

Compulsory Insurances

I. Insurances at federal level

Insurance class 1: accident

1. **Insurance for participants in clinical studies conducted in humans and using pharmaceuticals or medical products:** section 40 (1) no. 8, (3) German Medicines Act (*Arzneimittelgesetz – AMG*) and section 20 (1) no. 9, (3) Medical Devices Act (*Medizinproduktegesetz – MPG*)
2. **Passenger accident insurance**, section 50 Air Traffic Act (*Luftverkehrsgesetz – LuftVG*) and section 106 Air Traffic Licensing Regulations (*Luftverkehrs-Zulassungs-Ordnung – LuftVZO*)

Insurance class 2: sickness

Compulsory long-term care insurance, sections 23, 110 Social Code, book XI (*Sozialgesetzbuch – SGB*)

Insurance class 7: goods in transit

Commercial road haulage, section 7a Road Haulage Act (*Güterkraftverkehrsgesetz – GüKG*)

Insurance class 10: liability arising out of the use of motor vehicles operating on the land

1. **Third-party liability insurance** for keepers of motor vehicles, sections 1, 4 Compulsory Insurance Act (*Pflichtversicherungsgesetz – PfIVG*)
2. **Foreign motor vehicles:** section 1 Act on Third-Party Liability Insurance for Vehicles and Trailers Based Abroad (*Gesetz über die Haftpflichtversicherung für ausländische Kraftfahrzeuge und Kraftfahrzeuganhänger – AuslKfzHPfIVersV*)
3. **Waste transports:** section 7 (2) Ordinance on Transport Licences (*Transportgenehmigungsverordnung – TgV*) concerning third-party

liability insurance and specific environmental impairment liability insurance

- 4. Operation of private railways** (railway transport companies, railway infrastructure companies, keepers of railway vehicles which do not participate autonomously in rail operations): section 26 (1) no. 8, (5), first sentence General Railway Act (*Allgemeines Eisenbahngesetz – AEG*) in conjunction with section 31, 32 (1) no. 4 *AEG* and section 1 Ordinance concerning the Liability of Railways (*Verordnung über die Haftpflichtversicherung der Eisenbahnen - EBHaftPflV*)

Insurance class 11: aircraft liability

Air transportation companies and other keepers of aircrafts: sections 2 (1) no. 3, 37 (1), 43 (1) and 50 *LuftVG* in conjunction with sections 102 to 104 *LuftVZO*

Insurance class 12: liability for ships (sea, lake, and river and canal vessels)

- 1. Liability for damage caused by oil in sea transport:** section 2 Oil Pollution Damage Act (*Ölschadengesetz - ÖISG*), see also Act on Liability and Compensation for Oil Pollution (*Ölhaftungsgesetz*)
- 2. Liability for sport boats:** annex 7 no. 1 to section 9 (2) no. 2 Ordinance on the rental of lake sport boats (*Binnenschiffahrts-Sportbootvermietungsverordnung - BinSch-SportbootVermV*): requirements for vehicles permitted to be operated by charter certification

Insurance class 13: general liability

- 1. Special waste gas examinations and security inspections carried out by state-approved garages:** section 47b (2) nos. 5 and 6 of the Regulations Authorising the Use of Vehicles for Road Traffic (*Straßenverkehrs-Zulassungs-Ordnung – StVZO*) and annex VIIIc to the *StVZO*, nos. 2.8 and 2.9
- 2. Approval of training courses:** section 33 of the First Ordinance on the Explosives Act (*Erste Verordnung zum Sprengstoffgesetz – 1. SprengV*)

