


## Insurance Factsheet: Poland

<p><b>Member organisation(s):</b>  <b>SARP</b>  <b>IARP, Izba Architektów R.P.</b>  <a href="#"><u>Polish Chamber of Architects</u></a></p> <p><b>Obligation to insure?</b>          Yes (There is compulsory insurance for all register architects limited to 50.000 EUR)</p> <p><b>Legal Obligation to insure?</b>          Yes, (law of 15 December 2000)</p>	
<p><b>Legal Basis:</b>  <b>Commonly used Term and Conditions:</b>          law of 15 December 2000</p> <p><b>What are the requirements needed in order to obtain an Insurance?</b>          Membership in IARP, Professional Licence</p> <p><b>Calculation of insurance premium:</b></p> <ul style="list-style-type: none"> <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 any design defects.              Not responsible in respect of the budget or in respect of the programme.</li> <li>- <b>The end of the construction phase as a point of departure for a period of specific liabilities?</b>              No. Later discovery of defects may prolong the possible claim period.</li> </ul> <p><b>Liabilities after work:</b>          Indeterminate liability during the period but programme prescribed for the claim of liability:          3 years from knowledge of the damage and 10 years maximum from its having arisen</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>The above pertains to the contracts made individually with the insurers, beyond the required standard level.</p>	<p><b>Joint and several (in solidum) liability:</b>          No</p> <p><b>Does the insurer respond to a claims made or claims rising basis?</b>          For the standard contract “Claim Committed” rule applied</p>
<p><b>Insurances / Agents:</b>          PZU* is the major player who provides the standard liability insurance for architects in Poland          (*Państwowy Zakład Ubezpieczeń)</p>	<p><b>Duration of Liability:</b></p> <ul style="list-style-type: none"> <li>- <b>Professional client:</b>              Variable (Basically 10 years from completion of works)</li> <li>- <b>Consumer client:</b>              Variable</li> <li>- <b>Liability during and after construction:</b>              Variable</li> </ul>