

Public liability and housing insurance

Planning your departure

WHEN YOU ARRIVE IN FRANCE, YOU MUST TAKE OUT TWO TYPES OF INSURANCE:

- **Public liability insurance (*assurance responsabilité civile*):** guarantees the repair of damages that you may accidentally cause to others.
- **Housing insurance (*assurance habitation*):** enables you to be compensated by your insurance company in the event of a claim in your home

ADVICE

Insurers offer both types of coverage within the same package. Well ahead of your departure, you can find out about home insurance policies which include a public liability clause.

Banks, student top-up insurance companies and insurance companies all offer this service. The amount of coverage may vary depending on the contract - for example the number of people, the amount of deductibles, limits and exclusions.

Do not hesitate to ask your institution to find out if you can benefit from policies at special rates.

Upon arrival

- **To move into your new accommodation,** you must provide the landlord with a certificate of housing insurance.
- **In order to enroll at Université Paris-Saclay,** public liability insurance will be required. You will not be able to complete your registration without it.

At the end of your stay

At the end of your research contract, you may terminate your housing insurance contract and therefore your public liability insurance.

In order to do this, you must send a registered letter with acknowledgement of receipt to your insurer to inform them of your decision.

In this letter, you should include the relevant information for your file to be processed, such as your surname, first name, address and contract number as well as the length of the notice period provided for in the contract you signed and the date on which you wish to terminate the current contract.

[Click here](#) for more information on the conditions for terminating home insurance.

