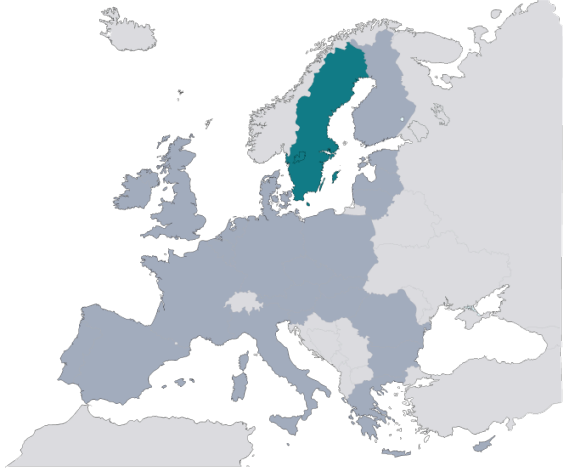


## Insurance Factsheet: Sweden

<p><b>Member organisation(s):</b> Sveriges Arkitekter <a href="#">The Swedish Association of Architects</a></p> <p><b>Obligation to insure?</b> Yes, ( If you use the standard contract an insurance is compulsory.)</p> <p><b>Legal Obligation to insure?</b> No</p>	
<p><b>Legal Basis:</b></p> <p><b>Commonly used Term and Conditions:</b> General Conditions of Contract for Consulting Agreements ofr Architectural and Engineering Assignments for the year 2009</p> <p><b>What are the requirements needed in order to obtain an Insurance?</b> none</p> <p><b>Calculation of insurance premium:</b> Number of employees</p>	<p><b>Contractual liability:</b></p> <ul style="list-style-type: none"> <li>- <b>Liabilities before and/or during the works:</b> Yes Responsible for the programme and for certain defects. Not responsible in respect of the budget.</li> <li>- <b>The end of the construction phase as a point of departure for a period of specific liabilities?</b> Not Clear</li> </ul> <p><b>Liabilities after work:</b></p> <ul style="list-style-type: none"> <li>- <b>Harm to the structure (to its soundness or stability):</b> No responsibility</li> <li>- <b>Unsuitability for the function:</b> 10 years</li> <li>- <b>Hidden defects:</b> No responsibility</li> </ul>
<p><b>Forms of Insurance contract:</b></p> <ul style="list-style-type: none"> <li>- Subscription contract for all liabilities in a predefined period</li> </ul>	<p><b>Joint and several (in solidum) liability:</b> Yes, Derogation by contract is possible</p> <p><b>Does the insurer respond to a claims made or claims rising basis?</b> Both</p>
<p><b>Insurances / Agents:</b> Länsförsäkringar</p>	<p><b>Duration of Liability:</b></p> <ul style="list-style-type: none"> <li>- <b>Professional client:</b> 10 years</li> <li>- <b>Consumer client:</b> 10 years</li> <li>- <b>Liability during and after construction:</b> 10 years</li> </ul>