



## Décennale Insurance and Responsabilité Civile Professionnel Insurance

Décennale insurance and professional liability insurance (known as responsabilité civile professionnel) are two different contracts insuring different liabilities for business professionals, whether a registered company or simply a micro entrepreneur.

Nearly all professionals should have professionnel liability insurance. Whilst carrying out a service or realising a product, this is insurance for material or immaterial damage, and for bodily injury that the professional or his employees may incur, either to the client or any other third party.

This insurance is compulsory for some businesses, such as pharmacies, doctors, solicitors, architects and building-trade professionals, and although not compulsory for others, is strongly recommended for nearly all other professionals.

Décennale insurance is aimed at professionals in the building industry including plumbers, electricians and carpenters and covers material damages due to any malfunction or default of the product affecting its nature or quality. This compulsory insurance guaranties the work for 10 years after the start of work, even if the artisan subsequently stops their business.

The key differences are:

- Décennale is a 10-year insurance for material damages to the product for activities related to the building industry.
- Professional liability insurance is for any type of business/professional to insure material, immaterial and bodily injury - limited in time by the insurance policy.

Any active professional in the building trade who does not have décennale insurance is breaking the law and faces a fine of up to 75,000 € and/or a six-month prison sentence. You should never employ an artisan in this trade that cannot produce an up to date business liability policy and décennale insurance certificate.

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Note: Artisans in trades where Décennale insurance is required by law can only become members of Artisan Central if they can provide proof of cover.

