# Insurance Factsheet:   Hungary

**Member organisation(s):**

**MEK**

Magyar Építész Kamara

[Chamber of Hungarian Architects / MEK](Chamber of Hungarian Architects / MEK)

**Obligation to insure?**

No (General insurance or project-based insurance policy.)

**Legal Obligation to insure?**

No



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**Legal Basis**

**Commonly used Term and Conditions:**

1996/LVIII Law for Chambers of Engineers and Architects; 1997/LXXVIII Law for the Construction and Protection of Build Environment

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

The Architect who is registered needs no more requirements

**Calculation of insurance premium:**

There is no standard calculation. It depends on how big damage should be covered (the whole and the separate ones) and on the yearly turn over of the Architect office. The conditions are mostly determined by the client.

**Contractual liability:**

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

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

**Liabilities after work:**

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

Insurance covers damages as long as the period of the insurance bond is valid.

**Unsuitability for the function:**

There is no insurance for this

**Hidden defects:**

If it can be proved. Insurance contracts cover the design phase and the construction phase, some can be extended for 2 years upon client's demands. No insurances for the length of the responsibility of the architect determined by law. No insurance for "after the construction / insurance cover period"

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**Forms of Insurance contract:**

There is only one kind: General design liability insurance.

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

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

Sometimes liability goes into effect at moment of claim made or other times when claims occur.

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**Insurances / Agents:**

MABISZ

Prividencia

Generali

**Duration of Liability:**

In general: 10 to 50 years, it depends which structure of the building show the defect. Also there is a practice that the architect is liable as long that the mistake can be traced back for her/his design.