

Insurance Factsheet: Sweden

<p>Member organisation(s): Sveriges Arkitekter Architects of Sweden</p> <p>Obligation to insure? Yes, If you use the standard contract an insurance is compulsory.</p> <p>Legal Obligation to insure? No</p>	
<p>Legal Basis:</p> <p>Commonly used Term and Conditions: General Conditions of Contract for Consulting Agreements for Architectural and Engineering Assignments for the Year 2009 (ABK 09)</p> <p>What are the requirements needed in order to obtain an Insurance? The insurance company makes an individual assessment of the business.</p> <p>Calculation of insurance premium: Number of employees</p>	<p>Contractual liability:</p> <ul style="list-style-type: none"> - Liabilities before and/or during the works: Responsibility during the works - The end of the construction phase as a point of departure for a period of specific liabilities? Not generally for architects, regulated by agreement <p>Liabilities after work:</p> <ul style="list-style-type: none"> - Harm to the structure (to its soundness or stability): No responsibility - Unsuitability for the function: 10 years - Hidden defects: No responsibility
<p>Forms of Insurance contract: Defined responsibility for a fixed period</p>	<p>Joint and several (in solidum) liability: Yes, Derogation by contract is possible</p> <p>Does the insurer respond to a claims made or claims rising basis? When claim occurred. (claims rising)</p>
<p>Insurances / Agents: Architects of Sweden offers a commercial insurance with consultant responsibility, through Folksam, and there are other insurance companies.</p>	<p>Duration of Liability:</p> <ul style="list-style-type: none"> - Professional client: Variable - Consumer client: Variable - Liability during and after construction: Variable