

## Insurance Factsheet: Germany

**Member organisation(s):**

**BAK-** [Architects' Delegation Germany - Bundesarchitektenkammer](#)  
**BDA-** [Architects' Delegation Germany-Bund Deutscher Architekten](#)  
**BDB-** [Architects' Delegation Germany-Bund Deutscher Baumeister Architekten und Ingenieure BDB](#)  
**VfA-** [Architects' Delegation Germany-Vereinigung freischaffender Architekten](#)

**Obligation to insure?**

Yes

**Legal Obligation to insure?**

Depends on type of activity and state, but predominantly yes.



**Legal Basis**

**Commonly used Term and Conditions:**

German civil law.

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

Registration at Chamber of Architects.

**Calculation of insurance premium:**

Based on yearly net income from insured activity, estimates provided by policy holder.

**Contractual liability:**

- **Liabilities before and/or during the works:**  
Possible error in consulting/adisory before the works. Liability during the works for violations of contractual an legal obligations.

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

The end of the construction and the acceptance can be relevant for the limitation period (begin of limitation).

**Liabilities after work:**

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

**Unsuitability for the function:** Yes

**Forms of Insurance contract:**

Yearly contracts, single contracts for individual objects, extended insurance for building contractors (developer).

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

Joint liability with concerned construction companies, with other planners / or experts, also with the client (for example if a construction worker has an accident on site).

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

Claims are handled on a “claims by occurrence” basis.

**Insurances / Agents:**

[AIA AG/EUROMAF](#) (subsidiaries of MAF/France)  
[VHV](#)  
[HDI](#)  
[R & V](#)

**Duration of Liability:**

- **Professional client:**  
Generally 5 years.
- **Consumer client:**  
Generally 5 years.
- **Liability during and after construction:** Generally 5 years.