Provisional Table created on 21/08/2009 and reviewed on 24/08/2015 **INSURANCE REGIME FOR EUROPEAN ARCHITECTS** INSURANCE OF CIVIL RESPONSIBILITIES COUNTRY OBLIGATION TO INSURE LIABILITIES? CHARACTERISTICS OF LIABILITY INSURANCE INSURANCE FREQUENTLY UNDERTAKEN? Obligation to insure? legal obligation to obligation otherwise verification in responder of obligation? andards forms of insurance contrac damages covered (risks covered?) limits of cover calculation of insurance premiums imposed? GERMANY 3 models:

- a subscription contract that covers all the liabilities of the architect during a predefined period derived from declarations

- a contract which covers the architect for a juarantee ceilings may be imposed by claim or by insurance year NO YES AUSTRIA NO NO no information fixed price specific project a contract which covers the entire profession construction team for a project construction team for a project

3 models:
- a subscription contract that covers all the liabilities of the architect during a predefined period derived from declarations:
- a contract which covers the architect for a specific project
a contract which covers the entire professiona construction team for a project YES
(Royal Decree of 24 April 2007)
- insured activities
- miminumn capital guarantees
- insured persons
- authorised exclusions n relation to the client : personal, material and consequential damages in relation to third parties : personal, material and consequential damages (law of 20 February 1939 on the protection of the title and the profession of the architect) - rate applied to fees
- rate on the value of construction works
- based on fixed price guarantee ceilings may be imposed by clain above the legal minimum BELGIUN YES YES BULGARIA 2 models YES a subscription contract that covers all the iabilities of the architect during a predefined by the code of professional (for members of DANSKE ARK) organisations the members of DANSKE ARK are obliged to be period derived from declara n relation to the client : personal, material an insured activities (advice, design and monitoring) grantee ceilings may be imposed by insurance YES NO YES DENMARK by DANSKE ARK for a contract which covers the architect for a consequential damages fixed price sured (90 % of architects eve their members specific project is impossible to have an insurance contract for if they are not legally obliged to be members of a professional anital quarantees of 2.5 million r organisation) architects and engineers)

2 models : modes:
 a subscription contract that covers all the liabilities of the architect during a predefined period derived from declarations a contract covering the architect for a specific n relation to the client : personal, material an consequential damages
in relation to third parties: personal, material
and consequential damages SPAIN NO NO NO YES quarantee ceilings may be imposed by claim - rate on the value of construction works ESTONIA 1 model :
 a subscription contract that covers all the liabilities of the architect during a predefined in relation to the client : material damages n relation to third parties : personal damage: NO NO YES period derived from declarations 2 models YES a subscription contract that covers all the aw of 13 January 1977 liabilities of the architect during a predefined (law of 13 January 1977 on architecture and by the law of 4 January 1978 relating to liability and insurance in the construction sector) liabilities of the architect during a predefined period derived from declarations - a contract which covers the architect for a specific project t is impossible to have an insurance contract for libilities which covers professionals other than the architects and engineers) relation to the client : personal, material an arantee ceilings may be imposed by claim, b in relation to the chemit. personal, material and consequential damages in relation to third parties: personal, material and consequential damages YES rate applied to fees YES YES FRANCE YES insurance year or by project (excluding the decennial responsibility) standard clauses - rate on the value of construction works 3 models a subscription contract that covers all the abilities of the architect during a predefined juarantee ceilings may be imposed by year, by claim, by length of contract period derived from decla - rate applied to fees
- rate on the value of constructi LATVIA NO NO NO not clear a contract which covers the architect for a a contract which covers the architect specific project
 a contract which covers the entire profe construction team for a project YES in relation to the client : personal, material an the architect's liability is arantee ceilings by be imposed by insura NO NO the value of the "design works" LITHUANIA usually covered by the insurance of the design relation to third parties : personal and mate 2 models :

