



AALBORG UNIVERSITY
DENMARK

Aalborg Universitet

Elios2

Newsletter May 2014

Haugbølle, Kim; Reid, Joani

Publication date:
2014

Document Version
Publisher's PDF, also known as Version of record

[Link to publication from Aalborg University](#)

Citation for published version (APA):
Haugbølle, K., & Reid, J. (Eds.) (2014, May). *Elios2: Newsletter May 2014*. Centre d'Etudes d'Assurances.
<http://www.elios-ec.eu/>

General rights

Copyright and moral rights for the publications made accessible in the public portal are retained by the authors and/or other copyright owners and it is a condition of accessing publications that users recognise and abide by the legal requirements associated with these rights.

- Users may download and print one copy of any publication from the public portal for the purpose of private study or research.
- You may not further distribute the material or use it for any profit-making activity or commercial gain
- You may freely distribute the URL identifying the publication in the public portal -

Take down policy

If you believe that this document breaches copyright please contact us at vbn@aub.aau.dk providing details, and we will remove access to the work immediately and investigate your claim.

Edited by Kim Haugbølle & Joani Reid

Welcome to the 5th Elios2 newsletter

We are delighted to announce that Elios2 now has two pilot databases in operation: the directory of quality signs and the pathology database.

We sincerely hope that the latter database will act as a vehicle for development of EQEO (Eco-technologies Quality European Observatory). Our ambition is that EQEO will provide an exchange of information on pathology at a European level. The support of the actors of the construction and insurance sectors is critical for the creation and the proper functioning of this European observatory.

In light of this, the European Commission has written a letter to the main stakeholders drawing their attention to the EQEO observatory stating that “this initiative fits within the Elios2 objective of the pilot project facilitating access to insurance by self-employed builders and small building firms so as to encourage innovation and the promotion of eco-technologies in the European Union”.

The crucial issues addressed by the Elios2 pilot

project are central to and in line with the current evolution of the European market, especially the Horizon 2020 Programme. I would encourage you to have a look at the Commission Staff Working Document entitled “Access to insurance for service provided in another Member State” and the Final Report of the Commission Expert Group on Insurance Contract Law.

Finally, we would like to invite you to consult the different Progress Reports available on our website which holds the official records of our project. The next Forum meeting is scheduled on 11 June 2014.

We hope you find this newsletter interesting and we as always appreciate any comments you may have.

By Jean Roussel

*On behalf of the Elios2 partners
Chairman*



Work Package 1: Directory of quality signs to be launched

The Elios2 directory of quality signs is now online at: <http://signsdirectory.elios-ec.eu/>

Invitations have been sent to quality signs providers requesting that they describe their own signs according to the proposed Elios2 framework. European associations were first targeted (EOTA, UEAtc etc). The next set of invitations will focus on quality signs concerning eco-technologies. As we record signs, we expect interest from providers to increase, resulting in the recording of even further signs.

How are quality signs used?

A web questionnaire has been sent to suppliers, architects/technical designers, contractors, clients and insurers in partners' countries (Belgium, the Czech Republic, Denmark, France, Germany, the Netherlands and the United Kingdom). The objective is to assess the relevance and impact of the quality signs on the performance of the construction industry. The questions evaluate the influence of quality signs (on construction products, construction systems, competences of companies/people and buildings characteristics) on pathology reduction, building safety, insurance costs, insurance cover, energy performance of buildings and innovation.

Further investigations will be carried out through structured face-to-face and/or phone interviews with construction practitioners and insurance representatives.

By Jean-Luc Salagnac, WP1 leader
Centre Scientifique et Technique du Bâtiment

Print from the quality signs repository of ELIOS 2 (<http://www.elios-ec.edu>)

IDENTIFICATION OF THE QUALITY SIGN			
Name	NF HOE BATIMENTS TERTIAIRES		
Subject	Work		
Country	France		
Scheme Owner	CERTIVEA www.certivea.fr		
Scheme operator(s)	-		
SCOPE OF THE QUALITY SIGN			
Use:	Concerned Characteristics:		
Non-Residential	ENERGY ENVIRONMENT HEALTH COMFORT		
Type Of Works:			
New, Existing			
ORGANISATION OF THE QUALITY SIGN DELIVERY SCHEME			
Specifications for the quality sign scheme	- Defined by a college involving independent experts representing the concerned parties/stakeholders		
Type of evaluation	Third Party	Validity Period	DEPENDING ON CONSTRUCTION PHASES
Initial performance assessment performed	The certification body or a duly mandated body		
Initial audit of or control on, performed by an independent body under certification body responsibility			
The running process	Yes	The implemented quality system	Yes
Surveillance audit of or control on, performed by an independent body under certification body responsibility			
Is there an audit or control	Yes	Frequency	once a year
The running process	Yes	The implemented quality system	Yes
Accreditation	www.cofrac.fr		
Links with associated quality signs	-		
OTHER KEY INFORMATION			
Scheme requirements availability	Publicly available (Internet)		
Availability of certificates	Publicly available (Internet)		
Use of Quality Signs by Insurers	Yes	this certification is valued by some insurers - more information on www.certivea.fr section "offres partenaires"	
Other Uses	N/A		
Number of valid quality signs to date 2014	1200		
Number of quality signs registered in 2013	200	Number of quality signs withdrawn in 2013	2
Number of quality signs registered in 2012	-	Number of quality signs withdrawn in 2012	-

Information provided under the responsibility of the quality sign provider.