3. **Waste transports:** section 7 (2) *TgV* concerning third-party liability insurance and specific environmental impairment liability insurance
4. **Waste shipment:** section 7 (1) Waste Shipment Act (*Abfallverbringungsgesetz – AbfVerbrG*)
5. **Product liability for pharmaceutical manufacturers:** sections 88 (1), 94 *AMG*
6. **Transport of dangerous goods:** section 3 (1) fourth sentence Dangerous Goods Transportation Act (*Gefahrgutbeförderungsgesetz – GGBefG*)
7. **Operating liability for certain plants that may pose a hazard to the environment:** sections 19 (1) and (2) no. 1 Environmental Liability Act (*Umwelthaftungsgesetz – UmweltHG*) in conjunction with annex 2 (the regulations on coverage provisions have not yet come into force as the relevant ordinance has still to be issued.)
8. **Operating liability for genetic facilities and the release of genetically modified organisms into the environment:** sections 36 (1) and (2) no. 1 Genetic Engineering Act (*Gentechnikgesetz – GenTG*). Since no ordinance exists, provision for coverage is not mandatory yet.
9. **Operating liability for shooting ranges:** section 27 (1) Weapons Act (*Waffengesetz – WaffG*)
10. **Betreuungsvereine** (social associations which have the task to find and train voluntary citizens willing to become "*Betreuer*" [guardian of a disabled person]): section 1908f Civil Code (*Bürgerliches Gesetzbuch – BGB*)
11. **Industrial safety and health / control agencies:** section 21 (2) no. 1 Ordinance on Industrial Safety and Health (*Betriebssicherheitsverordnung – BetrSichV*)
12. **Guard services:** section 34a (2) no. 3c Industrial Code (*Gewerbeordnung - GewO*) in conjunction with section 6 Ordinance on Guard Services (*Verordnung über das Bewachungsgewerbe – BewachV*)
13. **Ground handling services at airports:** section 3 Ground handling Ordinance (*Verordnung über Bodenabfertigungsdienste auf Flugplätzen – BADV*) in conjunction with annex 3 no. 2 B (6)

14. **Landfill sites:** section 19 (2) Landfill Ordinance (*Deponieverordnung – DepV*) requires a “deposit of security” made by the owner of the landfill, but not imperatively in the form of a liability insurance.
15. **Verification of weights and measures / inspection authorities:** section 63 (2) Verification Ordinance (*Eichordnung – EO*)
16. **Operating liability for specialised waste management companies:** section 6 Ordinance on Specialised Waste Management Companies (*Entsorgungsfachbetriebeverordnung – EfbV*) requires proof of adequate insurance cover.
17. **Liability concerning the inspection of gas systems and their installation by state-approved garages:** annex VIIa to *StVZO*, nos. 2.8 and 2.9
18. **Hunters’ liability:** section 17 (1) no. 4 Federal Hunting Act (*Bundesjagdgesetz – BJagdG*)
19. **Operating liability for nuclear plants and owners of nuclear fuels and other radioactive substances, as well as users of ionising radiation:** section 13 Atomic Energy Act (*Atomgesetz – AtG*) in conjunction with the Nuclear Financial Security Ordinance (*Atomrechtliche Deckungsvorsorgeverordnung – AtDeckV*) and section 24 (1) no. 5 Radiation Protection Ordinance (*Strahlenschutzverordnung – StrISchV*) and section 28b (1) no. 5 X-Ray Ordinance (*Röntgenverordnung – RöV*)
20. **Student nurses / nursing probationers**
 - a) Section 8 (3) First Ordinance on Professional Nursing and the Establishment of Nursing Schools (*Krankenpflegeverordnung – KrPflV*)
 - b) Section 9 (3) First Ordinance on Professional Infant and Child Care and the Establishment of Child Care Schools (*Säuglings- und Kinderpflegeverordnung – SuKPflV*)

(Note: both ordinances were repealed by Act 15 July 1957 (Federal Law Gazette I 716) effective 19 July 1957; however, section 8 (3) *KrPflV* and section 9 (3) *SuKPflV* continue to apply until further legal provisions are established.)

