



---

# WP3.3 Information needs about construction insurance

---

By Claire Doutreluingne & Thomas Dunand

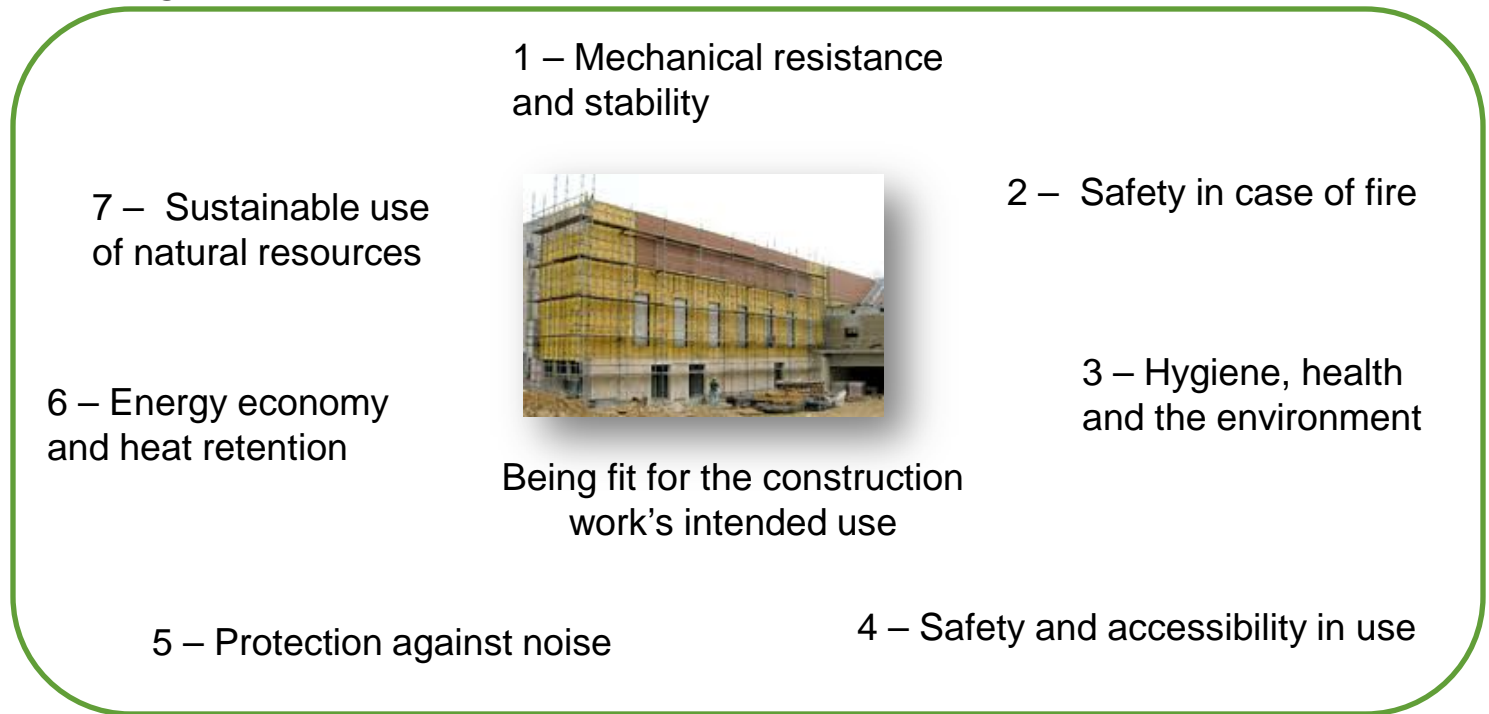
---

Forum Meeting 4, 11 June 2013, Brussels

---

# TIS, conformity or risk assessment and ecotechnologies

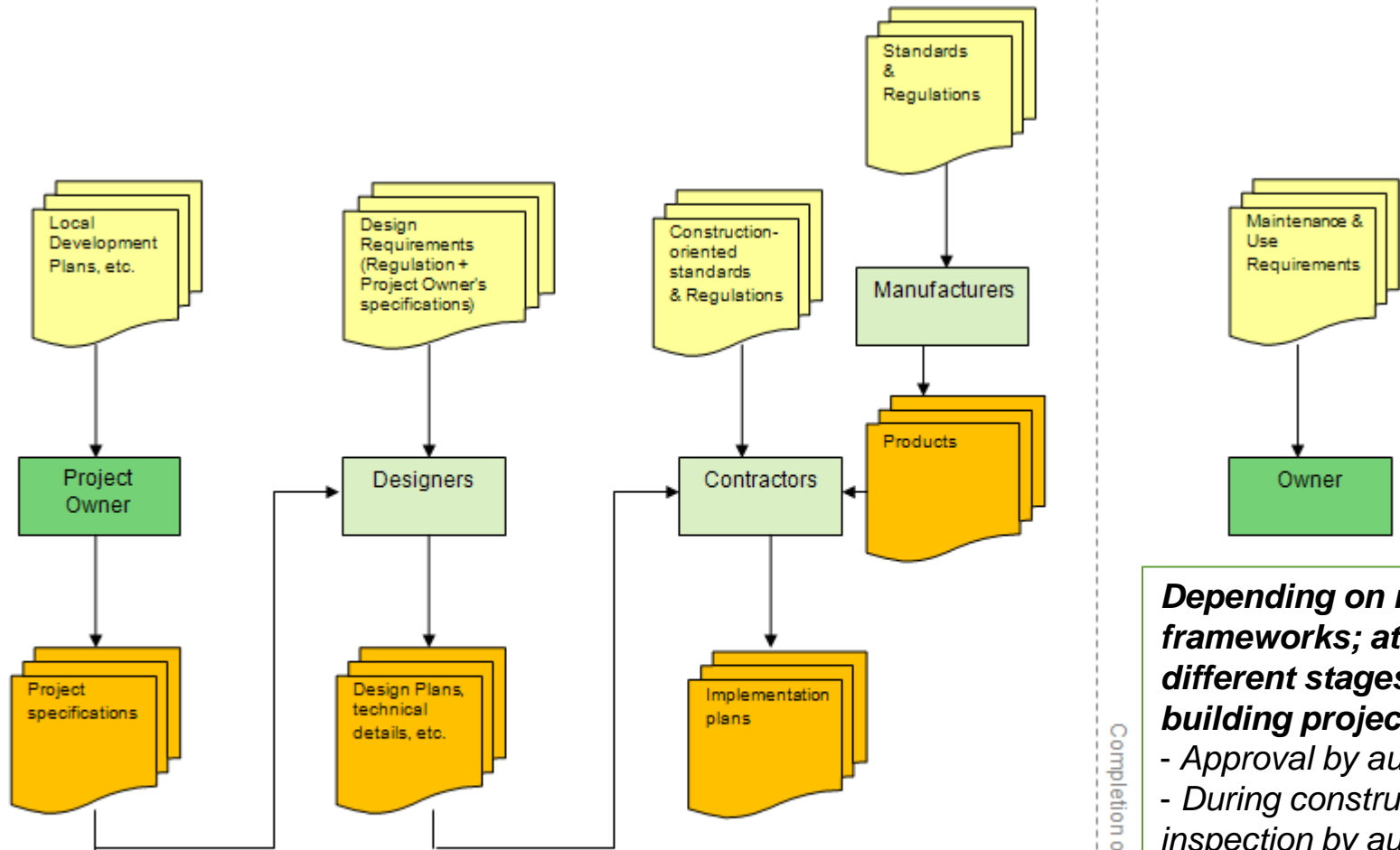
*EU regulation n°305/2011*



Ecotechnologies → (in)direct benefits for the building's environmental performance with regard to one or all above basic requirements.

TIS: conformity assessment or risk assessment (see end-user warranties).

