

Home exchange holidays in France: what homeowners need to know about insurance

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Our French business, L'olivier, had another successful year in 2025, expanding its Household Insurance policy book by 25 per cent.

In recent interviews with Capital and Le Figaro, L'olivier's Director of Household Insurance, Marie Corbineau, discussed the rising trend of “home exchange holidays” in France. This is where people swap homes for their vacation to explore new areas of the country and reduce accommodation costs.

Marie shared the importance of ensuring that home exchanges are covered by your home insurer, should something go wrong. She explained that, in most

cases in France, civil liability home insurance policies will cover any damage caused to a household by the policyholder or their occupier.

However, it's always best to check with your insurer. For example, some home insurers cover home exchanges under their standard policies, but will double the excess if the person responsible for the claim is not a usual member of the household, Marie warned.

She also suggested providing a written “dos and don'ts” list for visitors using household items and appliances, and for them to acknowledge receipt of these rules so that homeowners are protected if a visitor breaks them.

You can read Marie's full interview with Capital here: [Echanger son logement pour les vacances : les points à vérifier côté assurance - Capital.fr](#)

You can read Marie's full interview with Le Figaro here: [Vous prévoyez un échange de maison pour les vacances, mais avez-vous pensé à l'assurance ?](#)