



Repair and Share
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Huw Evans
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Dear Huw,

The 'Repair and Share' global movement is growing fast, with numerous examples of both [Repair Cafés](#) and [Libraries of Things](#) (LoTs) emerging within the UK. They have all evolved using slightly different processes and policies but the central ethos is consistent; to facilitate accessible, affordable borrowing for everyone, reducing waste, building community resilience, teaching new skills and supporting a sustainable lifestyle.

Each local LoT and repair café is covered by an insurance policy, with costs varying considerably and a growing sense that a lack of awareness of this emerging sector within the insurance industry can lead to frustrating conversations for everyone. The core issues for insurance providers and brokers appears to be the risks around public liability raised by, for example an LoT lending out potentially dangerous tools to members of the public, or an item being fixed at a repair café that subsequently causes a personal injury or property damage.

Each LoT and repair café has its own health and safety procedures in place. These processes have been informed by legal and health & safety advice which suggests that while there is no single right way to mitigate liability, having clear processes in place and being able to demonstrate that they are being followed is key to mitigating liability.

The concept and visibility of LoTs and repair cafés is fast becoming mainstream and insurance providers are likely to receive more enquiries in the near future. At the moment, only a small handful of insurance providers appear to have suitable policies in place for covering this type of social enterprise.

We would like to instigate a dialogue with the insurance industry in order to have a more detailed conversation about how LoTs and repair cafés operate, seek to provide reassurance about the processes in place, and identify any further measures that the insurance industry would ideally like to see in place. This is potentially a significant area of growth over the next few years and presents an opportunity for the insurance industry to service a new and burgeoning sector.



Signatories: