Removing Insurance Barriers to Community Repair:

The Case Study of Repair Cafés in Ireland

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ACKNOWLEDGEMENTS

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Executive Summary

Repair cafés are typically free community events that primarily rely on volunteers to carry out repair work alongside members of the public on a broad range of products brought to the café. Repair cafés create environmental, social, and economic value for Irish people. Insurance has been identified as one of the primary barriers to setting up and maintaining these valuable community events. The purpose of this study was to ascertain the extent to which insurance poses a barrier to community repair in Ireland, and to identify potential mechanisms for reducing or removing this barrier. An abridged version of the key findings from this study are as follows:

1. **Economies of Scale:** Perhaps the most promising solution to the product liability barrier is the establishment of a group insurance scheme. Given that the primary barriers identified to setting up a group scheme are financial in nature, the project team recommends that funding be made available to create and administer a group scheme. In addition to funding the premium itself, this would also likely require a full time staff member to administer and organise the network. Such a system has been demonstrated successfully by Repair Café Wales, a network which receives government funding.

2. **Predictability:** Based on interviews, a priority for prospective insurers appears to be the predictability/consistency of the activities taking place at repair cafe events with respect to risk. Potential mitigation measures include the "professionalisation" of repair cafés, which may involve requirements for health and safety policies, risk assessments, portable appliance testing, liability waivers, volunteer screening, and training/qualifications.

3. **Simplification:** A major finding from interviews with repair cafés is that the administrative burden involved in seeking insurance is prohibitive due to the high resource requirement involved in securing a quote. This is supported by the researchers' own attempts to secure a quote, which involved a significant input of time and would not have been possible without EPA funding. High administrative burden also represents a barrier to the establishment of a group scheme, which would require the creation or resourcing of a central organisation for repair cafés in Ireland. The introduction of a group scheme, however, would likely serve to significantly reduce the administrative burden on individual repair cafés seeking product liability insurance.

4. **Include Policy Measures in Transposition of EU Directives:** The transposition of the EU 'Product Liability' and 'Right to Repair' Directives represent a pathway through which policy could be introduced to mitigate this barrier to community repair. The project team recommend that the government investigate mechanisms that could be introduced through these policies, focusing in particular on mechanisms which either reduce the liability of repair cafés, or increase the stringency of requirements for successful legal action on the basis of loss or damage resulting from defects in repaired products.

Given the urgency of climate action, it is vital to transition to a circular economy as quickly as possible in order to reduce emissions from product consumption. Removing the insurance barrier to repair cafés will allow community groups to contribute to climate action in a way that brings people together and helps to foster skills which are conducive to a green future.

Abstract:

Community repair organisations/events in Ireland have experienced significant difficulty in obtaining access to product liability insurance in recent years. This paper describes stakeholder engagement activities which sought to understand the drivers of this location-specific barrier and explore potential solutions. Access to product liability insurance was identified as the primary barrier for Irish repair cafés seeking to repair electrical/electronic goods. It was found that the administrative burden involved in securing product liability insurance for community repair in Ireland is likely too onerous for community groups due to the high input of time and resources required. This problem appears to be greater in Ireland than in other EU member states as a result of a 'claims culture' in Ireland, which, according to insurance practitioners interviewed for this study, is fuelled by unusually high and/or inconsistent payouts for claims presented to the Irish judiciary. Solutions identified include the creation of a group scheme for Irish repair cafés, policy mechanisms, and the standardisation of health and safety policies and risk assessment protocols to improve risk predictability.

1. Introduction

Repair of faulty products allows materials to be kept in circulation for longer, making repair an integral part of the circular economy (Moalem and Mosgaard, 2021). Previous research suggests that repairing an item is always less energy intensive than new production (Cooper and Gutowski, 2015).

Repair cafés are typically free community events that primarily rely on volunteers to carry out repair work alongside members of the public on a broad range of products brought to the café. The first ever repair café was founded in 2009 in Amsterdam by Martine Postma. Within a year, twenty repair cafés had been set up in The Netherlands and abroad (Moalem and Mosgaard, 2021). There are now an estimated 2,500 repair cafes globally, although the true figure is likely to be higher. This has increased from just 750 repair cafés in 2015 (Repair Café International Foundation, 2015).

One of the major barriers facing repair cafes and other repair activities in Ireland today is obtaining the necessary insurance cover. While public liability cover for these events can be obtained relatively easily, it can be difficult or expensive to obtain product liability cover, especially where electrical goods are being repaired. This project, 'Removing Insurance Barriers to Repair' (RIBaR) aims to identify and explore solutions to insurance-related barriers to community repair by engaging with key stakeholders including repair cafés, insurance workers, policymakers and repair professionals. The research question identified for this study was 'To what extent does the requirement for insurance pose a barrier to community repair initiatives in Ireland, and what are the potential mechanisms for reducing/overcoming this barrier?'. In order to answer this question, the researchers opted for a needs-led approach, putting stakeholders at the heart of problem-solving efforts. The problem identified by stakeholder engagements can be formulated as follows:

Obtaining product liability insurance for community repair activities in Ireland is onerous and often not achievable as a result of low levels of engagement from the insurance industry, and this currently presents a large barrier to the creation and successful implementation of community repair events. All interview participants in the repair café grouping (n=11) had obtained public liability insurance for their events prior to being interviewed. The three mechanisms identified through which participants obtained public liability insurance were a) independently obtained public liability, b) obtained public liability through the venue, or c) were part of a group that had pre-existing public liability insurance for previous or ongoing events. However, only 3 had obtained a form of product liability cover, and even here, the scope of the cover was not always clear.

The key findings from this study are as follows:

5. **Economies of Scale:** Perhaps the most promising solution to the product liability barrier is the establishment of a group insurance scheme. Through the research, one insurance broker explored and offered a group scheme option including a high-level estimate of the minimum premium for repair cafés. However, one of the major barriers to the creation of a group scheme for repair cafés is the low number of repair cafés in Ireland. Based on estimates given to the Rediscovery Centre by repair cafés of how much they would be willing to pay for insurance, it is estimated that between 37 and 64 repair cafés would need to split the minimum premium in order to make it economically viable, with a best estimate of 46 repair cafés. As it stands, 8 repair cafés have expressed interest in joining a group scheme. A higher number of repair cafés would significantly increase the economic viability for insurers of providing cover to repair cafés, whether this is on an individual or group scheme basis.

6. **Predictability:** Based on interviews, a priority for prospective insurers appears to be the predictability/consistency of the activities taking place at repair cafe events with respect to risk. Potential mitigation measures include the "professionalisation" of repair cafés, which may involve requirements for health and safety policies, risk assessments, portable appliance testing, liability waivers, volunteer screening, and training/qualifications. It should be noted, however, that all of these measures were suggested to insurance companies as potential risk mitigation mechanisms when requesting quotes, but to limited effect.

7. **Simplification:** A major finding from interviews with repair cafés is that the administrative burden involved in seeking insurance is prohibitive due to the high resource requirement involved in securing a quote. This is supported by the researchers' own attempts to secure a quote, which involved a significant input of time and resources which would not have been possible without EPA funding. Such efforts would likely not be viable for a community group with limited access to resources. Further information about the Rediscovery Centre's contact attempts is provided in section 5.2.2. High administrative burden also represents a barrier to the establishment of a group scheme,

which would require the creation or resourcing of a central organisation for repair cafés in Ireland. The introduction of a group scheme, however, would likely serve to significantly reduce the administrative burden on individual repair cafés seeking product liability insurance.

2. Background

The present study involved the completion of 23 semi-structured interviews of 15-45 minutes each. Explanations of the participant selection and interview analysis methodology will be discussed in section 4. It should be noted that whenever an interview is referenced in this document, the shortened version of the participant identifier code will be used, denoting the participants category and the number of the interview in chronological order (e.g. RC5 is the fifth 'Repair Café' interview). A full breakdown of the participant identifier codes and participant categorisation will also be provided in section 4.

Anecdotal evidence suggests that repair cafés used to be more commonplace in Ireland, before being stymied by the insurance barrier. Participant AC1 discussed the fact that repair cafés used to be more numerous in County Westmeath: "There was… a strong history of repair cafes in Westmeath up until about 2015/2016. So I started to find out why the repair cafes ended. And I spoke to the environmental awareness officer… I was saying to her, you know, 'what happened?'… so of course, they told me it was because of insurance, they couldn't afford the insurance anymore… and then I started to hear this all the time". These comments support the finding that insurance not only presents a barrier to new and existing repair cafés, but has also led to the decline of repair cafés in Ireland in recent years. There are currently at least 14 active repair cafés in the Republic of Ireland. A further 8 repair cafés have been identified in the Republic of Ireland which may or may not be active and efforts are underway to ascertain their status. Finally, a further 2 repair cafés have been confirmed as currently inactive. Efforts were not made to quantify the number of repair cafés in Northern Ireland.

2.1 Barriers to Community Repair

Previous research on the barriers to repair cafés found that access to insurance (type not specified) and cost of insurance (type not specified) were the least cited barriers, with only about a fifth of participants stating that these were at least 'somewhat of a barrier' (Keiller and Charter, 2016). The authors suggest that "Only 39% of Repair Cafés have insurance… as a means of protecting against potential liabilities and this may partly explain why it is seen by most as not being a barrier to success". The above explanation is somewhat consistent with findings from this work, which suggests that in many cases repair cafés simply operate without product liability insurance, and this is the primary reason why these particular event organisers do not see insurance as a barrier. The 2016 study also found that only 4% of repair cafés surveyed had obtained product liability insurance (Keiller and Charter, 2016). It should be noted here that many of the repair cafés studied for this paper which operate without product liability insurance also do not offer electrical repairs. This research has revealed that the repair of

electrical or electronic goods constitutes the primary issue relating to insurance barriers to community repair activities (see fig.5 and fig.6). While the lack of insurance does not present a major barrier to running an event under normal conditions, then, it does pose an existential risk to the continuation of these events were legal action to be taken against a repair café.

Keiller and Charter's study collected responses from repair cafés across 10 countries, details of which can be found in the associated paper. Importantly, however, no Irish repair cafés participated in the 2016 survey (Keiller and Charter, 2016). As shown in figure 1 (below), obtaining insurance was the most commonly cited barrier by the Irish repair cafés interviewed for the present study. Indeed, only 1 of 11 'Repair Café' participants failed to select this option. It should be noted that the type of insurance (public or product liability) was not specified during interviews, and participants were simply asked to select all options which applied from a predetermined list. As will be described in section 3.2, Ireland is an unusual case in the global context, with insurance presenting specific challenges not found in other European countries. Another barrier identified in Figure 1 is 'recruiting repairers', which can present a barrier to repair cafés due to the loss of repair skills in younger demographics. Other barriers include 'cost of insurance' and 'obtaining funding', both of which will be discussed in section 2.2. The barriers of 'finding a suitable venue' and 'recruiting visitors' are not discussed elsewhere in this paper due to lack of relevance to the primary research question.

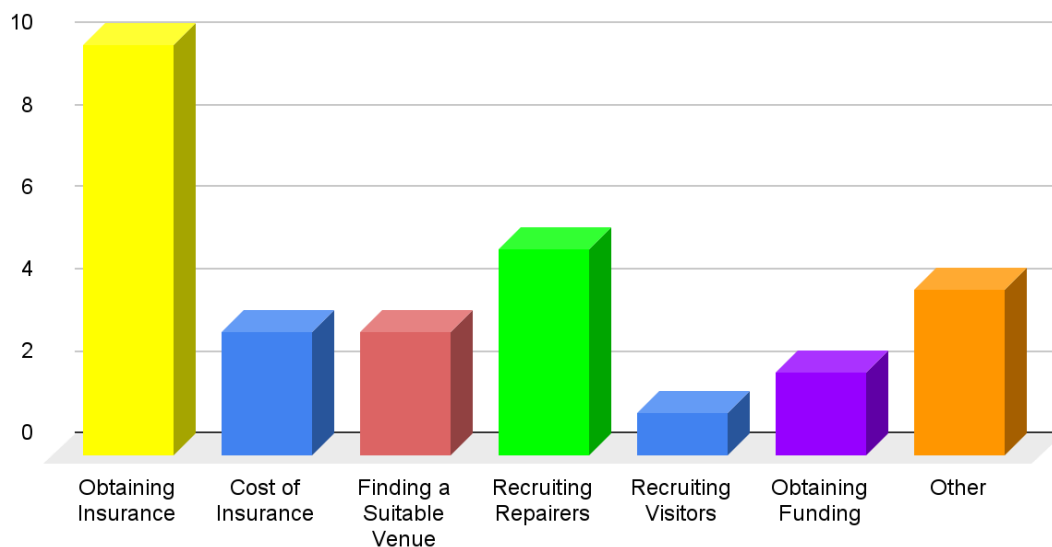## What do you see as the main barriers to setting up a repair café?

Fig 1. Responses to 'What do you see as the main barriers to setting up a repair café? (28 responses from 11 participants)

When asked the extent to which access to insurance posed a barrier for their repair café, RC6 stated that "It's come up several times for us, but it's not stopping us. And I think it's not stopping

us because we're not probably covered, technically. And we're just ignoring it". It should be noted that this participant's repair café offered electrical repairs. From the beginning of the project, indications were that electrical goods would be the highest risk activity carried out in repair cafés from an insurance standpoint. RC6's attitude to insurance is representative of several repair cafés interviewed for this study. RC6's reasoning behind not seeking product liability insurance is telling: "If I thought I could get cover cheaply for electrical repairs, I probably would go after it… I don't believe it's an option…. that's what I knew going into this that it just doesn't happen so I didn't bother looking you know". This response suggests that it is 'known' within the repair café community that obtaining product liability insurance is extremely difficult, and this in itself may contribute to the low incidence of repair cafés successfully obtaining this kind of coverage. This is reinforced by the response of another participant in this group, RC9, who stated that they had sought advice from another repair café and "he warned me… if you want anything to do with something with a plug, you need to up your insurance, so that will be difficult".

2.2 Funding and Cost of Insurance

RC6 stated that "starting off something like this, you're not likely to have money. You know, you don't want to be paying out of your own pocket to do this. So I'd say it's a huge barrier, even if you don't carry out electrical repairs". This speaks to an important aspect of insuring repair cafés; that many organisers receive little or no funding to run these events. This is consistent with comments from PM1, who stated that "we accept that there's a level of administrative burden in setting up a community group, but the financial burden is enormous". One participant who had received funding from Change-X to run their repair café stated that while in talks, Change-X had told the participant that "about 30% of their funding applications don't turn into funding, mostly because of insurance". While lack of funding presents a barrier to obtaining insurance, then, obtaining insurance also presents a barrier to obtaining funding for certain groups and funding streams. A further example of this occurred in 2014, when local authorities granted funding to a repair café, but subsequently withdrew funding due to the repair café's lack of product liability insurance.

Participant RC8 identified funding as the largest barrier to setting up a repair café, stating that "if we didn't have Change-X funding, we as a community group wouldn't have had the money to hire a venue, have the materials, get the insurance, get the equipment, all of those things. So I think funding is the first thing and then if you have the funding and you want to do it, insurance is probably the next thing". It is important to note that RC8's repair café was set up as a branch of an existing community organisation which had already obtained public liability cover for their events. This participant obtained product liability insurance for an additional €100 on top of their existing insurance costs of €350.

2.3 Understanding/Communicating Insurance Needs and Products

Understanding insurance requirements and policies represents another key barrier to obtaining insurance cover for community repair events. RC3 identified two distinct elements of this

problem. First, that it is difficult for repair cafés to communicate their needs to insurers, and second that it is difficult for repair cafés to understand their own insurance needs - when asked about barriers to obtaining insurance, RC3 stated "So the first one was understanding what type of insurance is required… then conveying your needs to potential insurance companies and their understanding of it. And then the other one, I guess, would be that there's always the doubt in the back of your mind - did you convey what you want, and what the actual thing is correctly to the insurance company?… Is that what they have sold you and offered you? Is that enough? Or is someone with better experience or who can read the T's and C's of the fine grain of the policy going to suddenly discover that it isn't a cover that you thought it was or that the broker said to you on the phone that it was."

On this subject, RC4 stated of repair cafés that "they might not have the question, never mind the answer. They may not have considered 'do you have to have product liability for doing this'? Now I don't strictly know if you're supposed to have it for making flower boxes. Maybe you can answer that question". RC5 also identified the issue of lack of understanding on the insurer's part, saying "the issue then talking to the insurers was, firstly, they didn't understand what a repair cafe was. They kept asking 'where does the coffee come in'?… it took me about two or three conversations for them to understand what we were doing, so they fundamentally didn't understand what a repair cafe was." This problem is related to the key finding that the establishment of more repair cafés would make it easier for insurers to provide cover - in this context, the more repair cafés that are in operation, the more experience the insurers will have with events of this type, and the better they will understand the insurance needs of a repair café.

RC3 discussed methods for communicating the needs of the repair café to the insurer, stating that "It's very hard to explain what you want to do… you have this fluid and dynamic environment, where repairs of any kind will take place… we described it as offering repair as a service and kind of left out the community aspects of it, because they're typically not used to dealing with the kind of community stuff. They're more familiar with commercial transactions, you know, someone coming to a phone shop wanting something repaired. So I found describing it in those sorts of situations that someone is coming, looking for getting something repaired, we repair it for them. I don't think they found it very helpful for me, when the first few times I talked about, well, the ethos and all that. I found they don't really care or it doesn't really impact their decision."

Even RC3, who was one of only three repair cafés identified in this study who obtained product liability insurance, was unsure whether this cover included cover for electrical/electronic repairs. When asked if they were specifically covered for electrical repairs, the participant replied "I don't think it explicitly says electrical goods on the policy. But we did give a list of items that we repair. And they said they would cover those items, under the caveat that we would have to do a testing regime on the electrical/electronic goods. So, yeah, probably." However, when another participant - RC11 - brought up RC3's policy with a potential insurer, the insurer stated that

RC3's policy did not cover electrical repairs. This example demonstrates the uncertainty described by RC3.

As illustrated above, it is important to note that no participants in this study had obtained product liability cover for a repair café which was <u>certain</u> to include cover for the repair of electrical/electronic goods by volunteers.

2.4 Inconsistency of Insurance Providers

Participants falling into the 'Insurance' grouping of stakeholders represent both insurance brokers and underwriters.

Two of the 'Insurance' brokers who were grouped together as 'optimistic' about providing product liability insurance for repair cafés expressed views with regards to the inconsistency of insurance providers, which is another recurring theme within these interviews. IN2 stated that "it's a funny business cause it changes non stop and suddenly you get an underwriter who takes a different view to all the other underwriters and hey, presto, you've got cover". This is reinforced by IN4, who stated that "one of the biggest challenges that you have is getting somebody who believes in you because the easiest thing for an insurer to do is say no, because it can have no implications for them. You know, if you come to me and ask me to give you a price for this, and I say no, that's it. That's the end of it. It's not likely to have a claim that blows up on that person's record". The risk, then, according to IN4, is not only to the repair café organiser, but also to the insurer themselves. This introduces an element of luck to the process of requesting a quote for a repair café; it is possible that the first person you speak to is willing to provide you with cover, but it is also possible that you could contact 27 insurance companies for quotes and receive none (as was this case in this study). This unpredictability represents a significant barrier for people looking to set up a repair café.

RC5 stated that "The other issue that has cropped up is there is no consistent policy, at least in the UK, across all insurance companies and how they're dealing with it. Even there seem to be some differences within the same insurance company. It depends on who you talk to." This worry is reinforced by findings from this study, in which different insurers gave different answers to the same questions during interviews. In the Irish context, one repair café organiser interviewed for this study stated that "every time you have a conversation with someone in an insurance company, it's a different answer. And there has to be a way of getting to the bottom of that. I just don't understand how a sector could work like that. It's really disingenuous and non-transparent and frustrating."

An example of an inconsistency within responses given by insurance participants during interviews relates to the key finding of economies of scale. IN2 stated that "if you approach an insurance company for a single one, I think you'd find it very hard to get a quote. However, if you're coming with five hundred of these... and they all have the same management controls in place, then it's much easier for an underwriter to actually assess the risk and put a price on it".

While this represents the most common perspective on economies of scale, it is contradictory to a response provided by IN4, who stated that "I think a group of them may be even more difficult to insure than just one". It is interesting in this context to note that when asked for additional contacts within the insurance industry to arrange further interviews, IN1 stated of the responses given that "Industry-wide, it will be a carbon copy". This suggests that perhaps some insurance participants are unaware of the inconsistencies between different providers, and that improved intercompany communications could provide greater homogeneity within the insurance industry.

2.5 Warranties

Another barrier to repair more generally is the consideration of warranties. PM1 stated of a repair operation that "one of the issues they faced was that when it came to selling their goods, if they didn't give the purchaser a warranty on the refurbished good that they repaired, the purchaser was put off a little bit because they'd like the idea of having some sort of a warranty and sometimes they weighed up pros and cons of buying repaired goods versus buying a brand new good and the comfort of a you know, a one or two year warranty for a white good in particular like a washing machine or dishwasher was far more comforting than buying a cheaper, repaired or refurbished white good". This is reinforced by RP2, who states that "All the insurance companies are the same. If somebody else repairs it that's not an agent like they'll void the warranty. They'll tell you that anyway". This consideration may be a factor contributing to public avoidance of repair in Ireland more generally. This is supported by a 2022 finding from the EPA, for example, that over 60% of people indicated that 'warranties' influenced their choice of dishwasher and TV (EPA, 2023). It should be noted, however, that many electrical goods that are brought to repair cafés are small appliances that are too old to be within warranty.

3. Context

3.1 Legislative and Legal Context

The interviews for this study were conducted concurrently with the consultation and finalisation phases of the EU Common Rules Promoting the Repair of Goods (EU 2023/0083), also known as the 'Right to Repair' directive (henceforth referred to as the 'R2R Directive'). While this proposed legislation offers solutions to many barriers facing community repair, it makes no mention of insurance challenges.

Participant PM2 suggested that there was a strong policy incentive to include a mechanism for reducing the insurance barrier for community repair in the policy transposing the R2R Directive into Irish national law. As PM2 puts it, "at the end of the day, if you do have a new proposal, arising from Europe in relation to promoting the repairability of goods, but if there are barriers from a different sector, so to speak, in other words, getting insurance, that's something that's going to be a hindrance, and it's going to block the primary initiative in the first place". In other words, if a nationally peculiar barrier is preventing the full implementation of an EU directive, there is a good reason to remove that barrier when implementing the directive at a national

level. PM2 goes on to say "I would hazard a guess that, you know, for any member state to introduce policy arising from EU legislation, such as the repair of goods one, it's very, very important that there are provisions in place to make sure that the ability to acquire insurance for the purposes of repairing is not a barrier".

The authors of this paper suggest that since this barrier is peculiar to the Irish context, the possibility of special measures to address the barrier should be explored during transposition of this directive into Irish law. The justification for this would be that lack of access to insurance for community repair initiatives would directly hinder the implementation of measures set out in the EU directive.

A relevant piece of legislation to mitigating public liability is the Courts and Civil Law (Miscellaneous Provisions) Act 2023. This Irish legislation, which was implemented as part of the Irish Government's Action Plan for Insurance Reform, makes crucial amendments to the Occupier's Liability Act of 1995. One of the stated objectives of this legislation is to "reduce the burden on business, community and voluntary organisations." This legislation will make it more difficult to bring a claim against an organisation for damage incurred to the claimant or their property while on the organisation's premises. One of the intended outcomes of this will be to reduce the insurance premiums for businesses and community organisations which invite the public to enter their premises as part of their activities. The mechanism through which this legislation reduces the likelihood of claims is by strengthening the conditions required to bring a claim. The occupier of the premises will now be found to have acted with reckless disregard only if it discovered that they "knew of, or were reckless as to whether" a danger existed on the premises and that the recreational user of the property is likely to be exposed to that danger. This replaces the much less stringent requirement that the occupier "knew or had reasonable grounds to believe" that these conditions were met.

When asked "Is the Commission planning to develop an EU legal framework for reuse systems and the sharing and service economy that would improve liability and ownership rights for circular assets?", the EU Parliament responded by saying "should significant barriers to the circular economy be identified that stem from ownership rights and liability issues in the sharing and service economy and are appropriate to tackle through policy intervention at EU level, the Commission may consider specific actions to address them" (Parliamentary question E-004444/2021(ASW)). This response demonstrates that the Parliament is willing to explore options for reducing liability issues facing the circular economy if it is appropriate to do so. Reinforcing this, a parliamentary resolution on the right to repair directive called on the commission "to study the feasibility of introducing a joint manufacturer-seller liability mechanism in the event of product non-conformity" (P9_TA(2022)0126).

The 'Personal Injuries Guidelines' introduced in March of 2021 also represent a potential mechanism for the reduction of risk in repair cafés. In this case, instead of reducing the likelihood of a claim being brought against the repair café, this policy reduces the likelihood of

excessive payouts being awarded to claimants. Excessive or inconsistent awards for claims were identified by 'insurance' participants in this study as reasons why insurance for community repair might pose a greater challenge in Ireland than in the international context, making these important barriers. The Personal Injuries Guidelines function by setting specific payout quantities for specific injury types, with aims to improve the consistency of payouts in Ireland. When asked if the judiciary would be required to enforce the personal injuries guidelines, however, IN4 said "the judiciary don't have to do anything. You know what they're like". IN4 also suggested that they were unsure whether the guidelines would be followed in practice, but that if they were it would allow for a reduction in premiums.

A key piece of legislation relating to the availability of product liability insurance for community repair activities comes in the form of the upcoming amendments to the Product Liability Directive (Directive Of The European Parliament And Of The Council on Liability for Defective Products - 2022/0302 (COD)). This legislation, which aims to create "the legal clarity that industry needs in order to embrace circular business models" (2022/0302 (COD) - Explanatory Memorandum Section 1.3), specifies the conditions under which the repair or modification of goods constitutes the creation of a new product. The proposal suggests that "whether a modification is substantial is determined according to criteria set out in relevant Union and national safety legislation, such as modifications that change the original intended functions or affect the product's compliance with applicable safety requirements" (2022/0302 (COD) - Article 29). It is also specified in this article that "Economic operators that carry out repairs or other operations that do not involve substantial modifications should not be subject to liability under this Directive." (2022/0302 (COD) - Article 29).

A further consideration from this article is that it specifies that "an economic operator that makes a substantial modification should be exempted from liability if it can prove that the damage is related to a part of the product not affected by the modification." This measure will also reduce the likelihood that a repairer will be liable for damage incurred by an attendee at a repair café as a result of the repair under this directive. This suggests that even if a repair carried out at a repair café can be considered to be a 'substantial modification', this does not automatically make the repairer liable for any damages, provided that the damage is related to a part not substantially modified by the repairer.

It is likely that repaired electrical goods will have to be demonstrated to be in conformity with health and safety requirements laid out in Directive 2014/35/EU on the harmonisation of the laws of the Member States relating to the making available on the market of electrical equipment designed for use within certain voltage limits. The voltage limits within the scope of this legislation covers the majority, if not all, of the electrical/electronic goods that are likely to be repaired in a repair café. The requirements laid out in Directive 2014/35/EU are extensive, but can be summarised as follows: Electrical or electronic equipment repaired at a repair café will remain in conformity with relevant health and safety requirements if protection against hazards arising from the electrical equipment, and protection against hazards which may be caused by

external influences on the electrical equipment is assured, providing that the equipment is used in applications for which it was made and is adequately maintained.

More specific requirements in the annex of this directive specify that protection against hazards arising from the electrical equipment is assured if people are adequately protected against harm caused by direct or indirect contact with the product and protected against non-electrical hazards arising from the product, the product does not produce dangerous temperatures or radiation, and the insulation is suitable for foreseeable conditions. Further clarification is also provided regarding protection against hazards caused by external influences on the equipment, specifically that the equipments meets the expected mechanical requirements in such a way that people are not endangered, is resistant to non-mechanical influences in expected environmental conditions, and does not endanger persons, domestic animals and property in foreseeable conditions of overload. Formalization of processes which ensure compliance with these conditions may be beneficial for reducing risk of legal claims arising from repair café activities.

3.2 Insurance for Repair in the Irish Context

The idea that the problem of insurance as a barrier to community repair is a peculiarly Irish problem is reinforced by responses from participant IN4, who expressed the view that one barrier to setting up a scheme is the size of the market in Ireland. IN4 suggested that Ireland may be so small that insurance companies do not see the benefit of providing a specialised insurance policy for repair cafés. The question here is if a bespoke policy were created for repair cafés, whether this policy would be reused enough times to render its creation economically viable. This concept is closely related to one of the key findings from this study, which is that 'economies of scale' is one of the major barriers to insuring repair cafés. An increase in the number of repair cafés seeking insurance would reduce the insurance barrier to community repair by providing insurers with experience covering these kinds of events and making it economically viable to create replicable policies specifically for repair cafés. A further question is whether the measures recommended in this paper would mitigate the risk of claims to a sufficient degree as to make the risk worth taking from a financial standpoint.

Both participants IN2 and IN4 expressed views with regard to the peculiarities of the Irish insurance landscape and the awarding of claims. IN2 stated that "It seemed to us that the judgement here - there was no consistency of awards, the awards were extremely excessive". This is consistent with the views expressed by IN4, who stated that "I think we are happy to allow any half baked case to be made against your company. It doesn't necessarily have to be that well formed… we have this thing called the 1% rule. So if a judge can find that you were 1%

responsible for the accident the person suffered, then the whole claim can be won against you[1]. Just seems kind of daft."

Both participants IN2 and IN4 drew a comparison between insurance in the Irish context and the international context, with IN2 stating that "it's all about the size of the awards in this country. Even with the new legislation. For a lot of it, it'll still be far in excess of a lot of the awards in Europe". IN4 claimed that "we're not the only ones with spurious claims, but in England they have far more claims - an awful lot of them spurious no doubt - but the awards are trivial. Whereas… you can change your life by making a fraudulent claim here". It seems, then, that the insurance companies place the blame for high premiums and risk-averse insurers at the feet of the judiciary, who they believe have reinforced a claims culture in Ireland by awarding excessive claims and finding in favour of individuals who make claims against organisations. As IN1 puts it, "I would say the Irish public has been trained to expect more through the courts… It's a claims culture, but the judiciary have a habit of making those awards." Participant PM2 also draws an international comparison, musing that "if it's less of an issue at a continental European level, and it could be done in other jurisdictions, why can't it be done here in Ireland?... the vast majority of the rules that we adhere to and that we implement in Ireland originate from Europe, and particularly in relation to technical, safety, environment."

Another potential solution raised by participants in the 'Policy' group was the concept of state coverage for repair cafés. As PM1 puts it, "I think there should be state coverage just like you would have for the guards with their cars or the fire service with their fire engines." This idea is repeated by participant PM3, who states that "the government should be kind of bringing out a policy or bringing out their own direct insurance … I think the government should do it and, you know, they could if they wanted to." This concept will be discussed further in section 5.1.3 on governance structures.

3.3 Other Circular Economy Activities

It is important to note that repair is in no way a unique case when it comes to the insurance barrier to circular economy activities in Ireland. Engagement with other circular economy stakeholders for this project has revealed related issues being faced by activities like lending and tool libraries, as well as community recycling practitioners. This section will explore some of the issues around liability in the circular economy that are outside the scope of this study, but nonetheless contribute to our understanding of the context in which this research takes place. All figures and experiences have been anonymised. It should be noted that meetings with stakeholders described in this section were not recorded or transcribed, and participants were not assigned stakeholder identification codes. Meetings related to this section are therefore not recorded in the total number of interviews conducted.

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[1] This refers to section 12 of the Civil Liabilities Act of 1961, which lays out rules for apportioning blame when two or more defendants have found to be at fault. It would be more accurate to say that if one defendant has been found to be liable for *1% of the losses* it is *possible* for them to be held responsible for 100% of the compensation, but this is not mandated by law.

Researchers spoke to a community recycling organisation about their experiences with insurance as part of this study. The organisation revealed that their premium had risen from €1,900 in 2007 to €46,641 in 2023 without a commensurate increase in the size of the operation. In 2023, this premium represented approximately 8-9% of the organisation's total turnover and was the largest single payment made by the organisation each year with the exception of wages. This same organisation attempted to set up a tool library, but was prevented from doing so at the time of the meeting due to insurance concerns. The organisation told researchers that they had begun to seek insurance for this activity 8 months prior to the time of the meeting but were yet to receive a single quote.

The other circular economy stakeholder the researchers met with for this study was a lending library who had experienced problems accessing insurance. This group has been attempting to secure a quote for product liability insurance without success since 2021. The group estimated that they had contacted at least 10-15 insurance companies, and only one had expressed interest in providing cover. The one company that expressed interest was in contact with the lending library for between 12 and 15 months, before informing the lending library that they were unable to provide cover. The reason given by the insurer for not providing cover was that they were unable to secure an appropriate licence from the central bank relating to item damage and theft insurance for P2P lending. The group made a Freedom of Information (FOI) request to the central bank to determine the particular licence which prevented the insurer from providing cover, but the request was denied. The group is at the time of writing appealing this decision.

On the theoretical level, Berke makes an interesting point with regards to product liability in the sharing economy, saying that "These claims thus do not fail because the underlying logic of that prevailing doctrine indicates that they should fail. Rather, the sharing economy model confounds certain implicit and explicit doctrinal assumptions. These claims do not fail the doctrinal test for lack of merit. They fail because that test is written in an outdated language, like if the SAT were in Old English" (Berke, 2016). This captures an important truth that applies equally to the problem of insurance for community repair in Ireland; that the insurance industry has failed to keep up with the pace of change required to implement the radical transformations that are needed to avert environmental catastrophe. Ulfbeck shares a similar conclusion in their 2022 paper, in which they state that "it is easy to see that the existing product liability rules have been created with a view to the linear supply chain and that the introduction of the circular supply chain challenges basic product liability concepts" (Ulfbeck, 2022).

4. Research Design

Interviews were conducted through Zoom, with Otter.AI transcription software present during the calls in order to capture a verbatim interview transcript for each participant. These transcriptions were then compared to the recorded audio of the interview and corrected accordingly. This methodology was designed to provide a high-quality and trustworthy dataset for analysis. Interviews were conducted on a semi-structured basis, with the interviewer straying from the

predetermined question list whenever it was deemed useful to the research project. This resulted in a dataset that was of a high quality but was relatively inconsistent and thus unsuitable for rigorous quantitative analysis. In other words, while there were set questions for each stakeholder group, many questions were only asked of a small number of participants.

The researchers decided to share the questions with the participants visually during the interviews. This was done by creating a questionnaire using Shout.com containing the core questions and sharing the screen with participants during the Zoom interviews. These questionnaires were specific to each stakeholder group and contained logic pathways which allowed the interviewer to skip questions when they were deemed to be unnecessary on the basis of responses to previous questions. Once the interview transcripts had been corrected manually, the responses were inputted into the appropriate Shout.com questionnaire in order to generate reports for each stakeholder group. Further, all participant responses were inputted into a questionnaire which compiled all the questions from different stakeholder groups that were deemed by the researchers to be quantitative in nature. This allowed the researchers to compare the responses of individual stakeholder groups to the responses of all participants taken as a monolith.

One question - "To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés?" was trialled with the first few stakeholders, before being altered to reflect results. Most stakeholders' responses to this question made the point that the answer would vary considerably depending on whether or not the repair café sought to carry out electrical repairs. Considering this, the researchers split the question in two, asking stakeholders the extent to which insurance posed a barrier to community repair if a) repairs are carried out on electrical goods or b) repairs are not carried out on electrical goods. The results from this question will be presented in section 5.

One of the stakeholder groupings for this study was 'Other Stakeholders', which included Academics, Repair Professionals, and Policymakers. These interviews were conducted in order to gather background information about the issue, and were therefore discussed in section 2 rather than in the results section. It should be noted that these groups consisted of small numbers of participants, and the results therefore cannot be extrapolated or considered representative of the wider societal groups.

Once the responses were compiled and categorised, a combination of content and thematic analyses was utilised to understand the commonalities and differences between the needs and opinions of stakeholders in different groups. This involved segmenting the responses by question, then assigning each segment a code which corresponded to a single theme. These themes were developed by the researchers following familiarisation with the datasets. Once key findings had been identified, the researchers categorised relevant themes accordingly, as shown in figure 2, and discounted irrelevant themes from the primary analysis.
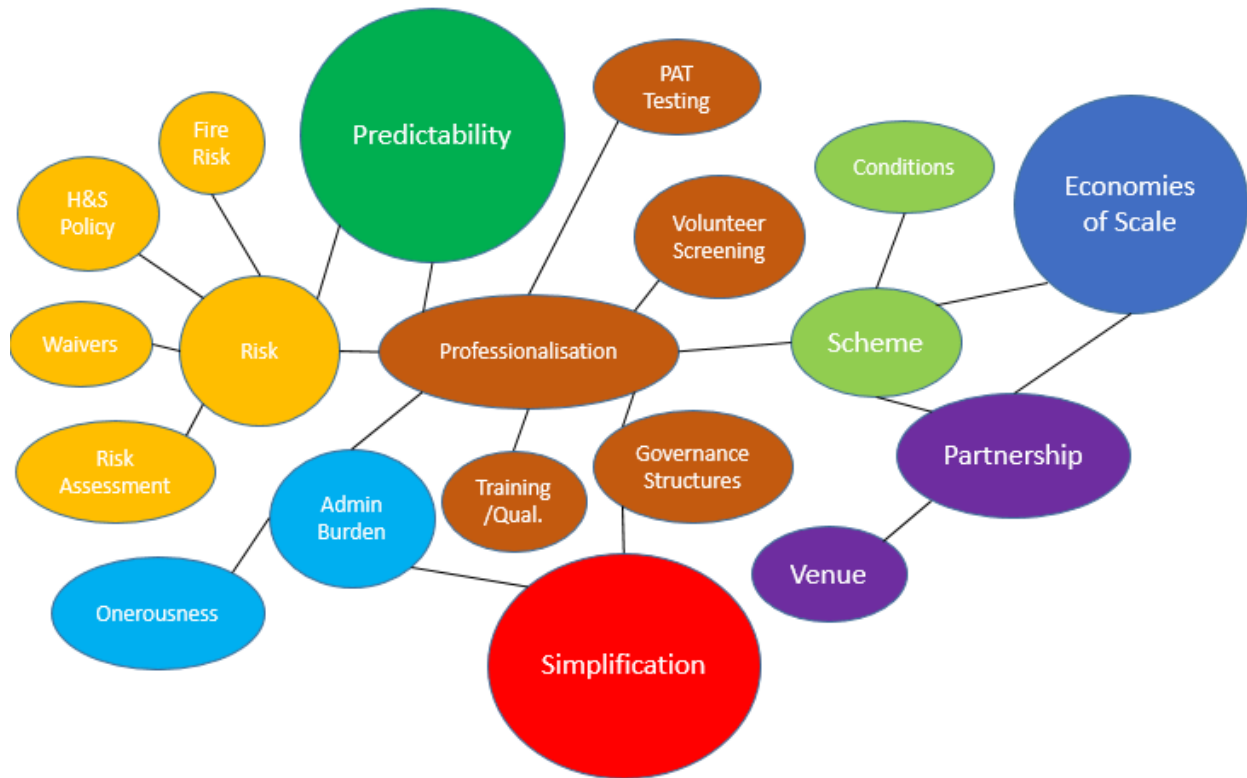
Fig 2. Themes relevant to key findings represented as a spider diagram.

Interview participants were selected on the basis of their prior connections to one of the key stakeholder groups identified at the outset of the project. These groups were identified by researchers as those most affected by the problem, or those with the most power to affect change. The stakeholder groups identified were '*Repair Cafés', 'Insurance', 'Academics', 'Policy',* and *'Other Repair Practitioners'*. The '*Academics', 'Policy'* and *'Other Repair Practitioners'* groups were amalgamated into a larger category of '*Other Stakeholders'.* This decision was made on the basis that significantly fewer interviews were conducted with these groups than with the other two major groupings. Individual participants were assigned codes to protect their anonymity. The format for codes was a two-letter designation for each stakeholder group (RC, IN, AC, PO, RP) followed by a number designating the order in which the interviews were carried out, and finally the date of the interview (e.g. RC9.23.1.23 is the 9th repair café interview carried out and took place on the 23.11.23). A full list of interviewees can be found in table 1 below:

Stakeholder Group	Subgroup 1	Subgroup 2	Participants in Group
Insurance			
			IN4.06.10.23
	Optimistic		IN2.29.09.23

	Sceptical		**IN1.25.09.23**
			IN3.04.10.23
Repair cafés			
	Has Product Liability		
		Independent	**RC8.10.11.23**
			RC10.30.11.23
		Scheme/Piggyback	**RC3.05.09.23**
			RC1.29.08.23
		UK	**RC4.05.09.23**
			RC5.12.09.23
	Does Not Have Product Liability		
		Tried and failed	**RC11.30.11.23**
			RC2.31.08.23
			RC9.23.11.23
			RC7.02.11.23
		Didn't Try	**RC6.16.10.23**
Other Stakeholders			
	Policymakers		**PM1.30.08.23**
			PM2.11.09.23
			PM3.13.11.23
	Repair Professionals		**RP1.28.08.23**
			RP2.17.10.23

Table 1. Interview participants arranged by identified stakeholder groupings

The 'Repair Cafés' group was broken down into subcategories based on whether or not they had obtained product liability insurance. Those that had obtained product liability insurance were further broken down based on whether they had obtained the insurance independently, through a scheme, or in the UK. Details of the two groups that obtained product liability through partnerships can be found in section 5.3.1. It should be noted that two participants obtained product liability without the need to partner with another organisation, but in both cases the group was already an entity with pre-existing insurance prior to the organisation of the repair café, and it was not clear in either case whether the cover would cover product liability claims arising from repair café activities.

Those that had not obtained product liability were broken down into subgroups based on whether they had or had not directly contacted an insurance company to request a quote. The 'Insurance' stakeholder group was divided into subcategories on the basis of whether they had an 'Optimistic' or 'Sceptical' perspective with regard to whether product liability could potentially be supplied to repair cafés. This was determined based on whether the participant believed it would be 'possible' to provide a product liability insurance policy to a repair café based on a standard description provided to them. A thematic analysis was conducted on interview

responses to determine the opinions and attitudes of specific stakeholder groups with respect to key topics/themes. Interview transcripts were segmented by theme and organised by the stakeholder groups as shown in figure 3 (below). Identified themes were grouped according to key findings from the study, which will be elaborated in the next section.
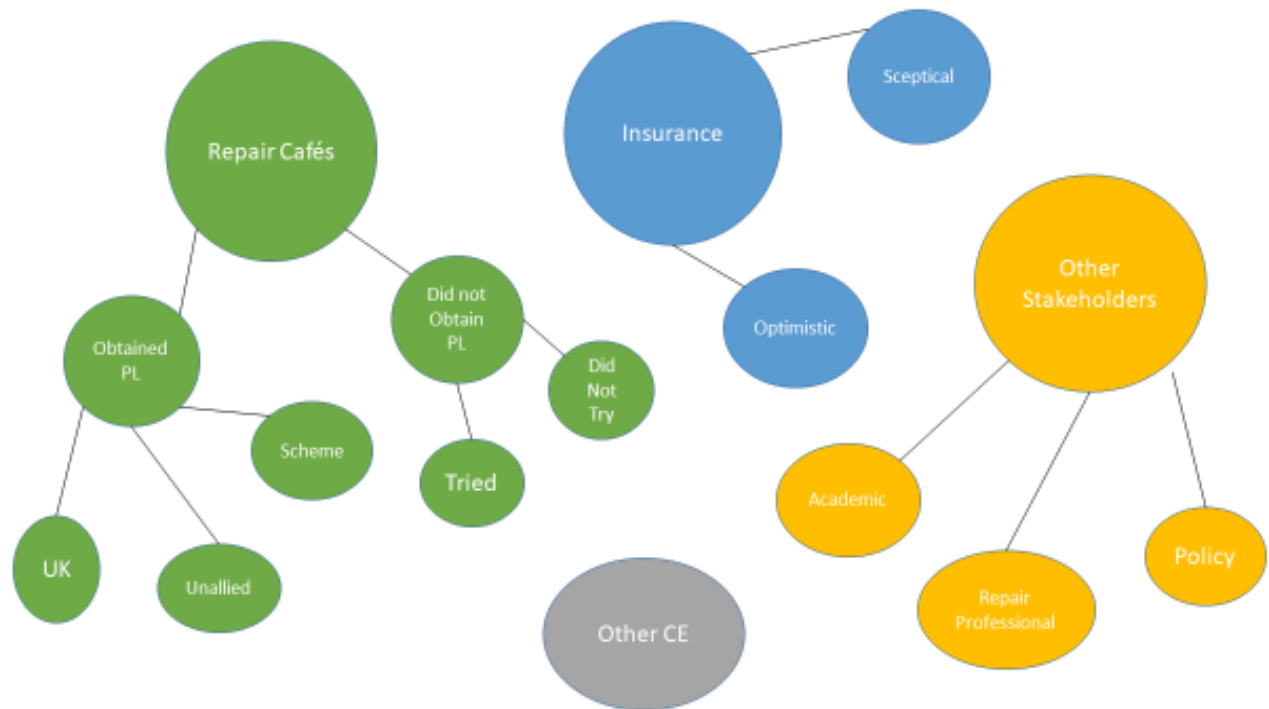

Fig. 3. Stakeholder groups mapped as a spider diagram

5. Results

The following sections will present the results of stakeholder analysis. Results will be organised according to key findings as laid out in section 1, with subsections corresponding to key considerations in relation to those findings. As an introduction to the results, some broad findings will be presented in this section.

RC1 stated that "my experience of repair cafes is that the insurance piece is the issue when it comes to electronics. I presume there's no issue around repair cafes that focus on non-electrical things that don't have plugs". This reflects the findings from this study, in which participants were asked "To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés?". This initial question was answered by 6 participants, 3 from the repair café group, 2 from the policy group, and 1 from the academic group. The results are presented in figure 4 below.

To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés?
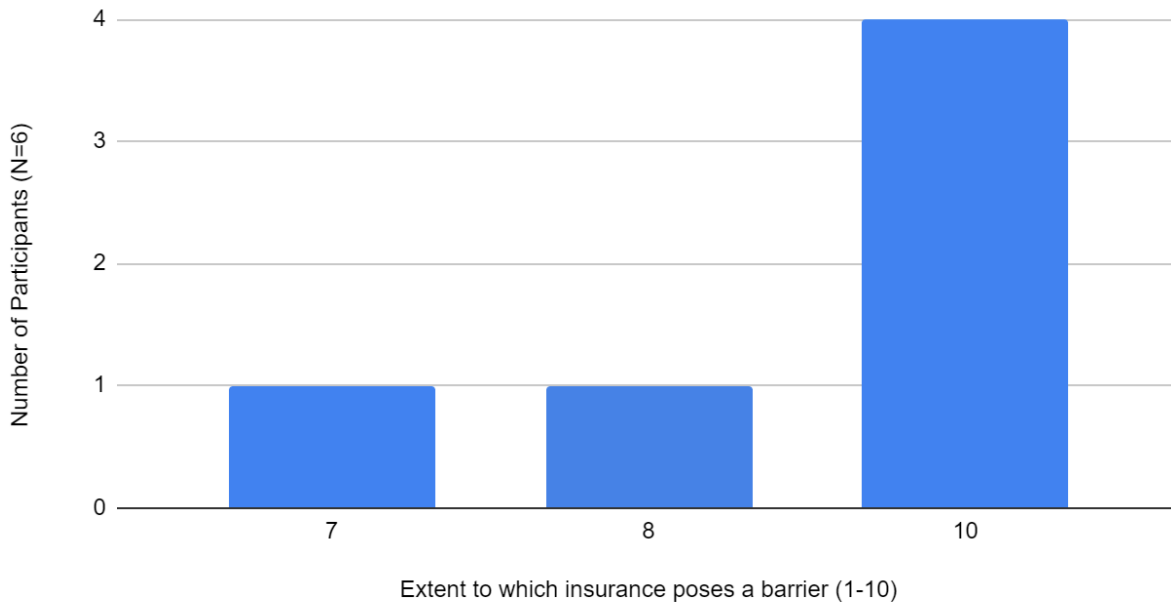

Fig. 4. "To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés?" (6 Responses)

This question was posed to participants in order to assess the need for interventions seeking to reduce the insurance barrier to repair from the perspective of a number of different stakeholder groups. Following feedback from participants that answers would vary depending on whether or not the repair café sought to undertake electrical repairs, the researchers made the decision to alter this question for the remainder of the interviews to improve data accuracy. In other words, the more general question above was asked of 6 participants, then the more specific questions below were asked of 9 *distinct* participants at a later date. The results of these more specific questions are presented in figures 5 and 6 below. The participants who answered the questions represented in figures 5 and 6 are identical to each other, providing greater consistency. The breakdown of respondent groups for these questions is as follows: 2 insurance practitioners, 6 repair cafés, and 1 policymaker.

To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés that DO repair electronics?

Fig. 5. "To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés that DO repair electronics?" (9 Responses)

To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés that DO NOT repair electronics?

Fig. 6. To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés that DO NOT repair electronics? (9 Responses)
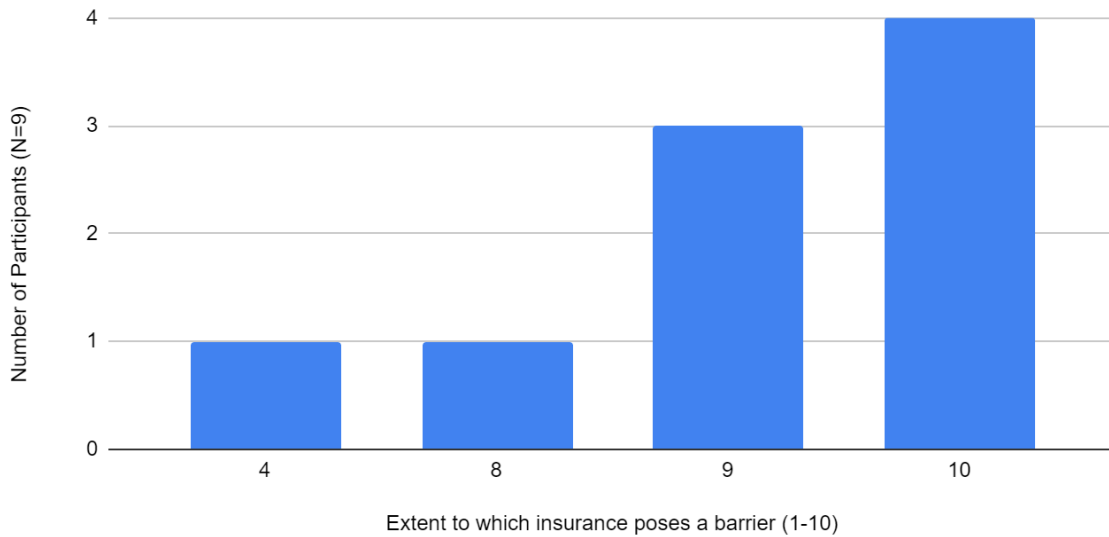
The weighted average responses for the data represented in figure 5 (electrical goods included) was 8.77 out of 10 when all respondents are included. It is interesting to note that the weighted average for the same question drops to 6.5 out of 10 when only the 2 'Insurance' participants are included. When compared to the same figure for the repair café group, which is 9.22 out of 10, this suggests that insurance companies do not consider insurance to be as great a barrier when compared to repair cafés, although it should be noted that the sample size of insurance stakeholders is not large enough to make this finding robust. This data is represented in Figure 7 below. On the X axis is the aggregations of stakeholders by group ('All', 'Insurance', and 'Repair Café'). On the Y axis is the weighted average of responses across all participants within a given grouping.

To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés

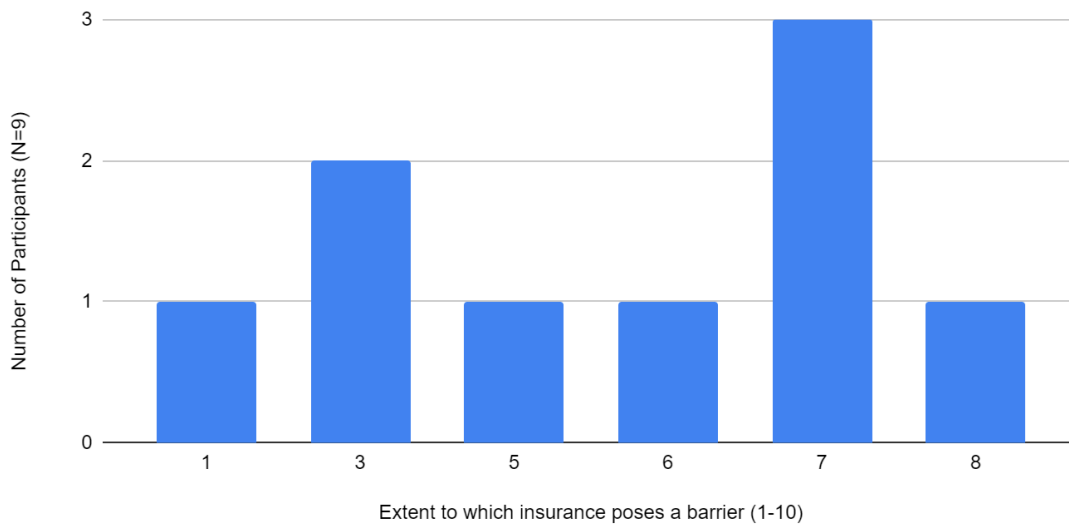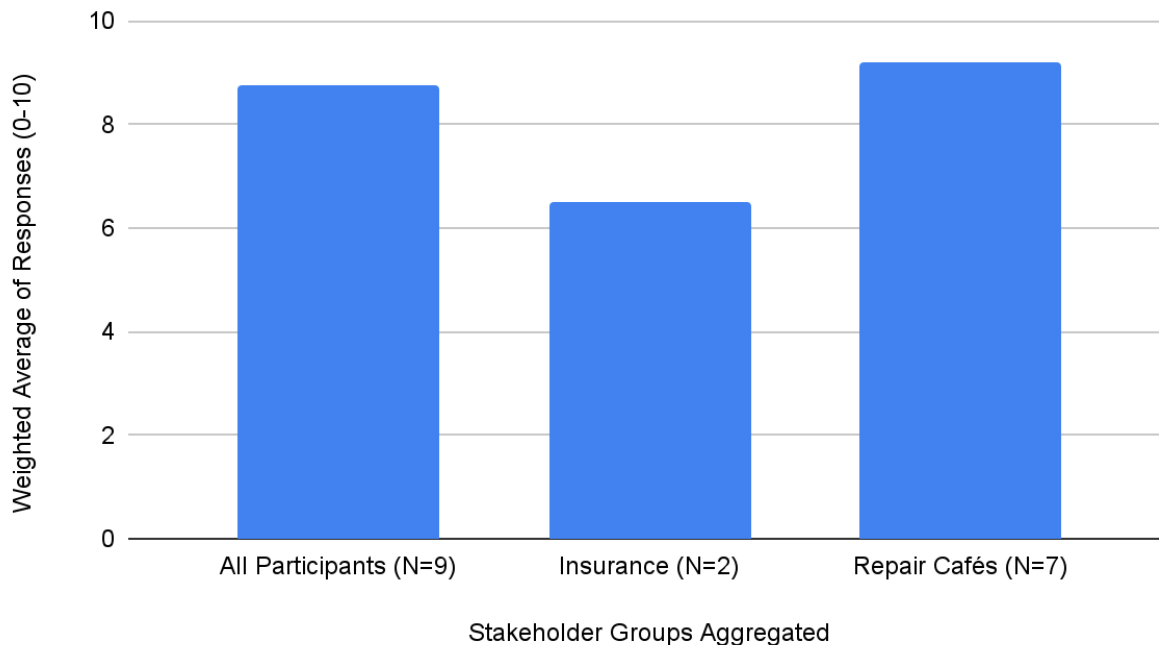*Fig. 7. To what extent do you think the requirement for insurance poses a barrier for community groups looking to organise repair cafés that DO repair electronics? Results aggregated by stakeholder group (9 Responses)*

For the data represented in figure 6 (electrical goods excluded), the weighted average for both insurance and repair café participants was 5 out of 10. This suggests that while insurance companies potentially underestimate the extent to which insurance poses a barrier to repairing electrical goods (or repair cafés overestimate this barrier), there is agreement on the extent to which insurance poses a barrier when electrical goods are excluded.

Are you aware of any specific instances in which repair activities were hampered or prevented from occurring by the requirement of insurance?

Fig. 8 - Responses to 'Are you aware of any specific instances in which repair activities were hampered or prevented from occurring by the requirement for insurance? (19 Responses)

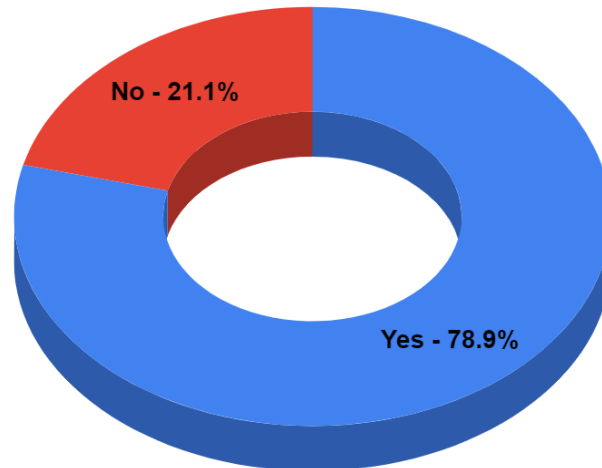The data in figure 8 represents responses to the question "Are you aware of any specific instances in which repair activities were hampered or prevented from occurring by the requirement for insurance?" In every instance, the interviewer specified that this instance does not have to relate to a repair café, and that it could be anecdotal. This question was answered by 19 participants, with every stakeholder group represented. The results from this question reinforce the notion that insurance presents a barrier to repair in general in Ireland, and anecdotally suggests a high incidence of repair being hampered or prevented from occurring by the requirement for insurance.

5.1 Predictability

One of the barriers to obtaining insurance for community repair is that repair cafés are seen as unpredictable by insurers. One story told by a repair professional participant RP2 elucidates why: "We had heard stories, I suppose. One person came in and they were saying they had been somewhere before and some guy was repairing stuff but he had no background. This guy was a farmer - he just kind of had an interest." While this is the only case we encountered during interviews of someone unqualified carrying out repairs in a repair café, it appears that this is what insurers are imagining when they decide to turn down requests by repair cafés. Predictability has therefore been identified by this study as perhaps the most attractive quality for insurers when it comes to repair activities.

5.1.1 Professionalisation

A recurring theme throughout the interviews was the idea that professionalisation of repair cafés could improve the probability of the café obtaining product liability insurance. Professionalisation refers to the process of assigning professional qualities to the organisational form and processes of traditionally non-professional activities, for example through the addition or expansion of bureaucracies or formalised organisational structures (Roth, 2016). Examples of professionalisation in this context might include the addition of health and safety measures, for example written health and safety policies, Portable Appliance Testing (PAT), or liability waivers. A further example of professionalisation of repair cafés is the requirement for training or qualifications of volunteers. A general finding with regard to professionalisation measures like those listed above is that their implementation increases the attractiveness of repair cafés for prospective insurers, but at the same time increases the administrative burden for repair café organisers. Interviews with insurers reveal that community repair activities which most closely resemble professional repair activities are the most attractive to insure, since they are more predictable and consistent.

The concept of professionalisation of repair cafés is captured well by participant PM2, who states that "the insurance sector could develop some sort of… guidelines that would allay fears for insurance companies to give insurance to these cafés for repairing electronic goods, for example. And, you know, those guidelines would include things along the lines of a certification system, that there'd be a qualified electrician - either directly employed in the cafe or contracted to that cafe - that would, you know, ensure that the relevant legal sign off. Assurance that the repaired product is in conformance with the rules if it was placed on the market for the first time as a brand new product. And setting out criteria, that if that repair Cafe met those criteria, that they would then, you know, not be in a position to be refused insurance". The way this might work in practice, according to the findings of this study, might be to set up a group scheme for repair cafés in Ireland, and impose conditions for qualification on the scheme to reassure the insurer that this is a predictable and consistent activity. Conditions for qualification will be discussed in the next section.

When asked if they would be open to providing product liability cover for a repair café, participant IN4 stated that his company would not be, and provided the following as a reason: "the main reason would be, we will be concerned about training of the people doing it, health and safety controls, and the real reason is we've no previous experience in something like this". This quote is representative of the views of other participants in the insurance stakeholder group - that unpredictable or unknown activities present a problem for potential insurers. When followed up on this response, IN4 made the point that "The other part, then, if you're asking an underwriter to put a quote on it is the breadth of it - what are we talking about? Can you actually narrow it down? Again, a bit of insurance is fear of the unknown, and what you don't know".

This requirement for predictability is tied to the insurers' assertion that additional training would be beneficial in increasing the attractiveness of repair cafés as a potential client for insurers. As

IN2 puts it, "the underwriters, what they need to see is, are there similar controls within the business, and are these people trained? And the more training, the better." This is again reinforced by IN4, who states that "I certainly think that insurers do gravitate more to facilities that have some level of standards or qualifications or agreements… that they conform to some standard is always beneficial". IN4 goes on to say that "if you want to carry out repairs to electrical items, you essentially have to be, as I understand it, a RECI member or you have to be a safe electric member or something close to that. So there is a kind of a group or a coordinating entity that will make sure that the work is of a quality and that the people who are carrying out the work are given a basic level of training".

It should be noted that, while it is true that being registered with Safe Electric is a legal requirement for electrical works carried out in a domestic property, there is no such requirement outside of this setting (e.g. at a repair cafe). This requirement is provided for in S.I. No. 264/2013 - Electricity Regulation Act 1999 (Restricted Electrical Works) Regulations 2013. Under this regulation, a domestic property is defined as:

(a) A dwelling house, flat or maisonette, including:
(i) any surgery, consulting room, office or other accommodation not exceeding 50m2 in total forming part of it and used in a commercial capacity;
(ii) any part of its out-buildings or curtilage used for non-commercial purposes; or
(iii) its connection to the electricity network;

5.1.2 Liability Waivers

'Liability waiver' in this context refers to a document abdicating responsibility for harm incurred as a result of activities at the repair café. It may be signed by the attendees, or simply displayed prominently during the event. All participants who were considered to have 'not tried' to obtain product liability insurance mentioned liability waivers. When a new repair café is registered on the international platform repaircafe.org, part of the toolkit provided to organisers is a template for liability waivers, suggesting that the organisation encourages groups to pursue this option. However, the phrase 'not worth the paper it is written on' came up several times during interviews with insurance companies, repair cafés and policymakers in relation to the use of liability waivers. For example, RC7 made the point that "it's not worth the paper it's written on - it's like signing those waivers when you enter those kids parks - but it will deter a lot of people". The point being made by these participants is that liability waivers will not stand up in a court of law.

However, as RC7 pointed out, they can be an effective tool for deterring claims from being made against the repair café in the first place. Participant IN4 also expressed this view with regards to liability waivers. They stated that "I do think they can certainly help. Look, they will be challenged, and they can be challenged. But certainly, I do think it probably would be a barrier to people suing you… and that's what you want, because the reality is… if somebody comes in and says 'look, you've caused an injury to somebody', immediately you probably have at least

50 grand reserve against an outstanding claim so what you want to do is try to stop people claiming against you, you know?... Certainly it's not a detriment to anything". This view is inconsistent with the perspective expressed by participant IN1 from the 'Sceptical perspective' stakeholder group, who, when asked if liability waivers could be an effective tool, simply stated "Recycle the paper - you'd be better off".

Another consideration here was elucidated by participant RC8, who noted that "The fact that people tell you the disclaimer that people sign when they register isn't worth the paper it's written on, like, it's all these things that make people risk averse". While the presence of liability waivers may act as a deterrent to claims being brought against the café, then, the lack of a legal standing in court may deter prospective repair café organisers from setting up events, as they feel it is too risky.

Participant RC6 drew an international comparison with regard to liability waivers, stating "It seems that it doesn't matter, which I kind of can't understand. But then in other countries, that seems to be okay, right? It's not a problem. So how did we let that develop here to the point where it's inhibiting repair?" It is true that there are multiple jurisdictions globally in which waivers are enforceable under certain circumstances, for example in Canada and several states of the USA, where waivers are effective unless there has been personal injury or death of a minor, or where gross negligence is involved (Wragg, 2012).

5.1.3 Governance Structures

Governance structures were a recurring theme throughout the interviews. This extended both to governance structures within repair café organisations, and structures which could potentially act as centralised platforms through which repair cafés could obtain insurance. AC1 said of governance structures that "we need new actor constellations, new governance structures, new networks in place for climate action in counties. To build trust, build capacity… you have to work with the PPN but also others as well. And look at the networks that are already in place. I think universities have a responsibility to hold, for want of a better word, a civil conversation about climate action in Ireland, because it's not coming from the government and local authorities are under-resourced". The idea that we need to look at structures that are already in place relates to a finding of this study, which is that one potential mechanism for obtaining insurance for community repair activities is to extend or expand an existing group scheme for insurance. Possible schemes suggested by participants include those of the 'Tidy Towns', 'Men's Shed Association Ireland', and various 'Community/Voluntary' schemes.

PM1 also discusses governance structures of community groups, stating that "generally there is a need to revise how the community sector is structured in Ireland. So we have a situation whereby every community group… what ends up happening is anytime they need money to do something, they need to have a formal structure with nearly like a terms of reference or a document that simply sets out what the group is seeking to achieve." This applies not only to applying for funding for community groups, but also for obtaining insurance. As will be

discussed in the results section of this paper, the only repair cafés that were able to independently secure product liability insurance for their repair café were pre-existing organisations that already had some level of insurance under their group's name.

Participant RC3 had been providing advice to other groups in their efforts to set up a new repair café. On this subject, the participant stated "Some repair cafes that I've been helping out… have run into issues when they're not a legal entity, or an entity of any kind, when trying to take out insurance. Usually, it's an unincorporated association or an informal club. It's hard for them as an entity to take out insurance". This is a recurring theme among other participants and other stakeholder groups. On the subject of governance structures, participant RC2 stated of community groups that "some of them have very formal structures with boards and minutes but some don't. Some are charities and that so yeah, it's only the ones who have really kind of got professionalised, they become CLGs, or charities … there are governance structures generally for community groups… that create a lot of insurance issues or barriers".

This theme was particularly important to RC2, who later stated that "I really think we need to actually start professionalising a lot of stuff. I think repair cafes are great and it's a great way to get communities involved in thinking about repairing things. But we need to move to this wholesale, and I don't think trying to put the onus on community groups to be the repair cafes is actually fair and it's not going to scale the way it needs to because it needs to become… totally embedded in the economy". A similar sentiment was expressed by participant RC9: "I think if we rely too much on volunteers it's very fleeting, you know, like if someone creates a Repair café that's just volunteers, if the volunteers get sick or tired or they move that's gone. So by having a place like yourself - the Rediscovery Centre - that are kind of the mothership in each county, like a library or a swimming pool… we should have a community garden with a repair cafe with a centre that deals with sustainability. Because that's what we need, but it has to be governmental. Because if it relies on volunteers it's not practical, and it's not sustainable". This relates to comments made by participant PM1 in section 3.2, which explored the concept of the government directly providing insurance to repair cafés. This would be much more likely to occur if repair hubs were being run directly by government as described by RC9. This also pertains to a finding presented in Figure 1., which is that 'recruiting repairers' was the second most commonly cited barrier to setting up a repair café by repair café organisers.

Two participants had organised repair cafés in the United Kingdom, one (RC4) in Northern Ireland, and another (RC5) in England. One knowledge gap in relation to the status of repair café insurance in the UK lies in not having interviewed participants from Scotland or Wales, both of which have thriving repair café cultures. Wales in particular is an interesting case, since the organisation 'Repair Café Wales' has an insurance scheme in place that can be opted into by individual members. Another difference between Wales and other states was elucidated by RC5, who stated "there isn't an Irish repair cafe association or there isn't an English repair cafe so actually Wales are different. Possibly even globally in the fact that they're, they have a coordinator and a small team that's funded by the Welsh Government. So they've got a

dedicated resource that then they can look at more strategic things across the 100 or so repair cafes that they claim to come under their umbrella". According to their own website, Repair Café Wales are funded in the following manner: "Repair Cafe Wales has been awarded funding from the organisations below including a grant of £49,976 from the Welsh Government's Landfill Disposals Tax Communities Grant Scheme via Wales Council for Voluntary Action to save a wide variety of items from landfill by offering repair café sessions at locations in Cardiff, Newport, Port Talbot, and Swansea". This consideration demonstrates an issue faced by groups looking to set up a scheme similar to the one in Wales; the problem of organisational structure and resourcing for administration. As RC5 stated "there's an organisational unit that somebody would have to invest the time in, trying to pull the various, you know, repair cafes together and negotiate with an insurance company. So again, the question is 'who would do that'?".

