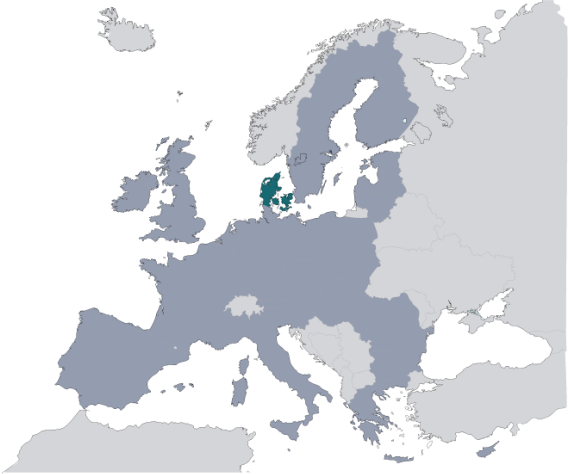


## Insurance Factsheet: Denmark

<p><b>Member organisation(s):</b>  <b>AA</b>          Arkitektforeningen  <a href="#">Danish Association of Architects</a></p> <p><b>DANSKE ARK</b>  <a href="#">Danish Association of Architectural Firms</a></p> <p><b>Obligation to insure?</b>          Yes (normally no contract awarded without)</p> <p><b>Legal Obligation to insure?</b>          Yes (By using Agreed Documents, which are used for almost all projects)</p>	
<p><b>Legal Basis</b></p> <p><b>Commonly used Term and Conditions:</b>          Danish Law, but also ABR18, ABR 18F, ABR 89 GBF19          (Different versions of Agreed Documents for different sorts of Consulting services) which reduces liabilities compared with Danish law</p> <p><b>What are the requirements needed in order to obtain an Insurance?</b>          Normally just education as an architect (title not protected)          Members of DANSKE ARK has easier acces due to general agreement with insurance company HDI</p> <p><b>Calculation of insurance premium:</b>          Percentage of fee, varying according to type of work.          Always a minimum premium. Single project insurance has fixed premiums</p>	<p><b>Contractual liability:</b></p> <ul style="list-style-type: none"> <li>- <b>Liabilities before and/or during the works:</b> yes, Responsible for any defects partly responsible in relation to the budget and in relation to time limits</li> <li>- <b>The end of the construction phase as a point of departure for a period of specific liabilities?</b> Yes, verbal acceptance of the works</li> <li>- <b>Liabilities after work</b></li> </ul> <p><b>Harm to the structure (to its soundness or stability):</b>          Only if the architect is total consultant, having the engineer as subconsultant.</p> <p><b>Unsuitability for the function:</b> Yes</p> <p><b>Hidden defects:</b> Yes</p>
<p><b>Forms of Insurance contract:</b></p> <ul style="list-style-type: none"> <li>- Subscription contract for all work in a predefined period, not covered by single project insurance</li> <li>- Single project insurance</li> </ul>	<p><b>Joint and several (in solidum) liability:</b>          Only liable for own and subconsultants work including supervision</p> <p><b>Does the insurer respond to a claims made or claims rising basis?</b> Claims made</p>
<p><b>Insurances / Agents:</b>          HDI          Marsh ( Agent/broker, makes tender for single project insurance between HDI and other companies)</p> <p>Other companies may also offer, but they mostly have limited market experience and less specialized staff</p>	<p><b>Duration of Liability:</b></p> <ul style="list-style-type: none"> <li>- <b>Professional client:</b> 5 years after handover</li> <li>- <b>Consumer client:</b> 10 years after handover</li> </ul> <p><b>Liability during and after construction:</b></p> <ul style="list-style-type: none"> <li>- <b>Professional client:</b> 5 years after handover</li> <li>- <b>Consumer client:</b> 10 years after handover</li> </ul>