21. **Wages tax assistance societies (“Lohnsteuerhilfsvereine”):** section 25 (2) Law on Tax Advisers (*Steuerberatungsgesetz – StBerG*) in conjunction with section 2 Ordinance on the Implementation of Provisions with regard to wage tax societies (*Verordnung zur Durchführung der Vorschriften über Lohnsteuerhilfsvereine - DVLStHV*)
 22. **Brokers and building contractors:** section 2 Broker and Building Contractor Ordinance (*Makler- und Bauträgerverordnung – MaBV*)
 23. **Notaries:** sections 19a, 67 (3) no. 3 Federal Public Notaries Ordinance (*Bundesnotarordnung - BNotO*)
 24. **Publicly appointed and sworn experts:** section 36 (3) no. 3b *GewO*
 25. **Patent attorneys:** section 45 Patent Attorney Code (*Patentanwaltsordnung – PatAnwO*)
 26. **Pharmaceutical entrepreneurs:** sections 88 first sentence, 94 *AMG*
 27. **Test engineers (construction engineering):** section 15 (2) no. 7 Regulation on Building Specifications, Engineering Inspections and Tests (*Anordnung über Bauvorlagen, bautechnische Prüfungen und Überwachung - BauPÜAnO*)
- (Note:** This ordinance is part of the laws of the former GDR still applicable in the states that joined the Federal Republic of Germany in accordance with Art. 3 no. 32a of the Unification Treaty Act of 18.09.1990 (Federal Law Gazette II 1239) and Art. 9 Unification Treaty of 31.08.1990 in conjunction with Art. 1 G of 23.09.1990 (Federal Law Gazette II 885, 1239 effective as of 03.10.1990; **cf. also part II of this listing**)
28. **Inspection, control and certification agencies:** section 7 (1) Ordinance on the Installation of Heating Boilers and Equipment in accordance with the Construction Products Act (*Verordnung über das Inverkehrbringen von Heizkesseln und Geräten nach dem Bauproduktengesetz - BauPGHeizkesselV*)
 29. **Lawyers:** Section 51 Federal Lawyers' Act (*Bundesrechtsanwaltsordnung - BRAO*) and section 7 of the Law regulating the activity of European lawyers in Germany (*Europäisches Rechtsanwaltsgesetz – EuRAG*)

30. **Fairground workers:** section 55 *GewO* in conjunction with the Ordinance on the Liability of Fairground Workers (*Schaustellerhaftpflichtverordnung - SchauHV*) concerning conveyance of passengers: show driving with motor vehicles, Wall of Death motordromes, shooting galleries, circuses, performances with dangerous animals, horse-riding businesses)
31. **Agencies and institutions for the control of installations and equipment within the meaning of section 14 (1) of the Equipment and Product Safety Act:** section 17 (5) no. 4 Equipment and Product Safety Act (*Geräte- und Produktsicherheitsgesetz – GPSG*)
32. **Tax advisors, tax agents, tax consultancy services:** section 67 StBerG
33. **Technical equipment and consumer products:** section 3 (3) no. 4 *GPSG*
34. **Liability of development aid institutions for the benefit of development aid workers (combined with corresponding health insurance):** section 6 Development Aid Workers Act (*Entwicklungshelfergesetz – EhfG*)
35. **Control organisations:** annex VIII b no. 2.6 *StVZO*
36. **Firearms certificates, shooting permissions:** section 4 (1) no. 5 *WaffG*
37. **Auditors and auditing companies:** section 54 of the Law regulation the profession of auditor (*Wirtschaftsprüferordnung – WPO*) in conjunction with sections 1 and 2 Ordinance on the Professional Liability of Auditors (*Wirtschaftsprüfer-Berufshaftpflichtversicherungsverordnung - WPBHV*)
38. **Certification services:** section 12 Digital Signature Ordinance (*Signaturgesetz – SigG*) in conjunction with section 9 Digital Signature Ordinance (*Signaturverordnung – SigV*)
39. **Official receivers:** section 1 (4) Official Receivers Ordinance (*Zwangsverwalterverordnung - ZwVwV*)

Insurance classes 14 and 15: credit and suretyship

Insurance covering package holiday makers in the event of tour operator's bankruptcy, section 651k *BGB*

II Insurances at federal-state level

Please note: There are a large number of acts and ordinances at federal state-level, as well a large amount of substantive law (e.g. articles of association) not included in official compilations. Therefore, the following list makes no claim to completeness.