5.2 Simplification

Previous research has revealed that the role of 'organiser' is not seen as desirable to organisers, volunteers and visitors at a repair café in Berlin due to the perceived time commitment (Schägg, Becker and Pradhan, 2022). This is consistent with one of the key findings from this study, which is that the administrative burden involved in the establishment and maintenance of a repair café presents a significant barrier to prospective repair café organisers.

Significant efforts were undertaken to contact insurance companies to request an interview or quote for product liability for a repair café. These efforts form the primary evidence for the finding that the administrative burden involved in requesting quotes from Irish insurers is likely too great to be a viable pathway for community groups that are under-resourced and time poor. This is less a result of the lack of resources on the part of the repair café and more a result of the large time and resource input required in order to receive a quote for a repair café from an Irish insurer, which itself is a result of the high rate of refusal or non-response.

In order to request quotes, researchers sent emails, made phone calls and utilised website contact forms. When requesting quotes, researchers suggested to insurers that professionalisation measures like those described in the above sections could be introduced to improve the predictability and consistency of repair cafés and therefore reduce risk. This appeared to have limited effect, and response rates of insurance providers remained low throughout.

The following data relates to the Rediscovery Centre's efforts to contact insurance companies to request quotes or to attempt to arrange research interviews:

- 39 Individual insurance companies have been contacted in total.
- Of 33 contact attempts seeking to arrange an interview, only 4 interviews were conducted.

- Of 26 contact attempts seeking to request a quote, 2 resulted in the submission of a quote request form. No quotes have been received at time of writing and 10 have been explicitly rejected.
- 79 emails were sent by the researchers seeking to arrange interviews or request a quote. In addition, 19 phone calls to insurance companies were made and a number of website contact forms were completed.

40	**4**	**0**
Insurance Companies Contacted	Insurers Interviewed	Quotes Received
81	**19**	**10**
Emails Sent	Phone Calls	Quotes Refused

Figure 9. Summary of efforts to contact insurance companies for interview or quote.

These figures support the finding that simplification of the process is required in order to provide repair cafés with the opportunity to obtain product liability insurance.

Several insurers explicitly declined to provide a quote for repair café activities. The reasons given by insurers for rejection are provided below:

- "I have just had the reply from our insurance to say they are able to help due to this being in Dublin so not within their remit & the policies do not extend to this location."
- Researcher was told over the phone that the company in question did not provide product liability cover
- "I'm sorry, but our expertise lies in education related insurance programmes insured in to the London Market. The contacts we have in London who could look at this would charge in the thousands, not hundreds, and I think the risk isn't commensurate with that level of premium. The local Irish market should be better able to help with this, it's just we don't access the local market."
- No reason given - company provided contact details for another company that may be able to help.

- "Thanks for the enquiry. Unfortunately we don't have an insurer who will quote for this presently"
- Told that the insurer only provides quotes through brokers.
- Outright refused over the phone - no reason given.
- "Unfortunately, due to increasing regulatory and compliance obligations we don't quote new customers directly any longer. In order for you to receive the best and most complete advice in relation to the placement of insurance, we recommend you approach an independent insurance broker who will supply these services to you."
- "Currently, we do not have an offering suited to this mix of exposures."
- Company told researchers that no one they had spoken to was willing to provide a standalone product liability package. They could provide public liability but not product liability either as a standalone add-on or as a package with the public liability.

5.3 Economies of Scale

One significant finding of this study is that if there are enough repair cafés seeking the same kind of insurance, then a group scheme is the most promising solution. The reason for this is that once a scheme is in place, certain risk management controls can be put in place which increase the attractiveness of repair cafés for insurers. As IN2 puts it, "with a scheme, you can put in rules and regulations around it as to how it should operate… you have to have your health and safety in place, you have to have your risk controls in place, you have to have the training in place to qualify for the scheme". IN1's comments on this are representative of the findings of this study with regard to this theme. IN1 stated "you would need to have a far more significant premium from a wide range of cafes, to make the risk any way financially viable, and that becomes financially unviable for the cafés themselves."

5.3.1 Partnership

Two participants interviewed as part of this study had obtained product liability insurance by 'piggybacking' on the existing insurance of another group. In this case, the group in question was 'Irish Men's Sheds Association' (IMSA). One participant *(RC3)* who had struggled to independently obtain product liability insurance registered as a member of IMSA despite their group not being a Men's Shed. The second participant (RC1) obtained product liability through partnership with participant RC3.The Men's Shed scheme does not include product liability, however it is available to purchase as an add-on to the scheme, which is how RC3 obtained product liability insurance. It should be noted, however, that multiple attempts by both the researchers and other repair cafés to replicate this model have been unsuccessful. Another important point is that when clarification was sought on the above policy, a representative of the insurance company stated that this product liability insurance policy did not cover the repair of electrical goods.

Both participants who had obtained product liability through a scheme or piggyback were asked whether they had partnered with groups like local authorities or county councils to alleviate the insurance barrier and both gave similar responses. RC1 stated that "No, the county council

needs to be fully indemnified from everything so no they're not going to help with insurance. I didn't even ask so no… local authority or county council will be the first out the door when it comes to anything like that." RC3 stated "No, if anything, anytime you do an event with these partnerships, the insurance question gets worse... More paperwork to do." RC3 raised another issue in relation to working with local authorities: "So we had to get additional, slightly higher cover they requested… I think it was up to 5 million. I think our policy was originally 1.5 million and they wanted to raise it to 5 million - it's their policy on events."

This idea that partnerships can sometimes act as a limiting factor was also explored by RC1, who made the point that "we can recruit fixers, we have connections to organise what we need, we have the space, we have funding, but we have to partner with another organisation in order to actually deliver a repair Cafe. We shouldn't have to do that. Now, it's great, obviously, working with organisations is good and all that kind of stuff, but it's also limiting because we need their availability". While partnerships can facilitate repair cafés that couldn't otherwise run, then, they can also present additional administrative and cost challenges by requiring a higher limit of indemnity or restricting scheduling.

5.3.2 Group Scheme

A group scheme is a collective insurance arrangement in which a central organisation holds a policy that can be 'opted into' by external organisations. These schemes often require the organisation seeking cover to become a member of the central organisation or network, and there are often specified conditions to qualify for membership. On the subject of conditions for obtaining product liability insurance, RC8 stated "I think if there was a framework for what you needed to have in place, and you could kind of show that you, you know, that there was a level of qualification, whether it's the PAT testing or whatever and you had, what was in and out of scope of what you could potentially repair". This theme appears regularly in interview responses, both within the repair café and insurance provider stakeholder groups. The participant followed this up by saying of their insurance provider that "they just wanted to be reassured I suppose. So we went back to say look, it was either qualified crafts people or skills people that will be involved". This focus on reassuring insurance providers of qualifications and competencies within the volunteers may have been an important factor in this repair café successfully obtaining product liability insurance, since these considerations were identified as important factors by the insurance companies.

One potential solution raised by participants is the idea that the Public Participation Networks (PPNs) could be the centralised distributor of a group scheme. One interview was conducted with an academic, which has been categorised as part of the 'Other Stakeholders' group. AC1 stated that "The PPN are a really impressive network. And there's huge capacity there, and a lot of trust, and I see that across counties in Ireland. You want to be in with the PPN basically to get anything done in a county… I think that it could be done more effectively through the PPN and… that kind of network collective approach to getting things done, including, you know, insurance and thinking about liability is, I think, a really kind of important and interesting pathway forward".

The PPN was also discussed by participant PM1. They suggested how a network based insurance policy might work: "if you're a community group, and you are associated with a PPN, and the PPN is part of the national PPN network, then the national PPN network is the one that provides the local PPN with insurance, which then disseminate the insurance to the various community groups on the ground by providing a 'framework light' like I was describing - a single page - or you know, maybe that's too ambitious, but certainly a very easy to access framework where not everybody needs a chairperson, secretary and treasurer." This participant was very interested in the idea that any measures introduced should carry as low an administrative burden as possible for the repair café, and thought that the PPN represented a pathway to provide insurance to repair cafés in an admin-light way.

When examined in greater detail, however, it was found that at present, the national PPN could not be utilised in this way, since it is not a legal entity and therefore cannot be the holder of an insurance policy, although this may change in the coming years. A contact within the PPN broached the idea that county-level PPNs could distribute insurance to repair cafés with the PPN's insurer on behalf of this project, and was told that the activities were 'too risky' to insure.

3 out of 4 participants who were determined to have 'not tried' to obtain product liability cover made reference to collective insurance initiatives. RC2 stated that "if the government would be willing to do kind of its own… or if there was an overarching organisation, which groups could then kind of fit in under and then that organisation covers the insurance for everybody… I don't know but there needs to be some sort of umbrella, maybe an insurance group, and then we can fit underneath it." RC6 echoes this point, stating "that would seem to be the easiest, right? That there'd be an Ireland Repair Cafe organisation and to become members of that you'd pay…. So part of your membership fee is paying towards the insurance costs amongst all the other stuff that they have to do. But yeah, that I mean, that model seems best that you become a member and by signing up as a member, you agree to everything and you pay towards the insurance premium that the organisation buys for all the cafes."

In reference to a collective insurance scheme organised through the local authorities, RC7 suggested that "if it was, for example, that the insurance for this type of repair cafe was covered by County Councils then could they supply somebody who would attend events? You know, whether that person be the PAT person or, you know, an overseer or something. That might be a way." This comment brings to the fore a further consideration regarding the centralisation of a group insurance scheme; that there would be a large administrative burden involved in running the scheme. This would occur because the central organisation through which the scheme is administered would be required not only to source the policy, but also to collect funds from dozens of community groups as well as carrying out routine inspections to ensure that repair cafés are compliant with the terms and conditions of the scheme.

In addition to the exploration of group schemes as a potential solution during stakeholder engagement activities, the researchers undertook efforts to set up a group scheme for repair cafés in Ireland. The researchers identified an insurance broker who was willing to represent the project to underwriters in this regard. Researchers were advised that a minimum premium would apply to the group scheme, meaning that regardless of the number of repair cafés joining the scheme, there would be a mandatory minimum price that would need to be divided between participating repair cafés. Researchers were advised initially that this minimum premium would be at least €10,000, and it was later confirmed that the minimum premium being offered was €15,000.

Table 2 below explores the economic feasibility of this minimum premium given the current number of repair cafés in Ireland that are interested in a scheme, and the amount that each is willing to pay for insurance. This information was gathered through a survey sent to repair café participants from this study. This survey was distributed through the researchers' network of repair café organisers that had been compiled during the interview phase of this study. The survey received 8 responses from repair café organisers, representing a total of between 52 and 62 repair café events per year, with an average of 7-8 volunteers at each event. Repair cafés surveyed had been active for on average 0.875 to 1.75 years and none had been subject to legal action. It should be noted that of the 8 repair cafés surveyed, one did not provide a figure for how much they would be willing to pay for insurance. For this reason, the average figures in table 1 below are based on the 7 repair cafés that did provide this figure.

Bracket	Amount	Minimum Premium	No. of Repair Cafés Required
Low	€225	€10,000	44
Medium	€303	€10,000	33
High	€380	€10,000	26
Low	€225	€15,000	67
Medium	€303	€15,000	50
High	€380	€15,000	39

Table 2: Economic feasibility of a group scheme given current repair café resourcing. (Based on average figures for how much individual repair cafés are willing to pay).

