

*Two types of insurances are compulsory in France : insurance for the tenant and insurance of motorised vehicles.*

## 3 very important points

**1** When you sign your rental contract the landlord will ask you to prove an insurance attestation which is compulsory to obtain the keys of your accommodation.

**2** If the tenant has not taken out a housing insurance policy, the landlord is entitled to break the lease.

**3** It is recommended to take out a multi risk housing insurance policy including the basic guarantees at least. The cost of a disaster is always higher than the price of an insurance policy.

### **Insurance for the tenant**

Insuring one's accommodation is compulsory. The law requires that every tenant of a flat or other type of accommodation must insure to cover his/her responsibilities as regards to the landlord.

Taking out a policy that protects your house from fire, explosion and water damage is compulsory. You have to prove you have taken out an insurance policy when the keys are handed over and normally, every year on the request of the landlord. However you are free to choose the insurance company.

Although insurance coverage is compulsory, being insured is useful : a disaster can damage or destroy your furniture and your belongings, but also imply your responsibility towards your neighbours and your landlord. Without insurance, you could get into serious debt.

### **The choice of guarantees**

#### **Multiple-risk housing insurance :**

This covers several guarantees. It is not compulsory but it notably covers your civil liability in your private life and also your private possessions. There are multiple combinations of basic guarantees and additional guarantees. This type of insurance can vary from one insured person to another. It is advisable to make your choice by analysing your situation with the help of your insurer.

#### **A classic form of multiple risk house insurance, allows you to guarantee :**

Your responsibility towards your landlord : it is an insurance coverage of a tenant renting out accommodation. Your responsibility because of damage which you may have caused to other people (a neighbour or third party) outside your role as tenant. The contents of the apartment : your furniture, your personal belongings, the decoration which you have made (painting, wallpaper, false ceilings...)

#### **Apart from the guarantee of civil liability, the following four biggest risks are generally covered :**

- Fire or explosion,
- Water damage,
- Theft/vandalism,
- Broken window.

#### **In conformity with this kind of contract, you are automatically guaranteed against damage due to :**

- Natural disasters (flood, avalanche, earthquake),
- Storm,
- Terrorism and bombing damage.

#### **How to use your insurance in the event of a disaster :**

You have to notify your insurance company within 5 days following the disaster and to indicate to the company :

- Your name and the insurance policy number,
- The date and the nature of the disaster,
- The description of the damage,

Specify also any damage caused to your neighbours or in the building.

In case of theft, you should file in a claim within two days. You should join a photocopy of the police report, which you have done at the police station.

#### **Cases where the multi-risk housing insurance policy is not compulsory :**

- If you are lodging in a private individual's house
- If you are occupying accommodation for professional reasons
- If you have a seasonal holiday rental policy or if it is your second home (except when the rental contract obliges you to take out insurance)

In all cases, however, it is recommended to insure your accommodation.

### **MORE INFORMATION :**

At the Accueil-Infos Etudiants / Guichet Unique – of Pres de l'université de Lorraine

**in Nancy** - 34 Cours Léopold, 54052 NANCY Cedex - Telephone : 00 33 (0)3 54 50 54 00

**in Metz** – Maison Alfred Grosser - Ile de Saulcy – 57000 METZ - Telephone : 00 33 (0)3 87 54 77 77