

Water Damage

Has your house suffered water damage? Here are some details regarding how to claim.

Your home insurance policy provides cover against loss as a result of water damage. How your insurer will process your claim depends on:

- the type and nature of damaged goods (for determining what the loss is) ;
- whether or not there is a third party other than you who is likely to be liable for the loss and from whom recovery can be obtained.

Your status: tenant or co-owner within a condominium

The party who receives the insurance is the party at loss, and there can be more than one party at loss in the same claim. As far as personal belongings, furniture and improvements are concerned, you as occupant will be the party at loss, while if the damaged part of property is a hardwood floor, for instance, the party at loss will be the community of the co-owners, as is the case too for all common or private parts of the property.

The party liable for the loss may be:

- you: in this case the claim has to be settled by your insurer only
- a neighbour, where they are responsible for the loss
- the community of the co-owners in case of condominium or co-ownership, for instance in case of water leakage from defective supply or discharge pipe or roof or frontage seepage
- a professional called upon for plumbing repairs or installation works.

You must call upon your "trustee" or your leaseholder to appoint a plumber to repair or seek the cause of the leak, as you have no authority to make a decision by yourself when the loss affects the other part of the property, in the case of a condominium.

Your status: Freehold owner of a house

Generally, you are both the party at loss and liable for the claim and are subject to the conditions of your contract. You have the freedom to make any decisions and take all the measures necessary to repair the damage and limit the extent of the loss.

Remember...

- to close the main water supply tap if necessary
- to shut off electrical power supply if the leak has caused abundant quantities of water to flow out
- to open windows to get fresh air into the premises
- to dry out any apparent water
- to use anti-damp products or dehumidifying kits if necessary

In case of very extensive loss, the loss assessor in charge of the claim has authority to call upon a specialist drainage or decontamination professional.

How will you be compensated for your claim?

- in the case of easily identifiable losses, the claim can be settled on the basis of an amicable arrangement between the parties or on the basis of a repair quote delivered by a firm of your choice
- generally, it will be the responsibility of the loss assessor to assess both the degree of liability and the extent of the damage
- in case of very extensive damage, you may want to appoint your own loss assessor ; in this case, please contact our Claims Handling department for guidance and counsel.

If the building is a recent construction or in case of major works having been recently performed, it will be incumbent upon the insurer of the "Dommage-Ouvrage" policy (i.e. French compulsory construction damage insurance) to afford liability where the loss is due to such works.

Please note ...

Identifying the party liable for the loss and convincing them that they should make a claim with their insurer is not always a straightforward task. Therefore, and even when the loss statement form has been correctly completed, you have to wait a minimum of 21 days for the loss assessors meeting to take place.

Insurers have a convention which allows for simple and quick compensation by your own insurer. This scheme applies whenever the damage is no greater than € 240 for the building damage (see footnote 2) and € 1,600 for home improvements (see footnote 1).

⁽¹⁾ *Paints and varnishes, fixed wall mirrors, wooden linings, suspended ceilings, fixed kitchen or bathroom furniture elements, including all floor, wall and ceiling pasted linings and upon exclusion of wall and floor tiling and hardwood floors.*

⁽²⁾ *Any constructional component that cannot be removed without causing damage to the property, e.g. plaster work, wall and floor tiling, hardwood floor, electrical installations, etc.*

⁽³⁾ *Professional appointed by the community of co-owners to handle maintenance and administrative issues and obligations inherent to the condominium.*



Contact

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