

Insurance Factsheet: Finland

Member organisation(s):

Suomen Arkkitehtiiliitto

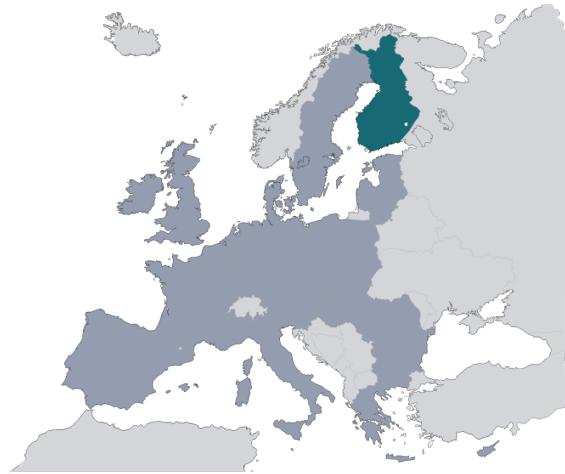
[Finnish Association of Architects SAFA](http://www.safo.fi)

Obligation to insure?

No, but often required by the client

Legal Obligation to insure?

No



Legal Basis

Commonly used Term and Conditions:

Land Use and Building Act (132/1999) and Decree (895/1999), The National Building Code of Finland.

General Conditions for Consulting (KSE 2013) are used basically in every contract.

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

No special requirements

Calculation of insurance premium:

Differs, but could be for example turnover based + claims history etc.

Contractual liability:

- **Liabilities before and/or during the works:**
Responsible for defects in architect's own scope of service. Not responsible in respect of the budget, for the program.
- **The end of the construction phase as a point of departure for a period of specific liabilities?**
Liability ceases within two (2) years from the delivery of the object planned during the assignment (KSE 2013)

Liabilities after work:

- Guarantee of 2 year min. from the completion of the professional service but liability lasts for 10 yrs for damages caused by "intentional or gross negligence or incomplete performance" (KSE 2013)

Forms of Insurance contract:

- Subscription contract for all liabilities in a predefined period
- possible also to have an insurance for one defined project

Joint and several (in solidum) liability:

No, every party in the project is liable (only) for their own work.

Claims made/ Claims rising:

Mostly "Claims Made". However in some cases the last years, "Claims Arising". Depends on the insurance contract.

Insurances / Agents:

For example:

AIG www.aig.fi

IF www.if.fi

Howden www.howdenfinland.fi/

Fennia www.fennia.fi

Pohjola www.pohjola.fi

Lähitapiola www.lahitapiola.fi

Duration of Liability:

- Guarantee of 2 year minimum from the completion of the professional service but liability lasts for 10 years for damages caused by an "intentional or gross negligence or incomplete performance" (KSE 2013)