



Update on pilot project ELIOS II

Background

- ***Development of an EU directory on quality signs (labels, certificates, technical assessment, etc.) for construction products, processes, works, technical equipment and professional qualifications***
- ***Development of a pilot building pathologies database on defects and failures of 'eco-technologies'***
- ***Possible paths to improve accessibility to construction insurance***

Directory on quality signs

- *Web-platform on-line since February 2014*
- 46 QS recorded
- *QS target specific uses of construction actors*
- *QS do not explicitly target (re)insurers needs, i.e. they remain one element among others to assess risks*

<http://signsdirectory.elios-ec.eu/>

Pilot building pathologies database (1/2)

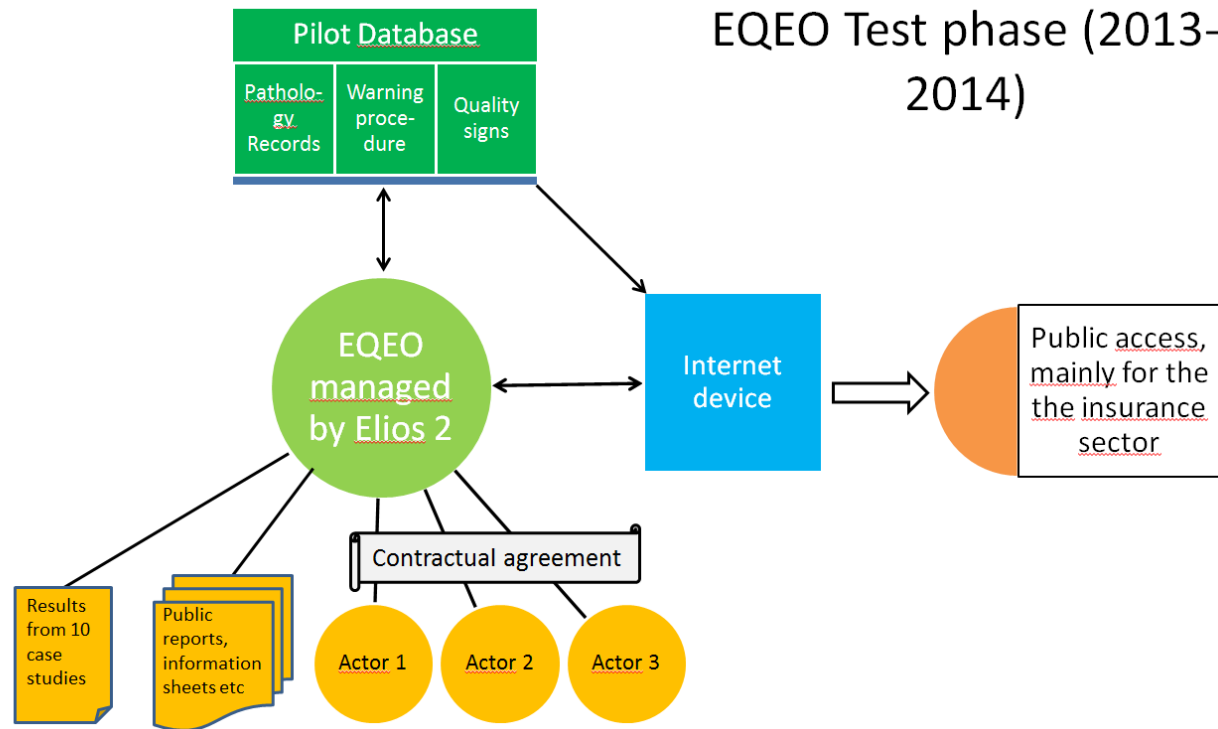
- *64 cases, mostly on heat pumps, insulation products based on bio-based materials and PV*
- *Pathology information on eco-technologies are only used qualitatively for the time being*
- *Support from stakeholders to increase the availability and exchange of information to reduce knowledge deficits*

Pilot building pathologies database (2/2)

Critical issues:

- *Pathology information is scarce*
- *Transfer of knowledge on pathology and making the information comparable is not straightforward*
- *Share of knowledge would need incentives*

