

Insurance cover for the provision of services in another Member State

Problems encountered by professionals and enterprises in getting appropriate insurance cover for cross-border services

Questions marked with an asterisk * require an answer to be given.

General information

1. Are you replying to this questionnaire as: *

- | | | |
|--|--|-----------------------------|
| <input type="radio"/> An individual professional | <input type="radio"/> A business association | <input type="radio"/> Other |
| <input type="radio"/> An enterprise | <input type="radio"/> A chamber of commerce | |

2. In which Member State are you based? *

- | | | |
|--------------------------------------|-----------------------------------|--------------------------------------|
| <input type="radio"/> Belgium | <input type="radio"/> Croatia | <input type="radio"/> Poland |
| <input type="radio"/> Bulgaria | <input type="radio"/> Italy | <input type="radio"/> Portugal |
| <input type="radio"/> Czech Republic | <input type="radio"/> Cyprus | <input type="radio"/> Romania |
| <input type="radio"/> Denmark | <input type="radio"/> Latvia | <input type="radio"/> Slovenia |
| <input type="radio"/> Germany | <input type="radio"/> Lithuania | <input type="radio"/> Slovakia |
| <input type="radio"/> Estonia | <input type="radio"/> Luxembourg | <input type="radio"/> Finland |
| <input type="radio"/> Ireland | <input type="radio"/> Hungary | <input type="radio"/> Sweden |
| <input type="radio"/> Greece | <input type="radio"/> Malta | <input type="radio"/> United Kingdom |
| <input type="radio"/> Spain | <input type="radio"/> Netherlands | |
| <input type="radio"/> France | <input type="radio"/> Austria | |

3. What is your business activity? *

- | | | |
|--|--|---|
| <input type="radio"/> Accountants and book keepers | <input type="radio"/> Other business services | <input type="radio"/> • Heating engineer |
| <input type="radio"/> Tax advisers | <input type="radio"/> Construction related activities: | <input type="radio"/> • Other construction related activity |
| <input type="radio"/> Patent agents | <input type="radio"/> • Masonry | <input type="radio"/> Tourism related activities: |
| <input type="radio"/> Veterinary services | <input type="radio"/> • Bricklaying | <input type="radio"/> • Tour operator |
| <input type="radio"/> Architects | <input type="radio"/> • Carpentry | <input type="radio"/> • Tourist guide |
| <input type="radio"/> Facility maintenance | <input type="radio"/> • Roofing | <input type="radio"/> • Other tourism related activity |
| <input type="radio"/> Catering | <input type="radio"/> • Electrician | <input type="radio"/> OTHER |

Insurance

1. Have you got insurance for your activity? *

- Yes No

2. Is this insurance valid in other Member States that you may wish to also do business in? *


- Yes No It is not clear

3. Does your insurance policy clearly stipulate any geographical limitations of your cover? *

- Yes No

4. Does your insurance policy clearly stipulate any liability limitations? *

- Yes No

 5. If so, at the time of any renewal (mainly annual) of your insurance policy are you clearly reminded of any such limitations?

- Yes No

6. In the last five years, have you provided or attempted to provide your services in another Member State? *

- Yes No

7. Please indicate in which other Member States you provided services: *

- | | | |
|---|--------------------------------------|---|
| <input type="checkbox"/> Belgium | <input type="checkbox"/> Croatia | <input type="checkbox"/> Poland |
| <input type="checkbox"/> Bulgaria | <input type="checkbox"/> Italy | <input type="checkbox"/> Portugal |
| <input type="checkbox"/> Czech Republic | <input type="checkbox"/> Cyprus | <input type="checkbox"/> Romania |
| <input type="checkbox"/> Denmark | <input type="checkbox"/> Latvia | <input type="checkbox"/> Slovenia |
| <input type="checkbox"/> Germany | <input type="checkbox"/> Lithuania | <input type="checkbox"/> Slovakia |
| <input type="checkbox"/> Estonia | <input type="checkbox"/> Luxembourg | <input type="checkbox"/> Finland |
| <input type="checkbox"/> Ireland | <input type="checkbox"/> Hungary | <input type="checkbox"/> Sweden |
| <input type="checkbox"/> Greece | <input type="checkbox"/> Malta | <input type="checkbox"/> United Kingdom |
| <input type="checkbox"/> Spain | <input type="checkbox"/> Netherlands | <input type="checkbox"/> not applicable |
| <input type="checkbox"/> France | <input type="checkbox"/> Austria | |

8. Was insurance cover mandatory for the exercise of your activity in the Member States mentioned above? *

- Yes No not applicable

9. Did you encounter any difficulties in obtaining insurance cover for those Member States? *


- Yes No not applicable

 10. — which of the following situations applied to you?

- I checked my insurance cover and I was not covered to work in that Member State
- I assumed that my insurance was valid in the other Member State, without checking
- none of the above

 11. — how did you address the lack of insurance cover?

- I got an additional cover with my current insurer at no additional cost
- I got an additional cover with my current insurer but I had to pay more
- I got insurance with another insurer
- I got insurance but first I had to enrol in a chamber of commerce / business register in the member state where I wanted to work
- I could not find any insurance cover for the territory of that member state

 12. — if you were unable to secure insurance cover for the other Member State did you abandon the project?

- Yes No