


## Insurance Factsheet: Czech Republic

<p><b>Member organisation(s):</b>  <b>CKA</b>  <a href="#">Czech Chamber of Architects</a></p> <p><b>Obligation to insure?</b>          Yes (Every authorized architect is covered for damages up to 200.000,-CZK. Higher coverage is individual.)</p> <p><b>Legal Obligation to insure?</b>          Yes, (Act Number 360/1992 of 7 may 1992)</p>	
<p><b>Legal Basis</b></p> <p><b>Commonly used Term and Conditions:</b>  <a href="#">The Building Act</a> (Act No. 183/2006 Coll)</p> <p><b>What are the requirements needed in order to obtain an Insurance?</b> There is no special requirement needed to obtain an Insurance, but authorized architect needs to have a valid authorization.</p> <p><b>Calculation of insurance premium:</b></p> <ul style="list-style-type: none"> <li>- Rate applied to fees</li> <li>- Based on fixed price</li> </ul>	<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 program and for any defects              But 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>              There is 2 years period for claiming of defects. Both sides can arrange this period longer than 2 years.</li> </ul> <p><b>Liabilities after work:</b>          Liability without restriction during the period but the prescribed timetable for a claim of liability is 10 years since occurrence of damage (according to Civil Code - Act. No. 89/2012 Coll)</p>
<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> <li>- Cover for architect in a specific project</li> <li>- Cover for the all professionals in a project</li> </ul>	<p><b>Joint and several (in solidum) liability:</b>          Joint and several liability in case of association originated following by law, unless proven otherwise.</p> <p><b>Does the insurer respond to a claims made or claims rising basis?</b>          Claims made basis.</p>
<p><b>Insurances / Agents:</b>          ČSOB Pojišťovna, a.s. / MARSH s.r.o.</p>	<p><b>Duration of Liability:</b></p> <ul style="list-style-type: none"> <li>- <b>Professional client:</b>              10 years since occurrence of damage</li> <li>- <b>Consumer client:</b>              10 years since occurrence of damage</li> <li>- <b>Liability during and after construction:</b>              10 years since occurrence of damage</li> </ul>