Personal Public Liability insurance

Whether resident or a visitor, personal public liability insurance is essential in France*. This type of policy covers the financial consequences of unfortunate occurrences in your private life in which you or your dependents cause personal injury or material damage to a third party.

Some of the situations covered:

- Student on a work placement in France: damage to equipment belonging to the company
- Damage caused by children under 18: to a neighbour’s property (eg ball through window) or in public places (accidentally breaking merchandise in a shop)
- Damage caused to another person (eg dropping something from a hotel balcony onto a passer-by)
- Damage caused by your dog (eg biting another dog or a person)

Premiums from as little as 23 Euros for 2 weeks, 55 Euros for the year.

For more information, contact Thierry Marcq on thierry.marcq@agents.allianz.fr or call +33 321 11 17 10

*If you own a French property, this type of cover is most likely included in your home insurance policy. However, if you do not possess French home insurance or you are adult son or daughter of the homeowner, you will need to take out an independent policy.

IMPORTANT
The following types of damage are excluded:

- Damage caused during professional activity
- Damage to any property or animals which you own or of which you are the keeper
- Damage resulting from hunting, aeronautic sports and any sports practised professionally, participation in any sports competitions or training which requires government authorisation and/or which legally require a specific insurance
- Damage caused by wild animals (even if domesticated) or Category 1 and 2 dogs, as defined in Article 211-1 of the Code Rural, which you own or keep
- Damage caused by aeronautic devices (except small scale models)
- Motor boats or any other nautical device exceeding 5 HP, sailing boats over 5.50m long
- Damage caused by the following vehicles whether in use or not:
  - terrestrial motor vehicle which is subject to obligatory vehicle insurance (except when used without your knowledge by one of your children or employee as specified above)
  - any terrestrial apparatus hitched to this vehicle
  - a trailer or caravan
- Your Public Liability as owner or co-owner of a building
- Material damage and consequential financial loss caused by a fire, explosion or water action
- Damage caused by failure to respect the articles of the Code du Travail (French employment law) which cover discrimination, harassment and gender equality
- Proceedings undertaken by the Sécurité Sociale following failure to respect articles L 4711, L 244-8 and L 374-1 of the Code de la Sécurité Sociale (French welfare law) and any sums claimed under articles L 242-7 and L 412-3 of the same law
- Damage resulting from kidnapping with or without ransom

Please see the general conditions for further details of cover/exclusions.