

## Insurance Factsheet: Portugal

**Member organisation(s):**

**OA**

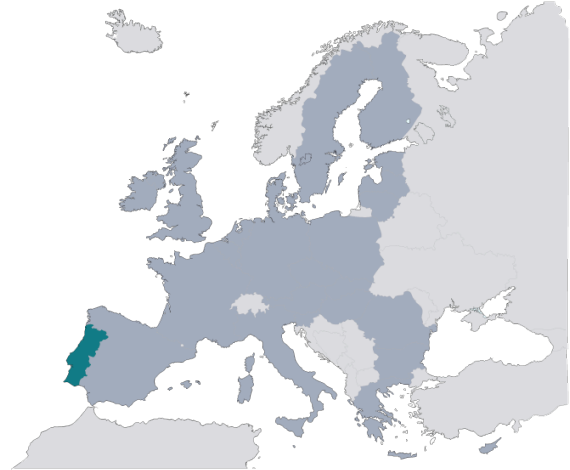
[Ordem Dos Arquitectos](#)

**Obligation to insure?**

No (UIA Yes)

**Legal Obligation to insure?**

Yes, still no clear regulation on it. It is based upon individual insurance period by the Ordem (north and south chambers)



**Legal Basis**

**Commonly used Term and Conditions:**

Base Order insurance 25.000 premium

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

Active member of OA

**Calculation of insurance premium:**

- Rate based upon fees and fixed price.

**Contractual liability:**

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

Yes, in relation to his or her services valid for equal period of one year

- **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:**

No

- **Unsuitability for the function:**

Unclear

- **Hidden defects:**

Unclear

**Forms of Insurance contract:**

- Subscription contract for all liabilities in a predefined period of one year.

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

Not included

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

Yes.

**Insurances / Agents:**

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**Duration of Liability:**

- **Professional client:**

Period of the contract one year with equal period for renewal

- **Consumer client:**

Unclear

- **Liability during and after construction:**

Unclear, not included