1. Baden-Württemberg

Insurance class 10: liability arising out of the use of motor vehicles operating on the land and insurance class 13: general liability

- **Operation of private railways, mountain railways and tow lifts** pursuant to section 15 of the State Law on Railways in Baden-Württemberg (*Landeseisenbahngesetz – LEisenbG*)

Insurance class 13: general liability

- **Professional partnerships** pursuant to section 8 (3) Act on Limited Liability Partnerships (*Partnerschaftsgesellschaftsgesetz – PartGG*) in conjunction with section 2a (3) Architects Act of Baden-Württemberg (*Architektengesetz – ArchG BW*)
- **Test engineers (construction engineering)** in accordance with section 73 (2) (5) of the State Building Code of Baden-Württemberg (*Landesbauordnung – LBO*)
- **Experts within the meaning of section 19i (2) third sentence Water Management Act** (*Wasserhaushaltsgesetz – WHG*) in conjunction with the Ordinance on Installations Handling Substances Constituting a Hazard to Water (*Anlagenverordnung – VAwS*)

2. Bavaria

Insurance class 10: liability arising out of the use of motor vehicles operating on the land and insurance class 13: general liability

- **Operation of private railways, mountain railways and tow lifts:** pursuant to section 12 (2) no. 3 Act on the Legal Relations of Non-Federally Owned Railways and Cableways in Bavaria (*Bayerisches Eisenbahn- und Seilbahngesetz – BayESG*) as published in the announcement of 9 August 2003, the Ordinance on the Liability Insurance of Railways (*Verordnung über die Haftpflichtversicherung der Eisenbahn - EBHaftPflV*) adopted as per section 26 (1) no. 8 AEG applies mutatis mutandis to all non-federally owned railways. In accordance with section 1 (1) second sentence *BayESG*, this also applies to rack railways. Operators of cableways must have liability insurance as per section 31 (1) *BayESG* in conjunction with sections 5 (1) no. 5 and 10 (1) no. 4 Third Ordinance on the Implementation of the BayESG (*Seilbahnverordnung - SeilvB*) of 24 November 2003. Section 31 (1) *BayESG* refers to sections 158b et seq. of the Insurance Contract Law (*Gesetz über den Versicherungsvertrag – VVG*)

Insurance class 12: liability for ships (sea, lake, and river and canal vessels)

- **Inland waterway carriers** pursuant to section 3 (2) Bavarian Inland Waterway Navigation Regulations (*Bayerische BinnenschiffahrtsO*) in conjunction with section 27 (4) third sentence Bavarian Water Act (*Bayerisches Wassergesetz – BayWG*)

Insurance class 13: general liability

- **Test engineers (construction engineering)** pursuant to section 90 (6) no. 3 of the Bavarian Building Code (*Bayerische Bauordnung - BayBo*) in conjunction with section 4 (2) no. 8 and section 7 (2) no. 6 Ordinance on Structural Engineering Inspections (*Bautechnische Prüfungsverordnung - BauPrüfV*)
- **Experts within the meaning of section 19i (2) third sentence WHG** in conjunction with the Ordinance concerning Private Experts in Water Management (*Verordnung über private Sachverständige in der Wasserwirtschaft – VPSW*)
- **School sponsors** pursuant to section 89 (2) no. 8 Bavarian Education and School Act (*Bayerisches Gesetz über das Erziehungs- und Unterrichtswesen - BayEUG*): This provision permits schools to call for pupils' liability insurance for particular types of schools or school events that include increased liability

risks. Provisions concerning pupils' liability were included in the following school regulations: School Regulations for Elementary Schools in Bavaria, section 72; Vocational School Regulations, section 72; Regulations for Vocational Schools for Home Economics, Nursing and Social Care, section 95; Regulations concerning Non-Medical Therapeutic Vocational Schools, section 65; Regulations for Vocational Schools for Medical/Pharmaceutical Technologists, section 75; Regulations concerning Vocational Schools for Medical Education and Nursing Care, section 66; Regulations for Vocational Schools for Elderly and Family Care, section 65; Technical College and Upper Vocational School Regulations, section 100; Regulations governing Schools for the Disabled, section 90; School Regulations for Elementary Schools providing Special Pedagogical Care, section 72

