

Insurance Factsheet: Italy

Member organisation(s):

CNAPPC

Consiglio Nazionale degli Architetti, Pianificatori,
Paesaggisti e Conservatori

[Archiworld Network](#)

Obligation to insure?

Yes

Legal Obligation to insure?

Yes - DPR 7 August 2012 , n. 137 art 5



Legal Basis

Commonly used Term and Conditions:

Italian civil code

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

Registration to Architect Orders

Calculation of insurance premium:

Most companies calculate the premium on the revenue of the fiscal year, prior to the stipulation

Contractual liability:

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

Yes

Prior to the execution of the job, the professional is responsible for design defects / technical advice.

- **Liabilities after work**

Liability runs for 10 years after the execution of the work or the end of it (art. 1669 cc)

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

Yes

Unsuitability for the function: Yes

Hidden defects: Yes

There are terms of waiver by the counterparty that must be respected (art. 1667 cc)

Forms of Insurance contract:

Contracts claimed. To comply with the insurance obligation, annual contracts, with and / or without tacit renewal

Joint and several (in solidum) liability: Yes

According to art. 2055 cc when the damaging event is attributable to more than one person, all are solely obliged to pay damages.

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

Requests for treatment are in proportion to the risk capital insured.

Insurances / Agents:

1. AIG Europe Limited ;
2. AEC SpA – Lloyd's Coverholder
3. Leader trade union ARCH of Lloyd's

Duration of Liability:

Professional client: 10 anni per la responsabilità contrattuale, 5 anni per la responsabilità extracontrattuale

Consumer client: 10 years for contractual liability, 5 years for non-contractual liability

Liability during and after construction:

Art. 1669 cc: in case of damage and defects in property, 10 years after the completion of the work