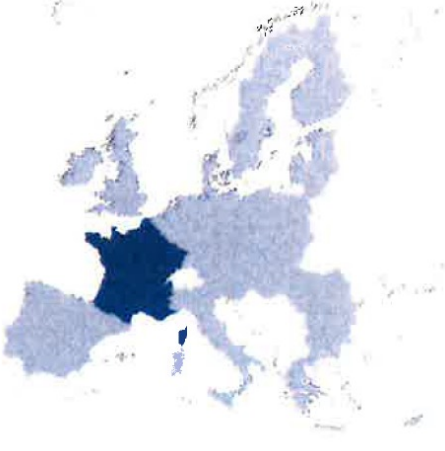


## Insurance Factsheet : France

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