

REPAIR CAFE INSURANCE GUIDANCE

1. Responsibilities

Each Repair Cafe organising group is responsible for taking out insurance for their Repair Cafes. You **MUST** have the recommended level of cover, outlined in Section 2 below, in place if you would like to:

- request repairers through the Cambridgeshire Repair Cafe Network;
- borrow our toolkit; and/or
- list your Repair Cafe on the Cambridge Carbon Footprint website

This is to protect repairers, organisers, volunteers and visitors at Repair Cafes. Please contact repairnetwork@cambridgecarbonfootprint.org if these insurance requirements are a barrier to your Repair Cafe going ahead. We have some financial support available for groups, and will do what we can to help you to have appropriate cover in place.

Disclaimer:

Cambridge Carbon Footprint (CCF) is not an authorised legal firm and as such cannot give legal advice. The policies set out below are appropriate to the best of our knowledge. Individual Repair Cafe organisers should seek professional advice if they have any questions regarding the legal responsibilities of Repair Cafes or the insurance cover provided.

2. Recommended cover

Type	Description	Cover
Public Liability	Claims brought by members of the public who are injured or whose property is damaged by the activities of the Repair Cafe.	£5M
Employers Liability	Applies to volunteers who are acting in the capacity of employees (e.g. organising, repairing, PAT testing) at Repair Cafes: these individuals are acting on behalf of the Repair Café so they are not covered by the Public Liability insurance above; if they are injured or their property is damaged, this section of the policy protects the Repair Cafe.	£10M
Product Liability	Protects the Repair Café from being sued for damages resulting from defective workmanship in a repair.	£5M

3. Insurance options

Individual Repair Cafes can choose to take out the recommended cover from any insurer. Cambridge Carbon Footprint (CCF) holds Repair Cafe insurance through [Wessex insurance](#). CCF and Wessex insurance have an agreement in place to allow organising groups that run Repair Cafes once or twice a year to be insured through a master policy held by CCF.

Wessex Insurance also offers standard Repair Cafe coverage for more frequent groups. Details of both schemes are provided below.

3.1 Insurance for Repair Cafes that run once or twice a year

Groups that run Repair Cafes once or twice a year, and would like to be insured under the master policy held by CCF, must agree to the following conditions:

- Adopt the **Health & Safety and Risk Assessment Policy** on the [Repair Cafe Organisers' Hub](#), making any changes to reflect risks that are specific to that venue/organising group and agreeing these changes with CCF.
- Adopt the recommended **PAT testing policy** on the [Repair Cafe Organisers' Hub](#) or agree to an alternative PAT testing policy with CCF.
- Include "This Repair Cafe is organised in partnership with Cambridge Carbon Footprint" in the events listing and display this sign at the Repair Cafe.

The cost of this policy to organisers is £30/event. Payment should be made before the Repair Cafe takes place but must be made within 30 days of the Repair Cafe.

To request that your Repair Cafe is covered by the CCF policy, please email repairnetwork@cambridgecarbonfootprint.org including:

1. your completed Health & Safety and Risk Assessment Policy
2. your completed PAT testing policy
3. confirmation that you agree to signpost that your Repair Cafe is organised in partnership with CCF as outlined above.

Please highlight any amendments to the policies that you have made to suit your Repair Cafe.

The CCF master insurance policy documents are available [here](#). The policy includes the recommended level of cover outlined in section 2 above.

Under 18's are not covered by the standard policy. Cambridge Carbon Footprint must be notified in advance if anyone under 18 will be undertaking any work at the Repair Cafe along with a clear description of the tasks that they will perform and how they will be supervised. This information will be passed on to the insurer who may ask for an additional premium to cover these activities.

Once CCF have received all the relevant policy documents, we will write to you to confirm your insurance cover and start date under the CCF master policy.

3.2 Insurance for more frequent Repair Cafes

Wessex Insurance offer the recommended level of cover as part of their standard Repair Cafe insurance. The current cost is £240.20 per year per group. Please contact Wessex insurance directly if you would like to take out this cover: admin@wessex-insurance.com.



You are welcome to use our Health & Safety policy and Risk Assessment and PAT testing policy on our [Repair Cafe Organisers' Hub](#).

We understand that this is a significant cost. If you run frequent Repair Cafes and find this cost to be prohibitive, please contact repairnetwork@cambridgecarbonfootprint.org. We can offer a £100 bursary towards insurance for frequent groups whilst funds last.

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