- a subscription contract that covers all the liabilities of the architect during a predefined period derived from declarations a contract covering the architect for a specific in relation to the client : nersonal material an YES (law of 13 dec guarantee ceilings may be imposed by number of claims, by the length of the contract (but not by annual ceilings) - rate applied to fees
- rate on the value of construction works
- based on fixed price NO n relation to the client : personal, material ain consequential damages in relation to third parties : personal, material and consequential damages LUXEMBOURG YES but a draft YES 2 models : a subscription contract that covers all the liabilities of the architect during a predefined rate applied to fees
 rate on the value of construction works
 based on fixed price uarantee ceilings may be imposed by claim, by he length of contract (no limitation by a year of NO NO MALTA period derived from declarations n relation to third parties : material damages a contract covering the architect for a speci project (no insurance for all the participants) NORWAY YES for the members of the BNA - rate applied to fees for the members of the BNA whor - a subscription contract that covers all the iabilities of the architect during a predefined period derived from declarations n relation to the client : personal, material an NETHERLANDS YES NO YES - rate on the value of construction works - based on fixed price 2005 or CR 2006) 3 models :
- a subscription contract that covers all the liabilities of the architect during a predefined YES (law of 15 Decen standard clauses ex(?) : minimum capital guara (?) ee ceilings may be imposed by claim, be insurance year or by project consequential damages in relation to third parties : personal, material and consequential damages YES period derived from declarations a contract which covers the architect for a YES by the professiona - rate on the value of construction works - based on fixed price POLAND specific project contract which covers the entire professions construction team for a project 1 model : a subscription contract that covers all the liabilities of the architect during a predefined arantee ceilings may be imposed by year, by claim by the length of the contract rate applied to fees PORTUGAL NO NO not clear period derived from declarations 3 models :

- a subscription contract that covers all the
inabilities of the architect during a predefined
period derived from declarations
- a contract which covers the architect for a n relation to the client : personal, material an consequential damages in relation to third parties : personal, material YES - rate applied to fees - based on fixed price guarantee ceilings by insurance year or by CZECH REPUBLIC YES YES by the profession YES Act Number 360/19 of 7 may 1992) specific project contract which covers the entire profe construction team for a project group of architectes (the OAR Bucharest Branch) 1 model : uarantee ceilings may be foreseen by year, by a subscription contract that covers all the NO NO claim by the length of contract , the number of ROMANIA have a very a basic not clear fixed price liabilities of the architect during a predefined period derived from declarations urance with a very lov claims may be restricted level of cove various models available in the insurance market : normally, the premium paid covers the insured for th claims made during the current year (irrespective or when the service was provided) other types of insurance, including single project insurance or insurance for a consortium, may be available (though not usually for small projects) in relation to the client: any damage (in contract) resulting from negligence (including physical, material and consequential damages) in relation to third parties: any damage (in "tort" (civil wrong)) resulting from negligence (including physical, material and consequential damages) contract terms may vary n most cases a limit is imposed on claims made for any one project, though the limit may apply to the toatal claims made in any year YES to cover all professional activities
 (including advice, design, monitoring)
 - minimum level of cover insurers calculate premiums usually based on fee turnover, taking account of other factors, including construction costs, claims history, type of work indertaken (and market competition between insurer YES ARB and RIBA code require UNITED KINGDO YES NO YES SLOVAKIA YES n relation to the client : personal and materia damages
relation to the chem. posses

damages
relation to third parties: personal and mate
damages rate applied to fees YES a subscription contract that covers all the liabilities of the architect during a predefined period derived from declarations insured activities (advice, designation quarantee ceilings may be imposed in each by the administrat (government?) SLOVENIA YES YES YES - rate on the value of construction works - based on fixed price monitoring)
- minimum capital guarantees

in relation to the client : material and consequential damages in relation to third parties : material and

consequential damages

arantees are limited by the number of clain

a subscription contract that covers all the abilities of the architect during a predefined

period derived from declaration

YES

SWITZERLAND TURKEY NO

YES

YES

NO

YES