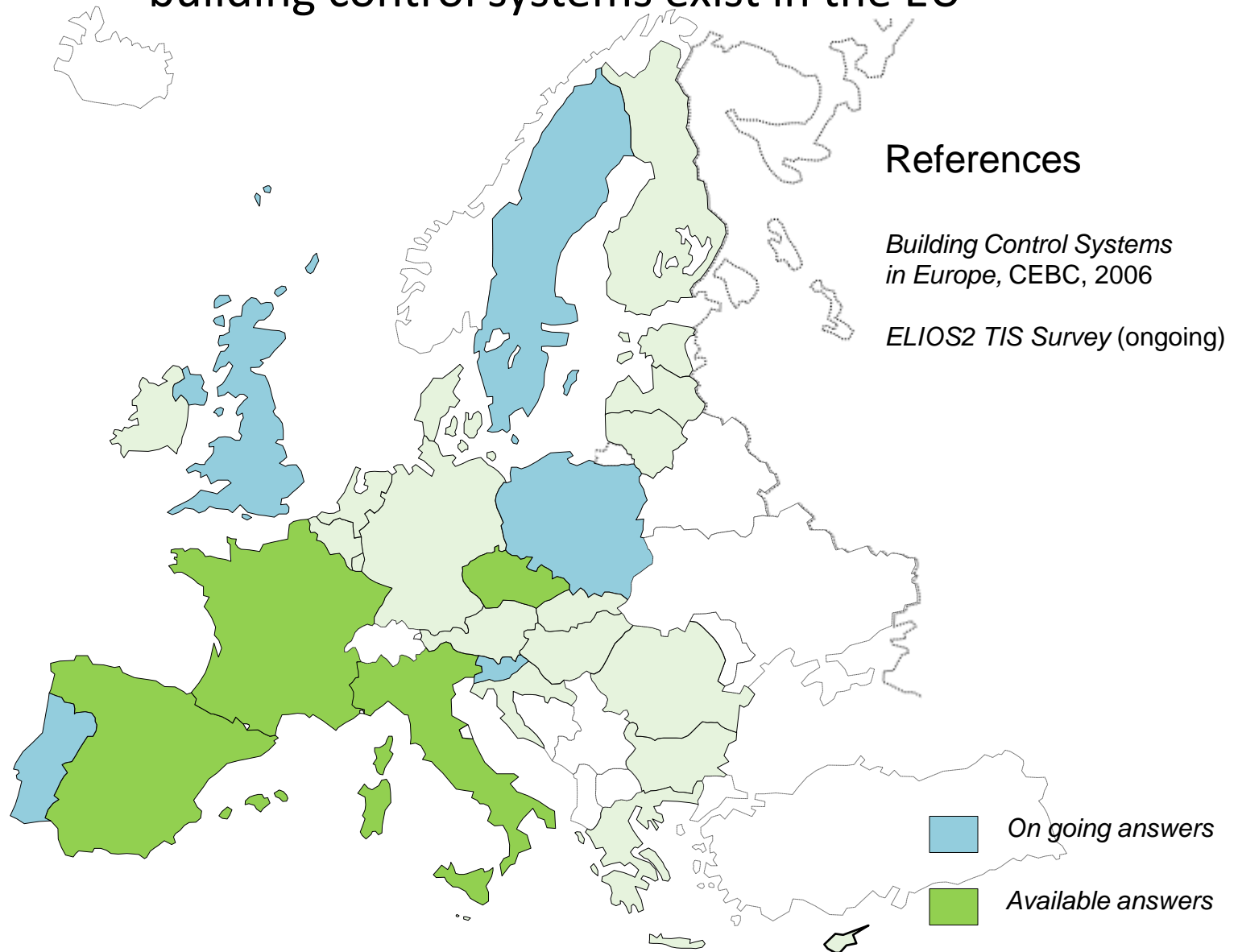
# Role of TIS in a construction project: different assessment rules for different stakeholders



**Depending on national frameworks; at different stages of a building project:**

- Approval by authorities
- During construction: inspection by authorities or independent private experts
- Completion by owner, builder, architect, authorities or independent expert

# TIS assessments as quality signs... although different building control systems exist in the EU



# Number of countries assessed where TIS assess technical risks or conformity

	use	stability	safety / fire	hygiene	accessibility	noise	energy	
individual housing	2	1	2	2	2	1	3	TIS MANDATORY
collective housing	2	3	3	2	3	2	4	
building with public access	2	2	3	3	3	1	3	
office building	2	2	3	3	3	1	3	
industrial building	2	2	3	4	3	2	3	
b. with extrinsic risks	1	1	2	2	2	1	2	
b. with intrinsic risks	1	2	3	2	2	1	2	
individual housing	1		1	1	1	2	1	VOLUNTARY
collective housing	1		1	1	3	3	2	
building with public access	1					2	1	
office building	1		1		1	3	1	
industrial building	1		1			1		
b. with extrinsic risks	1					1		
b. with intrinsic risks	1					1		
individual housing	1	2			1			REQUIRED BY INSURANCE
collective housing		3						
building with public access	1	2						
office building		2						
industrial building		2						
b. with extrinsic risks		1						
b. with intrinsic risks		1						

## First conclusions

- (i) - TIS mainly when mandatory
- (ii) - End-user warranties are inspected with regard to fulfillment of legal requirements
- (iii) - Special focus on energy efficiency
- (iv) - Noise protection seems to be one of Project Owner main concern
- (v) - TIS for insurance companies: stability is the main concern.

# Quality signs uses by TIS for their assessments

*At this stage of the survey:*

- *TIS use public available information (like CE marking or mgmt system's certification) as well as their own review of contractor's verification procedures.*
- *Design review or test reports by Technical Assessment Bodies also may be used as quality signs by TIS.*

# *What is TIS value-added for insurance companies' risk assessment process?*

***Regarding a given eco-technology brought to the market by Example Manufacturer:***

- *case (a) the technology has already been implemented in a building*
- *case (b) the technology has never been implemented in a building*

*The difference between the new product and well-know traditionnal product is the lack of technical rules or experience feedback.*

*In the context of Eco-technologies where new materials or energy and resources-efficient methods appear on the European Market independent third parties technical assessment is the way forward to manage and control the risk linked to innovation*

# Discussion

How can European institutions help the adoption of Inspection ?