

Explanatory note concerning the requirement for documentary evidence of insurance cover for holiday rentals in France.

As stated on our web site:

Due to the requirements of holiday property owners' insurance in France it is mandatory that clients have adequate holiday insurance covering all members of their party, including personal liability cover. This covers damage or injury that your party members may cause to a third party or to their property. In France, this is not normally covered by the property owners' insurance. We therefore require documentary proof of this insurance cover.

This requirement stems from fundamental differences in the insurance practices between France and other countries, notably the UK. The French system assumes that everyone is covered for "personal liability" in all circumstances, even when on holiday. A French family on holiday is automatically covered from their home insurance but this is not necessarily the case in the UK or other European countries, hence the existence of holiday / travel insurance.

This loophole is not widely understood and therefore most private holiday property owners do not take it into account. However, the major holiday letting companies and tour operators all apply this requirement. As we are aware of this problem we have to ensure that the requirement is complied with in all cases.

Most holiday / travel insurance policies contain "Personal Liability" cover. This can be a specific policy for the holiday, or an annual cover - often included in a banking or credit card package, or (rarely) it may included in home insurance. Whatever the insurance supplier, they should be able to provide a summary of the cover (despite some companies attempts to be as "occult" as possible - if you don't know what you're covered for you are less likely to make a claim).

Documentary evidence of the cover should include:

- The contact details, name, address, of the company providing the insurance.
- The policy number.
- The names of those covered by the policy, and/or the extent of family members covered.
- An extract from the policy summary or terms which shows that personal liability cover is included.

You can delete any information that you consider to be of a private nature.

This should be provided for ALL members of the group who are to reside in the property.

You can scan the relevant pages and send them by e-mail to our usual address or send them by post. (If you have a substantial booklet, just copy the relevant pages).

Postal address:

10 rue de la Frise, 85320 Corpe, France.

If you have purchased holiday insurance on Internet, you can forward the details that you have received directly by e-mail to our usual address. Please ensure that these details do show the necessary information (and/or a link to the terms of the cover).
