

## **Insurance systems in times of climate change : insurance of buildings against natural hazards**

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### **Abstrak**

The author highlights the requirements that will have to be met by a protection system for buildings in the future. Insurance against natural hazards lies at the heart of such a system. The insurance systems of Germany, France, Spain, Switzerland and the USA are presented. The author explains what type of insurance system is best suited to meet the challenge of climate change.