The Elios 2 team cannot be held responsible for the information or the content of this document, for its use or if information is missing.

May 05, 2014

Work Package 2: Pathology database for eco-technologies now operational

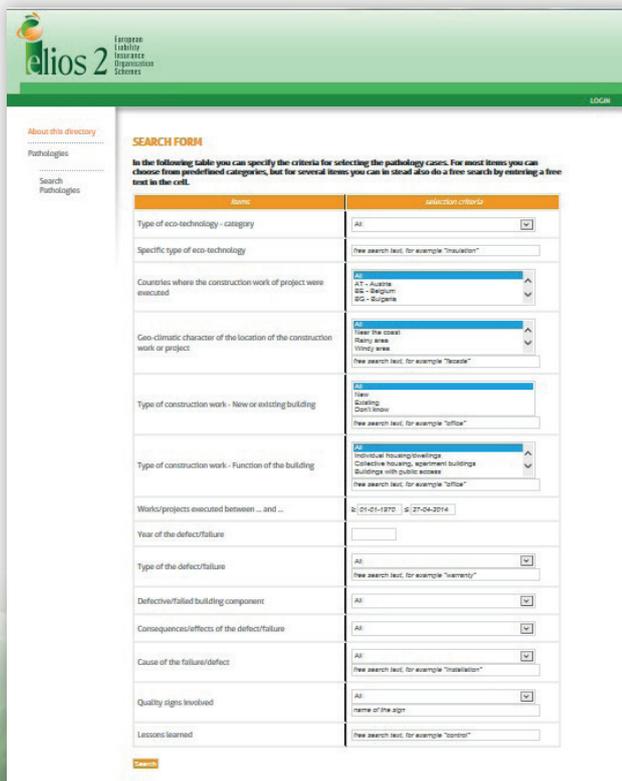
**The Elios2 pathologies database
is now operational at: [http://
pathologydirectory.elios-ec.eu/](http://pathologydirectory.elios-ec.eu/).**

The database contains information on defects and failures of a limited number of eco-technologies so far.

The database contains a search form for selecting pathology cases that fulfil a certain number of criteria. These include, but are not limited to, type of eco-technology, country, type of construction work, type of defect, quality signs involved and lessons learned.

The next step is to populate the database with pathology cases for at least three eco-technologies that the Elios2 team has chosen to focus on: photovoltaic panels, heat pumps and bio-based insulation materials. This will be done during the coming months. As a start, a number of pathology cases have already been included to demonstrate the capacity of the database.

By Henk Vermande, WP2 leader
ARCADIS



The screenshot shows the search form for the Elios2 pathology database. It includes a sidebar with navigation links and a main search area with various filters.

Name	selection criteria
Type of eco-technology - category	All
Specific type of eco-technology	New search text, for example "insulation"
Countries where the construction work of project were executed	AT - Austria BE - Belgium BG - Bulgaria
Geo-climatic character of the location of the construction work or project	Over the coast Rural area Urban area
Type of construction work - New or existing building	New Existing Don't know
Type of construction work - Function of the building	All Individual housing/dwellings Collective housing, apartment buildings Buildings with public access
Works/projects executed between ...and ...	si: 01-01-1970 s2: 21-04-2014
Year of the defect/failure	
Type of the defect/failure	All
Defective/failed building component	All
Consequences/effects of the defect/failure	All
Cause of the failure/defect	All
Quality signs involved	All
Lessons learned	New search text, for example "transfer"

Work Package 3: Evolutions in construction insurance regimes

Since their mapping during the Elios1 study, European construction insurance regimes have been subject to significant changes in some countries.

We can especially identify the following evolutions:

- Croatia joined the European Union the 1st July 2013. As its departure from a communist political regime to an independent republic only occurred in 1991, Croatia's construction legal regime and insurance practice are still very young and therefore limited. In addition, the construction sector suffered dramatically from the post 2008 credit crunch and government fiscal deficit.
- The Swedish compulsory IDI cover may be cancelled next summer. However, the modification of the law has not been voted yet.
- Spain's insurance market is still expecting to see the extension of its compulsory IDI with a three year cover for "habitabilidad". This delay is certainly linked to the current state of the local construction industry.
- In Austria, mandatory insurances for master builders and developers, real estate agents and real estate administrators were changed on 14th August 2012.
- In the Netherlands, modifying the Housing Act (Woningwet), the 2012 revision of the Building Decree (Bouwbesluit 2012 - Amended 1st April 2014), notably integrated the CPR requirements. Nonetheless, Ministry of housing (VROM) has not taken a decision regarding the enforcement of widespread building control and is still considering a system with compulsory insurance.

Therefore, we perceive that even though there is a willingness to extend the covers and sometimes enforce compulsory systems, the weak economic conditions may be holding back this progress.

By Thomas Dunand, WP3 leader

Hannover Re

