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France Opens Grants of Up to 10,000 Euros for Businesses Hit by October Unrest

Small restaurants and firms with fewer than 50 workers can apply within six weeks if damage or looting cut revenue by 25%

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France has formally extended a new emergency aid program to small restaurants and other local businesses damaged during the October unrest, opening the way for grants of 1,000 to 10,000 euros for companies that can show a sharp loss in revenue.

The measure was created by a decree published Friday, November 20, in France's Official Journal. According to the text cited by Localtis, the aid is aimed at small businesses most affected by damage and looting linked to demonstrations between October 17 and October 19. Restaurants are explicitly among the sectors covered, a significant point for the hospitality trade as operators head into the year-end period after weeks of disrupted business.

The program applies to companies with fewer than 50 employees, including sole proprietors. To qualify, businesses must show a revenue decline of at least 25% compared with their reference activity. They must also provide proof that they filed a claim with their insurer and lodged a police complaint. Applications must be filed within six weeks through the government's Démarche numérique platform.

Associations that pay corporate income tax are also eligible. Regional commissions chaired by prefects will review applications, with support from public finance services and regional labor and economy offices.

For restaurants and other small hospitality businesses, the measure offers short-term liquidity at a time when many operators are facing both physical damage and lost trade. Localtis reported that the grant adds to other support already announced by the French government, including short-time work arrangements, tax and social charge deferrals, and a zero-interest Bpifrance loan of up to 50,000 euros to help businesses rebuild cash flow or replace stock before Christmas.

The decree comes as insurers put a first consolidated price tag on the violence. France Assureurs, the industry federation, said Thursday, November 19, that the unrest of October 17 and October 18 is expected to generate 207 million euros in insured losses across 5,280 claims. The federation said that figure is based on claims data collected through November 12 and could still change as files are reviewed and experts complete assessments.

According to France Assureurs, 95% of the total, or 198 million euros, relates to property losses suffered by professionals, across 4,050 claims. Losses involving private individuals were estimated at 3.5 million euros across 370 claims. Vehicle damage was estimated at 6 million euros across 860 claims.

Florence Lustman, the president of France Assureurs, said in a November 19 statement that the cost was unusually high given how brief the events were. The federation said the bill is close to the 209 million euros linked to the 2005 riots and the 256 million euros tied to the 2018-2019 Yellow Vest protests, both of which unfolded over a much longer period. It remains well below the roughly 800 million euros in insured losses caused by the urban unrest of summer 2023 after the killing of Nahel Merzouk.

For affected businesses, however, the official estimate has not resolved a more immediate problem: compensation has been slow to reach many storefronts. Localtis reported that merchants near the demonstrations are still waiting for either insurance payouts or public aid, even as their financial position worsens.

CCI France said 2,488 businesses had been affected as early as October 17. Beyond broken windows, theft and other visible damage, the chamber network estimated that businesses located close to protest areas suffered revenue declines of 60% to 80% compared with a normal Saturday.

Nicolas Papazian, president of the Marseille Commerces Hauts de Rome federation, told Localtis that there has not yet been much that is concrete in terms of aid or insurance compensation. He said some businesses are receiving amounts far below their actual losses, depending on the terms of their insurance contracts.

That gap matters for restaurants as much as for retail shops. A business may be eligible for state aid only if it can document the required drop in revenue and complete the insurance and police filing process. Even then, the grant is capped at 10,000 euros, which may cover only part of the hit for businesses that lost equipment, stock or weeks of customer traffic.

Papazian also said there is a broader issue over how the events are classified under insurance policies. Some contracts exclude riot-related damage, raising the possibility of legal disputes that could last months or longer before claims are settled.

France Assureurs said some first payments have already been made, especially when expert appraisal was not needed. The federation had also extended the reporting deadline for claims from five days to 30 days starting October 19 and announced steps

to speed up advance payments.

Regional authorities in Provence-Alpes-Côte d’Azur have launched their own support measures. Localtis reported that the region reactivated its Solidarité commerces pillés fund, first created during the 2023 riots, with backing from the Bouches-du-Rhône department, the Aix-Marseille-Provence metropolitan authority and shipping group CMA CGM. A total of 12 million euros was committed to provide flat 10,000-euro payments to damaged businesses.

The first disbursements were announced Thursday, November 19. But there is disagreement over how far the process has advanced. Papazian said only 50 applications had been approved and most were still pending. The region, by contrast, said more than 300 files had already been processed with help from the local chamber of commerce.

The same region also announced a separate recovery plan on Thursday, November 19, including additional aid of up to 5,000 euros for businesses that suffered a large drop in revenue even if they were not looted or physically damaged. Another grant of up to 5,000 euros will support security improvements to storefronts. The regional tourism committee is also preparing a communications campaign to draw customers back to city centers.

That distinction is important for hospitality businesses. Many restaurants may not have suffered direct damage but still lost a large share of foot traffic after the unrest, especially in central commercial districts. Papazian warned that such businesses were already fragile before October and that the fall in customer visits could push some into insolvency over the coming year.

The insurance debate is also feeding into a broader regulatory change in France. Localtis reported that the government is finalizing a new insurance regime for riot-related damage under the finance law of February 19, 2026. The system is due to take effect on January 1, 2027 and will be automatically built into property-damage insurance contracts, backed by a fund managed by the state reinsurer Caisse centrale de réassurance, or CCR, on a model similar to France’s natural disaster coverage.

Under that future system, a solidarity levy of 0.8% is expected to be added to property-damage insurance contracts held by households, businesses and local authorities. The aim is to make compensation more secure for merchants and public bodies hit by damage during demonstrations. But Papazian told Localtis that the new regime will not apply retroactively, meaning businesses affected in October cannot rely on it for current claims.

Local authorities are also still waiting for details on a separate exceptional fund promised by Minister Françoise Gatel on October 19 to help rebuild damaged public facilities.