


Insurance Factsheet: Norway

<p>Member organisation(s): ACA Association of Consulting Architects in Norway NAL Norske Arkitekters Landforbund</p> <p>Obligation to insure? No, but compulsory for members of ACA or NAL</p> <p>Legal Obligation to insure? No, but contracts with professional clients assumes insurance</p>	
<p><u>Legal Basis</u></p> <p>Commonly used Term and Conditions: NS 8401/NS 8402 in professional relationships (includes a cap i\on the liability) Norwegian law in consumer relationships (not allowed to agree on a cap)</p> <p>What are the requirements needed in order to obtain an Insurance? VAT registration number and tax ID number (some kind of legally established company, but can also be sole proprietorship)</p> <p>Calculation of insurance premium: Calculated from turnover. In big projects sometimes single project insurance</p>	<p>Contractual liability:</p> <ul style="list-style-type: none"> - Liabilities before and/or during the works: Yes - The end of the construction phase as a point of departure for a period of specific liabilities? No - Liabilities after work Harm to the structure (to its soundness or stability): Yes, partly Unsuitability for the function: No Hidden defects: Yes
<p><u>Forms of Insurance contract:</u></p> <ul style="list-style-type: none"> - Subscription contract for all work in a predefined period of 1 year, not covered by single project insurance - Single project insurance 	<p>Joint and several (in solidum) liability: In group contracts</p> <p>Does the insurer respond to a claims made or claims rising basis? Both is available in the marked</p>
<p>Insurances / Agents: All the main insurance companies provide the insurance:</p> <ul style="list-style-type: none"> - Tryg (ACA) - If - Gjensidige (NAL) - Sparebank 1 - Zürich - AIG 	<p>Duration of Liability:</p> <ul style="list-style-type: none"> - Professional client: 5 years after the commission has been completed - Consumer client: 5 years after takeover - Liability during and after construction: See above