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Home insurance: what is the liability guarantee?

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Civil liability corresponds to the obligation to make reparation for personal and material damage caused to others. Such damage may result, for example, from recklessness. You can purchase liability insurance. The insurance then takes care of the compensation for the damage you have caused.

What does the civil liability guarantee cover?

The civil liability guarantee normally covers damages to third parties:

- caused by your fault, recklessness or negligence,
- committed by your children, if they live under your roof (adult children living under your roof are normally also covered),
- caused by your ascendants living under your roof,
- caused by the people you employ (maid, gardener, babysitter...),
- caused by your animals (or those you keep),
- caused by items you own, or have borrowed or leased,
- the property you own (e.g., a defect in maintenance or a defect in construction, even if the property is vacant or rented).

Warning

However, check your contract for the people covered by the guarantee, because not all insurers consider them the same way.

What are the limits?

Some damages are not covered by the warranty. This includes damage:

- that you cause to yourself or to your loved ones,
- that you intentionally cause to others,
- caused by a qualified dog ,
- caused by a motor vehicle,
- as a result of your professional activities at home (special insurance).

If you find yourself in one of these situations, you will **personally** repair the damage.

However, some of these exclusions may be subject to a specific contract. So, for example, you can guarantee your professional civil liability.

How do I get it?

You can subscribe to a specific insurance, ..

home multi-risk insurance ([https://www.service-public.fr/particuliers/vosdroits/F1350?](https://www.service-public.fr/particuliers/vosdroits/F1350?lang=en)

However, if you have subscribed to a `lang=en` , this warranty is included in your contract.

Some compulsory insurance includes a limited civil liability guarantee, in particular tenant insurance. (<https://www.service-public.fr/particuliers/vosdroits/F1349?lang=en>)

Others partially guarantee you. This is the case, for example:

school insurance ([https://www.service-public.fr/particuliers/vosdroits/F1871?](https://www.service-public.fr/particuliers/vosdroits/F1871?lang=en)

- one `lang=en`

or extra-curricular (limited to the responsibility of children),

- insurance of a sports club (<https://www.service-public.fr/particuliers/vosdroits/F2143?lang=en>)
- insurance ..

(limited to sports),

Where to subscribe?

You can purchase an insurance contract with an insurer.

Checkpoints to the Contract

Contracts may have different guarantees.

Before signing the contract, certain points should be checked, in particular:

- persons in the household who are guaranteed,
 - deductibles (<https://www.service-public.fr/particuliers/vosdroits/F2706?lang=en>)
- any
- the limits of the guarantees provided (exclusions, ceilings...).

You can also ask your insurance company for extended warranties.

Statute and miscellaneous references

- Civil Code: Articles 1240 to 1244 (<https://www.legifrance.gouv.fr/affichCode.do?cidTexte=LEGITEXT000006070721&idSectionTA=LEGISCTA000032021488>)
Non-contractual liability in general
- Insurance Code: Articles L121-1 to L121-17 (<http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006157222&cidTexte=LEGITEXT000006073984>)
Rules on insurance against damage

FAQ

- Who has to pay in case of breakage in a store? (<https://www.service-public.fr/particuliers/vosdroits/F21559?lang=en>)
- Do you have to insure your pet? (<https://www.service-public.fr/particuliers/vosdroits/F17603?lang=en>)
- Car insurance: what is the liability guarantee? (<https://www.service-public.fr/particuliers/vosdroits/F31258?lang=en>)

Additional topics

- Liability insurance (<https://www.abe-infoservice.fr/assurance/assurance-responsabilite-civile>)
Prudential Control and Resolution Authority (ACPR)
- Home insurance (<https://www.inc-conso.fr/content/lassurance-multirisques-habitation>)
National Institute of Consumer Affairs (INC)