

Insurance Factsheet: Luxembourg

Member organisation(s):

OAI

[Ordre des Architectes et des Ingénieurs Conseils](#)

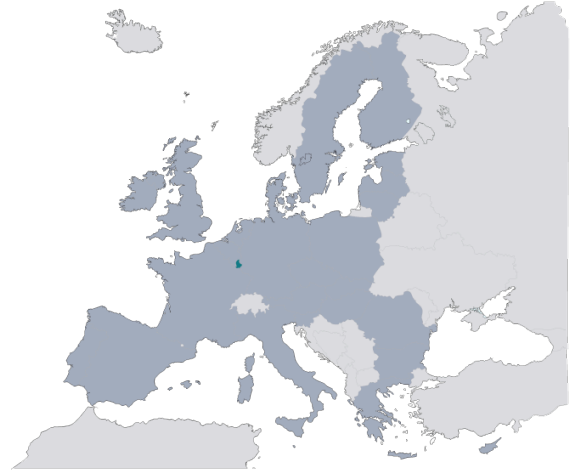
Obligation to insure?

Yes, (Compulsory by the Art. 6 of the Act of 13/12/1989.

POAI (professional) i PMA)

Legal Obligation to insure?

Yes, (law of 13 december 1989)



Legal Basis:

Commonly used Term and Conditions:

Law on Construction??

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

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Calculation of insurance premium:

- Rate applied to fees
- Rate on the value of construction works
- Based on fixed price

Contractual liability:

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

Yes, in respect of the budget and in respect of the programme.

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

Acceptance of the works verbally or tacitly

Liabilities after work:

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

Yes, 10 years for large projects, 2 years for minor projects

- **Unsuitability for the function:**

No

- **Hidden defects: Yes, 10 years for large projects, 2 years for minor projects**

Forms of Insurance contract:

- Subscription contract for all liabilities in a predefined period
- Cover for architect in a specific 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?

-

Insurances / Agents:

-

Duration of Liability:

- **Professional client:**

10 years

- **Consumer client:**

10 years

- **Liability during and after construction:**

10 years