

# Construction insurance: the “Bureau” of European manufacturers set up by France Assureurs

## INTRODUCTION

In France, the decennial guarantee is compulsory for all manufacturers. To help European manufacturers in their efforts, France Assureurs has implemented a “Bureau”.

- France Assureurs has set up a specific mechanism for European manufacturers who face problems to work on French territory because of insurance issues. This mechanism comes with a device that allows manufacturers to address their issues and then receive an insurance proposal.
- The mechanism differs depending on whether an insurance is already covering the construction site.

### CONSTRUCTION SITE WITH A “DOMMAGES-OUVRAGE” INSURANCE AND / OR A COLLECTIVE CONTRACT OF DECENNIAL LIABILITY

The construction site’s insurer (“dommages-ouvrage” insurance and / or collective contract of decennial liability) is committed to analyse files of European manufacturers who encounter difficulties to find an insurance.

In cases where this insurer cannot offer any insurance contract to the manufacturer, it refers the case to the France Assureurs’ Bureau. In the absence of any insurance solution, the Bureau connects the manufacturer in relation with another insurer that will provide an insurance proposal.

### CONSTRUCTION SITE WITHOUT ANY “DOMMAGES-OUVRAGE” INSURANCE CONTRACT NOR COLLECTIVE CONTRACT OF DECENNIAL LIABILITY

When the manufacturer operates on a construction site not covered by “dommages-ouvrage” insurance contract nor collective contract of decennial liability (e.g. in the case of a local authority that is relieved of the obligation to have any “dommages-ouvrage” insurance) the manufacturer may write directly to the France Assureurs’ Bureau.

In the absence of an insurance solution, the France Assureurs’ Bureau will ask the manufacturer to complete a questionnaire before putting him in relation with an insurer that will provide an insurance solution.

To contact the France Assureurs’ Bureau  
send a mail to: [decennale@franceassureurs.fr](mailto:decennale@franceassureurs.fr)  
For more information on [French decennial guarantee](#)