

CONSTRUCTION LATENT DEFECTS INSURANCE (FRANCE - «DOMMAGE OUVRAGE»)



LATENT DEFECTS INSURANCE (FRANCE): PROTECT YOUR BUILDING PROJECT

Undertaking a construction project exposes the owner, whether a private individual or a professional, to a range of risks, both during the work and after its completion.

Why take out construction damage insurance?

Once the work has been completed, major defects could become apparent, potentially compromising the structural integrity of the building or rendering it unsuitable for its intended use. Such situations can leave the project owner in a difficult position when seeking redress from the contractors responsible.

In France, this mandatory Latent Defects Insurance (*Assurance Dommage Ouvrage*) has been compulsory since 1978. It ensures swift compensation for losses without the need to await the outcome of liability proceedings. Moreover, it is a crucial requirement when selling the property within ten years of the project handover, as solicitors will request proof of this insurance cover.

OUR SOLUTIONS

Comprehensive, tailor-made cover:

› **Mandatory ten-year insurance cover:** covers the cost of repairs for damage affecting the structural integrity of the building or rendering it unfit for purpose, for a period of ten years following project handover.

› **Two-year good working order over:** provides cover for the repair of defects affecting fixtures (taps, shutters, etc.) for the two years following project handover.

› **Consequential loss resulting from insured damage:** protects against financial losses (e.g. relocation expenses) resulting from damage covered under the two-year or ten-year warranties.

› **Existing structures cover:** provides protection in the event of damage to pre-existing structures in the context of renovation or refurbishment projects.

› **Ten-year insurance cover for non-construction professionals:** designed for post-completion vendors, project owners' representatives and property developers.

For major projects (exceeding 15 million euros), **we offer a collective Ten-Year Liability Contract**, which supplements and extends cover.

Where does cover apply?

› France only.

What types of projects are covered?

- › New build construction;
- › Renovation, refurbishment or extension projects;
- › Residential buildings;
- › Tertiary buildings: offices, shops, industrial buildings, etc.;
- › Public buildings: hospitals, schools, museums, etc.;
- › Single-family homes.

For whom?

› **Professionals:** property developers, co-ownership associations, real estate agents, etc.

› **Any private project owner.**

› **Individuals:** acting in their own name or through property investment companies or limited liability companies.

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JUTHEAU HUSSON ADVANTAGES

With Jutheau Husson, you benefit from comprehensive, tailored support at every stage of your project.

- › **Personalized analysis:** an in-depth study of your project, identifying your specific requirements.
- › **Optimization of guarantees:** bespoke insurance solutions designed to provide the best protection at the most competitive price.
- › **Market expertise:** highly advantageous terms that we can negotiate thanks to our solid reputation among leading insurers.
- › **Risk prevention advice:** dedicated expertise to help you reduce exposure and proactively safeguard your projects.
- › **Proactive assistance:** end-to-end support with administrative procedures and claims, offering you impeccable service.

Ask for an appointment or a personalized quote:

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**WHEN YOU OPT FOR
OUR CONSTRUCTION
LATENT DEFECTS
INSURANCE
PROGRAMMES,
YOU ARE
PROTECTING YOUR
CONSTRUCTION
PROJECTS,
REGARDLESS OF
THEIR SIZE OR
NATURE, AND
ENSURING TOTAL
PEACE OF MIND.**