## **Insurance Factsheet: Sweden**

#### Member organisation(s):

Sveriges Arkitekter

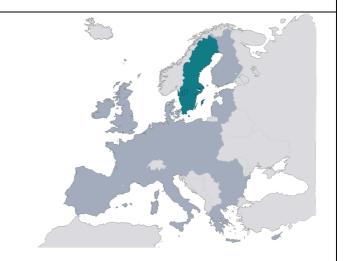
Architects of Swedwn

#### Obligation to insure?

Yes, If you use the standard contract an insurance is compulsory.

## Legal Obligation to insure?

No



#### **Legal Basis:**

## **Commonly used Term and Conditions:**

General Conditions of Contract for Consulting Agreements for Architectural and Engineering Assignments for the Year 2009 (ABK 09)

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

The insurance company makes an individual assessment of the business.

## Calculation of insurance premium:

Number of employees

#### **Contractual liability:**

- Liabilities before and/or during the works:
   Responsibility during the works
- The end of the construction phase as a point of departure for a period of specific liabilities?
   Not generally for architects, regulated by agreement

## **Liabilities after work:**

- Harm to the structure (to its soundness or stability):
  No responsibility
- Unsuitability for the function: 10 years
- Hidden defects:
   No responsibility

## Forms of Insurance contract:

Defined responsibility for a fixed period

## Joint and several (in solidum) liability:

Yes, Derogation by contract is possible

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

When claim occurred. (claims rising)

### **Insurances / Agents:**

Architects of Sweden offers a commercial insurance with consultant responsibility, through Folksam, and there are other insurance companies.

### **Duration of Liability:**

- Professional client:
  - Variable
- Consumer client:
  - Variable
- Liability during and after construction: Variable