

## Insurance Factsheet: United Kingdom

**Member organisation(s):**

**ARB**

[Architect's Registration Board](#)

**RIBA**

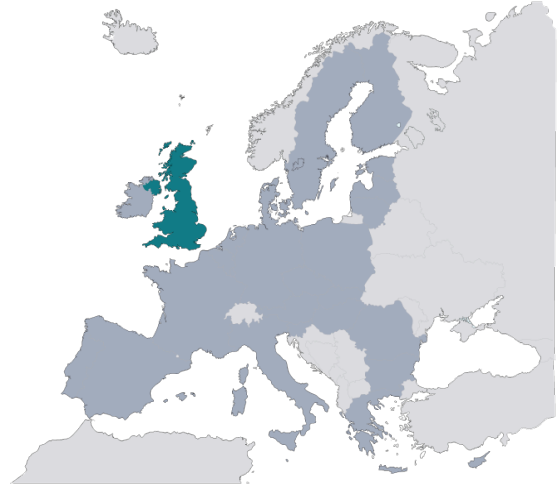
[Royal Institute of British Architects](#)

**Obligation to insure?**

Yes

**Legal Obligation to insure?**

No



**Commonly used Term and Conditions:**

Architects Registration Act 1997

**What are the requirements needed in order to obtain an Insurance?** eg. Architect needs practical experience of at least 2 years.

**Calculation of insurance premium:**

- Based on fee turnover,
- Construction costs,
- Claims history,
- Type of work undertaken

**Contractual liability:**

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

In relation to his or her professional services.

**The end of the construction phase as a point of departure for a period of specific liabilities?** No

Later discovery of defects may prolong the possible claim period.

**Liabilities after work:**

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

**Unsuitability for the function:** Yes

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**Hidden defects:** Yes

**Forms of Insurance contract:**

- Subscription contract for all liabilities in a predefined period
- Cover for architect in a specific project
- Cover for the all professionals in a project

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

Yes, Derogation by contract is possible

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

Claims made

**Insurances / Agents:**

**Insurance brokers :** [List here](#)

**Insurerers :** The insurance market generally, eg. [APIA](#),

[Towergate insurance](#), [Markel direct](#)

**Duration of Liability:**

- **Professional client:**

Variable

- **Consumer client:**

Variable

- **Liability during and after construction:**

Variable – depends on date of discovery of any defect.