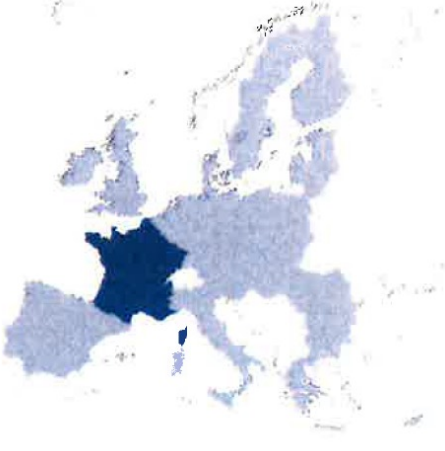


Insurance Factsheet : France

<p>Member organisation(s): CNOA Conseil National de l'Ordre des Architectes SA Syndicat d'Architecture UNSF Union National des Syndicats Français d'Architectes</p> <p>Obligation to insure? Yes</p> <p>Legal Obligation to insure? Yes</p>	
<p>Legal Basis Commonly used Term and Conditions: Article 16 Loi 03 janvier 1977</p> <p>What are the requirements needed in order to obtain an insurance ? To be registered as a member of the Order of Architects</p> <p>Calculation of insurance premium: - Rate applied to fees - Rate on the value of construction works</p>	<p>Contractual liability: - Liabilities before and/or during the works: - The end of the construction phase as a point of departure for a period of specific liabilities? Yes, acceptance of the works can be written, tacit or judicial.</p> <p>Liabilities after work: Harm to structure (to its soundness or stability): Yes, 10 years Unsuitability for the function: Yes Hidden defects: Yes, 10 years Guarantee for non-dissociable facilities: Yes, 2 years</p>
<p>Forms of Insurance contract: - Subscription contract for all liabilities in a predefined period - Cover for architect in a specific project</p>	<p>Joint and several (in solidum) liability: Yes, a derogation is possible by contract as French case law allows</p> <p>Does the insurer respond to a claims made or claims rising basis? Non decennial liability claims rising basis Decennial liability claims made basis</p>
<p>Insurances / Agents: Mostly MAF Assurances (A mutual insurance owned by the French architects) and other brokers such as : Acte IARD, AGF, Allianz, AXA, CAM BTP, COVEA, GENERALI, GROUPAMA, Lloyds, Montmirail, MMA, SMA BTP, ...</p>	<p>Duration of Liability: - Professional client: 10 years - Consumer client: 10 years - Liability during and after construction: 10 years</p>