

**Shelf life of documents**

Category	Nature of the document	Shelf life
Insurance	Insurance contracts house and automobile	2 years from the termination of the contract
Insurance	Receipts and premiums	2 years
Insurance	Sinister and physical injury files	10 years
Insurance	Life insurance et death insurance	10 years (after contract)
Bank	Real estate loan agreement and any documents concerning this loan	2 years from the redemption date
Bank	Accounts, heels of chequebook, orders of transfer and payment of cash	5 years
Bank	Documents on securities	5 years
Bank	Consumer loan agreement and any documents concerning this loan	2 years from the redemption date
Bank	Checks to be collected	1 year and 8 days
Family	Preuptial agreement, PACS	For life
Family	Deed of gift	For life
Family	Sentences of separation and divorce, sentences of adoption	For life
Family	Family book	For life
Family	Act of registry office(civil status)	For life
Family	Act of recognition of a child	For life
Taxes	Income tax and documentary evidences of reduction or deduction	3 years as from the year which follows the year of taxation
Taxes	Local taxes	1 year
Taxes	Proof of payment of the taxes	4 years
Accomodation	Contract of lease (after the end of the contract) and inventories of fixtures, receipt of rents	5 years
Accomodation	Charge electricity and gas	5 years
Accomodation	Charge telephone	1 year
Accomodation	Invoices of water	4 years
Accomodation	Charge works	10 years or 30 years depending of the works
Accomodation	Title deed	For life until the sale
Accomodation	Documents co-ownership (service charge, correpondances, minutes of assemblies)	10 years
School	Report, diplomas and theses	For life
Health	Health record, pad of vaccination, card of the blood group	For life
Health	Analyses, medical exams	For life
Health	Documents for an occupational accident	For life
Health	Refunds of health insurance and maternity	2 years
Health	Prescriptions	1 year
Work	Contracts of employment, pay slips, proof of employment, retirement pension document, certificate ASSEDIC	For life
Work	Unemployment benefits (payment and return)	2 years et 3 years
Work	Titles of payment of the retirement pension	For life
Car	Receipt and car registration document	Useful life of the vehicle