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## **Promoting sustainable construction through insurance**

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## Promoting sustainable construction through insurance

While clients have a growing need for guarantees of quality and energy performance of buildings, it is difficult to access insurance for cross-border construction projects in Europe, especially for small companies. It is crucial for the promotion of sustainable construction to facilitate better access to the existing national insurance regimes. This is the outset for an EU project called Elios2 to promote access to insurance by self-employed builders and small building firms to stimulate innovation and promote eco-technologies.

### Action points

The Elios2 project recommends two action points important to promoting sustainable construction through insurance:

#### ► Establishment of a European Pathology Observatory

Elios2 recommends an observatory for recording and exchanging information about failures and defects of buildings and eco-technologies from the national markets. The observatory can be used for assessing risks by consumers, designers, constructors or insurers. A pilot observatory has already been launched.

#### ► Appointment of a European Facilitator for Access to Construction Insurance

Elios2 recommends an independent insurance facilitator appointed by the European Commission. The mission of the facilitator is to set up links between the national actors to promote exchange of information of the existing insurance regimes in Europe.

## Output

Elios2 stresses the importance of managing the diversity of the existing national insurance regimes in order to promote better access to insurance in the EU. The output of the project forms the basis for this by:

- a web directory with detailed information on quality signs to support a better mutual comprehension, a necessary step for mutual recognition across borders in Europe.
- a pilot building pathology database with information about defects of eco-technologies.
- a mapping of existing insurance regimes in the 28 EU member states.
- an understanding of the obstacles for access to cross-border insurance in the EU.

## More information

For more information please go to the project website <http://www.elios-ec.eu>. Executive summaries are available in English, French and German.

## About the project

Elios2 is a three year pilot project adopted by the European Parliament and the European Commission to elaborate on a previous feasibility study on European Liability Insurance Organisation Schemes (Elios1). The project was carried out from 2012-14 by a consortium of 11 research institutions and companies from 9 EU member states.

