

## Insurance Factsheet: Denmark

**Member organisation(s):**

**AA**

Arkitektforeningen

[Danish Association of Architects](#)

**DANSKE ARK**

[Danish Association of Architectural Firms](#)

**Obligation to insure?**

Yes (Only members of DANSKE ARK)

**Legal Obligation to insure?**

No ( But normally no contract awarded without )



**Legal Basis**

**Commonly used Term and Conditions:**

Danish Law, but also ABR 89 ( General conditions for Consulting services) which reduces liabilities compared with Danish law

**What are the requirements needed in order to obtain an Insurance?**

Normally just education as an architect (title not protected)

Members of DANSKE ARK has easier acces due to general agreement with insurance company HDI

**Calculation of insurance premium:**

Percentage of fee, varying according to type of work.

Always a minimum premium. Single project insurance has fixed premiums

**Contractual liability:**

- **Liabilities before and/or during the works:**

Yes, responsible for any defects; not responsible in relation to the budget and in relation to time limits

- **The end of the construction phase as a point of departure for a period of specific liabilities?**

Yes, verbal acceptance of the works

- **Liabilities after work**

**Harm to the structure (to its soundness or stability):**

Only if the architect is total consultant, having the engineer as sub-consultant.

**Unsuitability for the function:**

Yes

**Hidden defects:**

Yes

**Forms of Insurance contract:**

- Subscription contract for all work in a predefined period, not covered by single project insurance
- Single project insurance

**Joint and several (in solidum) liability:**

Only liable for own and subconsultants work including supervision

**Does the insurer respond to a claims made or claims rising basis?**

Claims made

**Insurances / Agents:**

HDI

Marsh ( Agent/broker, makes tender for single project insurance between HDI and other companies)

Other companies may also offer, but they mostly have limited market experience and less specialized staff

**Duration of Liability:**

- **Professional client:**

5 years

- **Consumer client:**

10 years

- **Liability during and after construction:**

See above