarly, a [Scotland-based charity](#) has reported 'countless examples' of residents on Gypsy and Traveller sites being refused insurance for their mobile homes.

Although the EHRC does not determine individual complaints, we would nevertheless like to highlight a case referenced in the report that illustrates opaque and exclusionary practices by one insurance company, which we believe may be more widely prevalent. In 2025/26, Friends, Families and Travellers dealt with a case in which a Romany Gypsy resident of a local authority Gypsy and Traveller site was refused home insurance because their postcode was not on an 'acceptable postcode list'. A complaint was submitted to the Financial Ombudsman Service and was ultimately upheld because the insurance company could not demonstrate that it had applied its underwriting criteria fairly in the decision not to provide cover to them.

In light of the concerns and evidence outlined above, we request that the EHRC work with the FCA to investigate whether postcode-based exclusions and system design flaws in the insurance industry constitute indirect discrimination against Romany Gypsies and Irish Travellers.

We would welcome the opportunity to discuss the research findings further and to support the EHRC in investigating these concerns, to ensure fair and equitable access to insurance for all, without discrimination.

Yours faithfully,

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Chief Executive Officer
Friends, Families and Travellers

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Chief Executive Officer
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