- **Experts in soil protection and contaminated soils** pursuant to section 6 Bavarian Soil Protection Act (*Bayerisches Bodenschutzgesetz – BayBodSchG*) in conjunction with the Ordinance on Experts and Examination Centres for Soil Protection and Contaminated Sites (*Verordnung über Sachverständige und Untersuchungsstellen für den Bodenschutz und die Altlastenbehandlung – VSU*)

3. Berlin

Insurance class 13: general liability

- **Test engineers (construction engineering)** pursuant to section 76 (4) no. 2 of the Berlin Building Code (*Berliner Bauordnung – BauO Bln*) in conjunction with section 4 (3) no. 8 *BautechPrüfV*
- **Independent architects and town planners accredited in building and construction** as defined in section 4 (6) no. 5 of the Berlin Architects and Chamber of Construction Act (*Berliner Architekten- und Baukammergesetz – ABKG*); **town planners, and architectural and town planning firms** pursuant to section 7 (9) *ABKG* (with regard to incorporated companies) and section 7 (2) *ABKG* (with regard to professional partnerships as per section 8 (3) *PartGG*), both in conjunction with section 19 *ABKG*;
- **Experts within the meaning of section 19i (2) third sentence WHG** working in expert organisations for the inspection of oil tanks pursuant to the Ordinance governing the Handling of Water Polluting Substances and Specialized Facilities (*Verordnung über Anlagen zum Umgang mit wassergefährdenden Stoffen – VAWS*) and section 5 Ordinance on Discharge of Waste Water into Public

Waste-Water-Treatment Installations (*Indirekteinleiterverordnung – IndV*)

- **Dog owners** pursuant to section 1 (6) Act concerning Dog-Keeping and Dog-Walking in Berlin (*Gesetz über das Halten und Führen von Hunden in Berlin – HundeHaltG Bln*)
- **Hunting licence holders** pursuant to section 20 State Hunting Act of Berlin (*Berliner Jagdgesetz*) in conjunction with section 17 Federal Hunting Act (*Bundesjagdgesetz - BJagdG*)
- **Falconers' and hunters' liability** in accordance with the Ordinance concerning Falconry and Hunting Exams (*Verordnung über die Jäger- und Falknerprüfung*) of 5 March 2002, Law and Official Gazette (*Gesetz- und Verordnungsblatt – GVBl*) p. 100
- **Clubs and associations** pursuant to sections 7 and 8 of the framework agreement on the autonomous use of sports facilities based on the Regulations for the Use of Sports Facilities (*Sportanlagen-Nutzungsvorschriften – SPAN*) in conjunction with section 14 (2) Act on the Promotion of Sports (*Sportförderungsgesetz – SportFG*)
- **Surveyors' liability** pursuant to section 3 (7) Berlin Land Surveying Act (*Gesetz über das Vermessungswesen in Berlin – VermGBln*)

4. Brandenburg

Insurance class 13: general liability

- **Professional partnerships** pursuant to section 8 (3) PartGG in conjunction with section 19 (3) and (4), and section 20 (3) Brandenburg Chamber of Engineers Act (Brandenburgisches Ingenieurkammergesetz – *BbgIngKamG*);
- **Independent architects** pursuant to section 3 (2) no. 4 Brandenburg Architects Act (*Brandenburgisches Architektengesetz - BbgArchG*), **professional partnerships** pursuant to section 8 (3) PartGG in conjunction with section 8 (3) and (4) *BbgArchG*, **companies** pursuant to section 9 (2) no. 7 *BbgArchG*;
- **Consulting engineers/engineers** as per section 24 (2) no. 4 *BbgIngKamG*