The findings from the above analysis demonstrate that, given the average amount of money that repair cafés are willing to pay to secure insurance for their events (EUR303), the number of repair cafés seeking insurance through a group scheme would need to be 33, which is much higher than the number of active repair cafes identified in this study.

Another way this data could be analysed is to amalgamate the total amounts the repair cafés would be willing to pay to create a range of funds potentially available to be utilised for a group scheme. This allows researchers to determine the total deficit to the minimum premium, which

can be used to determine the total additional funding required to create economic viability for this solution under different scenarios. The data from this analysis is provided in table 3 below:

Bracket	Amount	Minimum Premium	Deficit	No. of Repair Cafés
Low	€1,800	€10,000	€8,200.00	10
Medium	€2,425	€10,000	€7,575.00	10
High	€3,050	€10,000	€6,950.00	10
Low	€1,800	€15,000	€13,200.00	10
Medium	€2,425	€15,000	€12,575.00	10
High	€3,050	€15,000	€11,950.00	10

Table 3. Economic feasibility of a group scheme given current repair café resourcing showing the deficit to minimum premium under different scenarios.

As table 3 shows, the range of amounts required to make up the deficit to the minimum premium could be anywhere between €6,950 and €13,350 depending on how much the minimum premium is, and depending on how much each of the 10 repair cafés are willing to pay. The addition of more repair cafés that are interested in participating in a scheme would vastly improve the affordability of such a scheme and reduce the level of additional funding required. Given a minimum premium of €15,000, 50 repair cafés would be required to pay €300 each per year. Since only 10 repair cafés have expressed interest in a scheme, it seems likely that additional funding would be required in order to make this a viable option.

It should be noted also that even with additional funding, the administration of a group scheme for repair cafés would require a significant input of time and resources, since compliance with scheme rules would need to be assessed periodically through site visits in addition to the burden associated with the collection of payments.

5.3.3 Project Events

Two events were held online as part of this project. The first was a dissemination event in which researchers shared the findings from the interview process with relevant stakeholders such as repair café organisers, lending libraries and representatives from community groups like Tidy Towns and the Public Participation Networks (PPNs). Speakers included the CEO of the Alliance for Insurance Reform and a representative from the EPA Circular Economy Programme as well as a repair café organiser.

Based on this event, a second call was organised for all repair café organisers in Ireland and an insurance broker who had been in discussions with a UK underwriter concerning a group scheme for repair cafés. During this call, participants were given the opportunity to ask the broker questions about how a group scheme might function, and a discussion took place with

regards to securing additional funding to make up the deficit. Some of the clarifications provided by the broker during this call include:

- The risk faced by repair cafés would be defined as 'defective workmanship'
- Many people seek cover for 'unusual risks' on the UK market.
- Minimum premium for a scheme is likely to be €15,000 and additional repair cafés would be added to the scheme for an additional sum (indicative - €500).

The question was also raised as to who would administer a group scheme if one were to be set up. As discussed in the previous section, the administrative burden of being the lead organisation on a scheme like this would be significant.

5.4 Other Findings

A view was expressed by IN4 which, while not relating to a specific theme identified by researchers, is nonetheless worth considering. They stated that "once your company has no particular assets and once the directors have not been seen to trade fraudulently, then people can't come after you anyway if there is a defect in the repair that you carried out. It's not a very long term or very sustainable business, but that's why some of these kind of individual professionals manage to keep on going because… there's nobody to sue. There's no asset to collect." This consideration only applies to repair cafés that have been incorporated, since a legal claim against an unincorporated repair café would be treated as an issue of individual liability on the part of the repair café organiser. It is important to note also that the researchers did not identify any issues faced by repair cafés who continued to run events without product liability insurance. This is not to say, however, that such issues do not exist. Another consideration is that even in the absence of actual legal action, the threat of significant financial and legal repercussions to the repair café organiser as an individual still acts as a deterrent to the creation and continuation of repair cafés.

Participant IN4 expressed the following concerns with regards to fire risk: "somebody comes in to you with the door of their stove that's cracked and you go and fix that - seems innocuous enough but the silicone… isn't adequately put in and you know, it cracks and the fire breaks out, you know. There's just no end to the conspiracy theories that we could be coming up with". While multiple insurance participants expressed concerns about fire risk, this quote was selected as it demonstrates a recurring theme; that insurance practitioners are more likely to consider unlikely scenarios with respect to the risks undertaken by repair cafés than the organisers of the cafés themselves. It is the insurer's job to imagine all possible risks and take them seriously. Participant IN1 also gave an example of this thinking: "it could be that somebody takes that microwave back to a basement flat in an apartment block. And it could be the cause of a significant multi multi million euro fire… I suppose these are the type of things that happen when you look at a really large devastating fire. And if you trace it back, it's something minor and miniscule that actually was the proximate cause."

6. Recommendations

6.1 Policy Recommendations

As discussed earlier in this paper, the policies transposing the right to repair and product liability directives represent a viable mechanism through which measures can be introduced to reduce or remove the insurance barrier to community repair. The justification for including measures during transposition of the right to repair directive is that insurance acts as a peculiarly Irish barrier to the successful implementation of the directive. The justification for including measures in the transposition of the product liability directive is that very little about the wording of this directive would need to change to remove the insurance barrier to repair altogether.

Prior to the interviews being carried out, the researchers engaged with experts in repair policy through a network to find out whether the measures in the proposed changes to the product liability directive would remove the need for product liability insurance for repair cafés. One leading campaigner and expert gave the view that "even if you don't do any essential modification, you are still responsible for any damages that might result directly from the repair. This is just an application of the general principle that any party is responsible for damage resulting from their actions... Let's say you don't connect a wire properly causing it to come loose, produce a short and start a fire: you would definitely be liable for this and you need your civil liability insurance to cover this risk. So in short, whatever changes might be made to the EU product liability directive will not change the need for an RC to have liability insurance".

One consideration with regard to the wording of potential measures that could be introduced during the transposition phase of these directives was raised by IN3, who stated that " if there was legislation to say that somebody or that an insurer had to provide cover for this type of risk, your problem is then that an insurer would price it out of the market. So basically, they'd say, 'yeah, absolutely. We can provide a policy for this, but the premium is 10 grand'. So when you're running a volunteer organisation, how are you going to fund a 10 grand premium? So in that event, they're living up to their legislation part, so they're providing a quote, but they're pricing it out of the market".

The possibility that insurers may price repair cafés out of the market has led the researchers to exclude a mechanism which directly requires insurers to provide quotes to repair cafés from the policy recommendations stemming from this project. Instead, more indirect measures will be recommended in the following sections which avoid this problem by creating incentives and enabling factors instead of mandatory requirements.

6.1.1 Reckless Disregard

As was discussed in section 3, one of the major policy mechanisms for reducing the risk of claims is to increase the stringency of conditions for successful legal action. An example of this would be the 'duty of care' legislation described in section 3, which requires that occupiers be

shown to have been reckless as to whether a danger existed, and as to whether attendees could be vulnerable to this danger, in order for a successful public liability claim to be brought against them. Something similar could potentially be introduced specifically for community repair activities. The authors of this paper recommend that a legal review be carried out to assess this possibility. This policy approach carries two major benefits. First, it avoids the problem of insurers pricing repair cafés out of the market by placing no mandatory requirement on insurers to provide cover to community repair activities. Second, by reducing the likelihood of a successful claim being taken against a repair café, this measure would vastly increase the attractiveness of a repair café to prospective insurers and provide greater predictability.

6.1.2 Liability Reduction

Another potential policy mechanism for the reduction of this barrier would be to remove liability for repair cafés resulting from defective products repaired at the café. A potential wording for this policy can be found in the proposed EU product liability directive, which would only require small alterations to remove liability for repair cafés altogether. The researchers suggest that the most relevant article to be modified during transposition is article 29 of the product liability directive. A further consideration is that the 'applicable health and safety requirements' alluded to in the product liability directive should be made absolutely clear to the end users of products. In other words, documentation on the repairability of products should include references to the specific legislative health and safety requirements of the product so that repairers can ensure that any modifications made to the products do not contravene these requirements.

6.2 Other Recommendations

In addition to the policy recommendations laid out in the previous section, the project team recommends that the Irish government investigates the possibility of funding a group insurance scheme for Irish repair cafés. Additional details of the level of funding required are laid out in section 5.3.2. It should be noted, however, that the minimum premium quoted to the project team is not a legal minimum, and the possibility remains that an insurance company could provide the insurance at a reduced cost, improving the viability of a group scheme. As described in section 5.3.2, the current number of repair cafés in Ireland and the funding available to them is not sufficient to pay for a group scheme. Funding measures that could improve the affordability of a scheme would provide a clear pathway to providing product liability cover for repair cafés.

It should also be noted that in addition to funding the premium itself, additional funding should be made available for the administration of a network for Irish repair cafés, following the extremely successful model demonstrated by Repair Café Wales, which was discussed in section 5.3.1. Funding from the Welsh government has allowed Repair Café Wales to expand repair café activities far beyond the level seen in Ireland despite a lower population (approximately 130 repair cafés for approximately 3 million people). It has also allowed them to easily remove the insurance barrier to repair through a collective insurance initiative.

Another recommendation stemming from this project is that any centralised network for repair cafés should standardise practices across all groups in order to create predictability of activities, again in line with the model seen in Wales. This would entail, among other things, prescribing that portable appliance testing be used by all groups, providing standardised health and safety policies and risk assessment forms, and requiring member groups to submit information on repairs carried out to the central body in order to better quantify the environmental, economic, and social impacts of community repair.

7. Discussion

Next steps that could be taken by government actors include providing funding for a centralised organisation through which a group scheme could be administered, similar to measures implemented by the Welsh government (as described in Section 5.1). The government could also support the mitigation of this issue by ensuring that new legislative developments take this barrier into consideration. Other measures could include connecting with insurers to encourage engagement with repair cafés, providing guidance on the merits and downfalls of differing approaches to the problem

Measures introduced in the amended product liability directive could represent a potential pathway for reducing liability for repair café organisers within the next 2 years. That said, the urgency of climate action in the meantime will be so great as to necessitate accelerated measures to ensure that all possible circular economy activities are taking place. Engagement with stakeholders for this study has revealed insurance to be a primary barrier to community repair in Ireland, as well as posing an administrative and financial barrier to other circular economy activities in Ireland, including lending and tool libraries. Further, this study has revealed the factors which create this peculiar issue for Ireland, allowing policymakers to identify measures which mitigate or remove these factors.

Two of the major findings from this project relate to each other in interesting ways. Based on the researchers' own attempts to secure a quote for product liability cover for a repair café, agreement on the part of the repair café to adhere to professionalisation measures such as health and safety policies and volunteer screening have limited effect on the likelihood that an insurer will provide cover to a repair café. However, the combination of economies of scale with predictability may provide the perfect conditions for providing cover for repair cafés. In other words, while predictability by itself has not been found to significantly increase the chances of an individual repair café securing cover, it is likely that a large number of repair cafés which all agree to adhere to consistent professionalisation measures would represent a much more attractive proposition for prospective insurers.

The final key finding, i.e. that administrative burden represents a primary barrier to obtaining insurance for repair cafés, ties into the other two key findings in interesting ways. Firstly, in order to increase the predictability of activities at a repair café, professionalisation measures must be introduced. While this improves the attractiveness of the repair café to insurers, it increases the

already high administrative burden associated with organising these events. The way in which administrative burden relates to economies of scale is that in order to set up a group insurance scheme, a centralised organisation must be created to administer the network. Since repair cafés are volunteer-led and not-for-profit, there is currently no organisation with the resources to administer such a centralised organisation.

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