

Insurance Factsheet: The Netherlands

<p>Member organisation(s): Royal Institute of Dutch Architects Bond van Nederlandse Architecten (BNA)</p> <p>Architects Registration Bureau Bureau Architectenregister BA</p> <p>Obligation to insure? Yes, for members of BNA</p> <p>Legal Obligation to insure? No</p>	
<p>Legal Basis</p> <p>Commonly used Term and Conditions: The New Rules (DNR) 2011, revision July 2013</p> <p>What are the requirements needed in order to obtain an insurance?</p> <p>Calculation of insurance premium:</p> <ul style="list-style-type: none"> - Rate applied to fees - Rate on the value of construction works - Based on fixed price 	<p>Contractual liability:</p> <ul style="list-style-type: none"> - Liabilities before and/or during the works: Yes for technical design errors, but the contract determines the liabilities - The end of the construction phase as a point of departure for a period of specific liabilities? There is no relation between the liability of the architect and the end of the construction. - Liabilities after work Harm to structure (to its soundness or stability): No Unsuitability for the function: No Hidden defects: No, except hidden technical design errors
<p>Forms of Insurance contract:</p> <ul style="list-style-type: none"> - Subscription contract for all liabilities in a predefined period - Cover for architect in a specific project - Cover for the all professionals in a project 	<p>Joint and several (in solidum) liability: Yes</p> <p>Does the insurer respond to a claims made or claims rising basis? Claims rising. Claims honoured only if made within 2 years of occurrence.</p>
<p>Insurances / Agents: AON KVV</p>	<p>Duration of Liability:</p> <ul style="list-style-type: none"> - Professional client: 5 years - Consumer client: 5 years - Liability during and after construction: 5 years