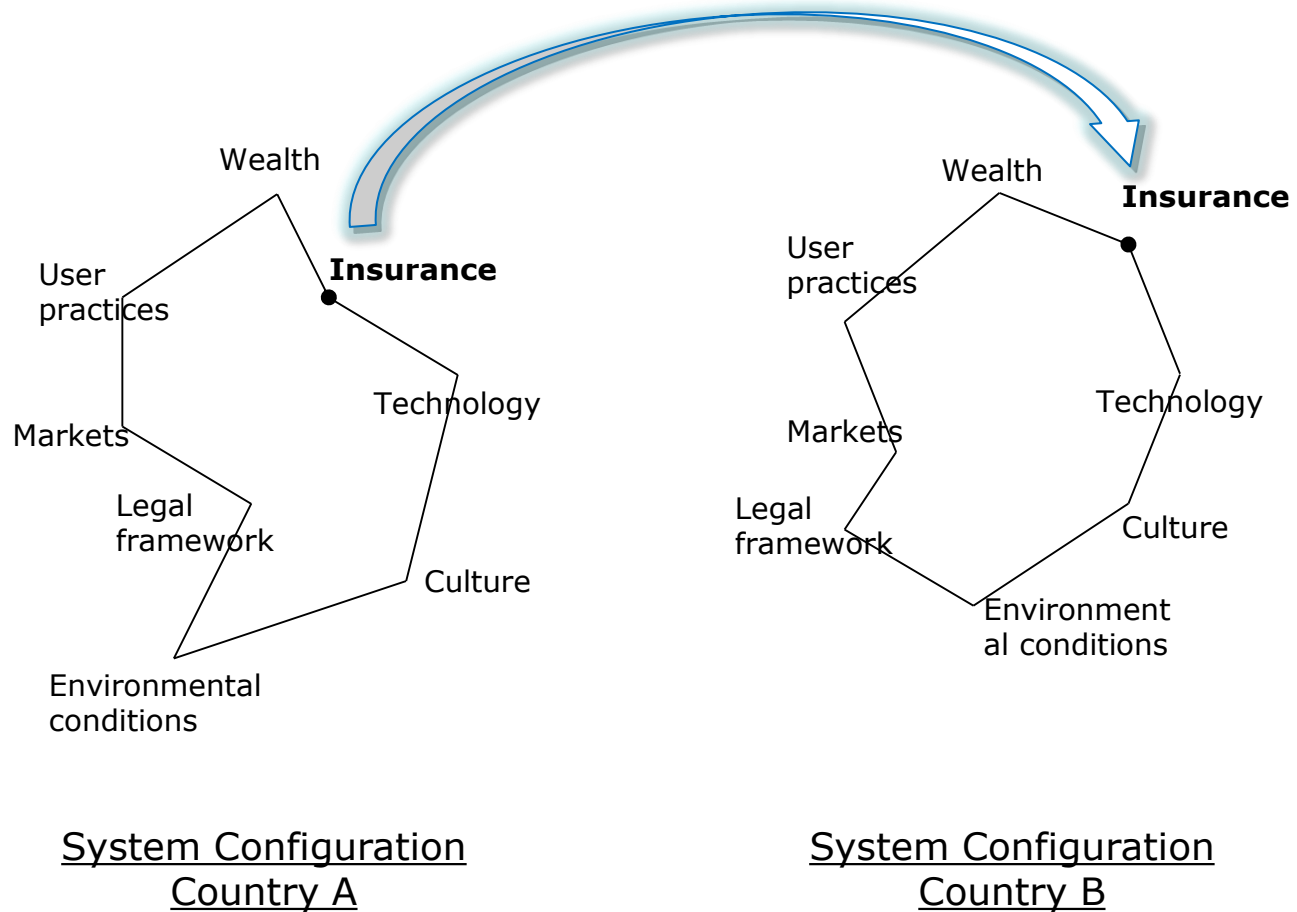
Eco-Technologies Quality European Observatory (EQEO)



Improving the accessibility to construction insurance

- *Two scenarios:*
 - Improving the access process to existing “construction systems”
 - Modifying the “construction systems” themselves

Improving the access process



Improving the access process (through transnational communication)

By increasing the insurance offer:*

- Improve failure forecast of innovative technologies through information sharing (EQEO) + Hazard notification procedure
- Improve risk assessment through Quality Signs information sharing + Improve relevance of existing quality signs
- Harmonize Technical Inspection System accreditation / recognition by insurers

() to accompany a contractor abroad or to meet a foreign request*

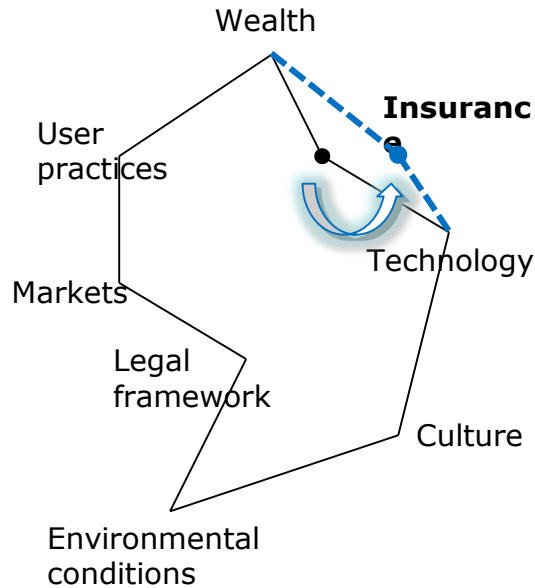
Improving the access process (through transnational communication)

- *By facilitating the subscribing procedures:*

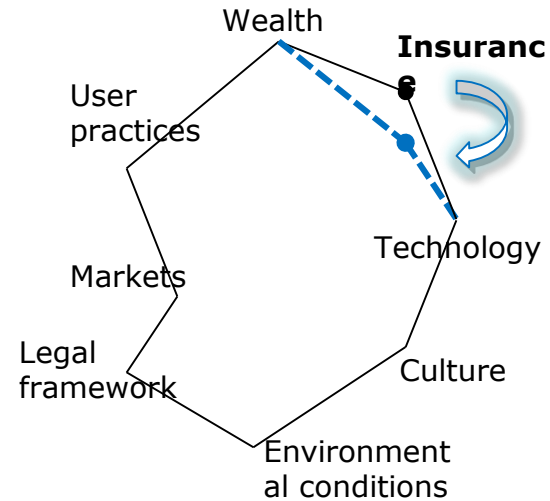
- Add to the existing Points of Single Contact sites a specific standardized* "construction insurance access" administrative procedure guide
- Add to PSCs a national complaint submission procedure
- Add to Solvit an EU level complaint submission procedure, transmitted to an European construction insurance ombudsman

() language, fields, format ...*

Modifying the “construction systems”



System Configuration
Country A



System Configuration
Country B

Modifying the “construction systems”

By setting new regulation:

- Require from all EU Members a common minimum level of guarantee* on contractors, architects, engineers and inspectors' liability
- Include in the Freedom to Provide Service the obligation to satisfy the “host Member” State's regulation instead of the “home Member” which leads to an insurance race to the bottom

() whether contractual or legal; and of property or liability type*

Key recommendations

- *European Observatory of the pathology (EQEO)*
- *European Facilitator Access to Construction Insurance (EFACI)*