- **Test engineers (construction engineering)** pursuant to section 80 (3) no. 7 of the Brandenburg Building Code (*Brandenburgische Bauordnung – BbgBO*) in conjunction with section 8 *BauPrüfV*
- **Experts in construction and evaluation** pursuant to section 80 (3) no. 7 *BbgBO* in conjunction with section 3 (4) of the Brandenburg Ordinance concerning Experts in Construction and Evaluation (*Brandenburgische Bausachverständigenverordnung – BbgBauSV*)
- **Architects** pursuant to section 5 (2) no. 4 *BbgArchG*
- **Dog owners** pursuant to section 17 (5) Act on Regulatory Authorities (*Ordnungsbehördengesetz – OBG*)
- **Experts within the meaning of section 19i (2) third sentence WHG** in conjunction with section 21 (3) no. 5 *VawS*

5. Bremen

Insurance class 13: general liability

- **Architects (engineers)** pursuant to sections 9 (6) and 25 (2) no. 5 Bremen Engineers Act (*Bremer Ingenieursgesetz – BremIngG*)
- **Town planners, and architectural and town planning firms** pursuant to section 4 (1) no. 4 Bremen Architects Act (*Bremer Architektengesetz - BremArchG*)
- **Dog owners** pursuant to section 1 (6) Bremen Act on the Keeping of Dogs (*Bremisches Gesetz über das Halten von Hunden - BremHundeG*)

6. Hamburg

Insurance class 13: general liability

- **Test engineers (construction engineering)** pursuant to *BautechPrüfV* and section 81 (8) Hamburg Building Code (*Hamburgische Bauordnung - HbauO*)
- Members of the Hamburg Chamber of Architects pursuant to section 19 (2) no. 5 Hamburg Architects Act (*Hamburgisches*

Architektengesetz – HmbArchG), **town planners, and architectural and town planning firms** pursuant to section 10 subsections (3) and (12) HmbArchG

- **Dog owners** pursuant to section 2 (2) Hamburg Dangerous Dog Ordinance (*Hundeverordnung – HundeVO*)
- **Asbestos experts** pursuant to section 4 (1) no. 4 Hamburg Ordinance on Asbestos Abatement Experts (*Asbest-Sachverständigenverordnung – Asbest-SvVO*)

7. Hesse

Insurance Class 1: accident insurance

- Regarding volunteer fire brigade members, section 11 (5) Hessian Act on Fire Protection, General Aid and Disaster Prevention (*Hessisches Gesetz über den Brandschutz, die Allgemeine Hilfe and den Katastrophenschutz - HBKG*) provides that, in addition to statutory accident insurance, **the supporting public authorities, i.e. the cities and communities**, have to insure **voluntary fire brigade members** against accidents on duty to the extent necessary.

Insurance class 13: general liability

- Pursuant to section 5 Act on the Establishment and Recognition of Conciliation Agencies (*Gesetz zur Errichtung and Anerkennung von Gütestellen*) by the Land administration of justice, **conciliation agencies that are not funded by public corporations or institutions** have to take out financial loss liability insurance with a minimum sum insured of 250,000 euros per loss event.
- Independent architects pursuant to section 4 (5) no. 5 and section 17 (1) sentence 2 no. 8 Hessian Architects and Town Planners Act (*Hessisches Architekten- and Stadtplanergesetz – HASG*)
- Pursuant to section 6 (4) of the Hessian Chamber of Architects and Town Planners Act (*Hessisches Gesetz über die Architekten- and Stadtplanerkammer*), **architectural and town planning firms** must take out professional liability insurance (with a minimum sum insured of 1 million euros for personal injury and 500,000 euros for property damage and financial loss). Section 17 (1) sentence 2 no. 8 of that act requires natural persons to take out 'adequate' professional liability insurance without specifying a minimum sum insured.

- Pursuant to section 16 (2) no. 5 of the Hessian Chamber of Engineers Act (*Hessisches Ingenieurkammergesetz - IngKammG*), engineers must show proof of having adequate professional liability insurance in order to be listed in the register of **consulting engineers**. The Chamber of Engineers may specify a minimum sum insured by issuing appropriate guidelines.
- Pursuant to section 18a (3), 18b (2) no. 5 *IngKammG*, **consulting engineers who work in a professional partnership** must take out professional liability insurance. In accordance with section 19a (3) no. 3 and (6) no. 2, this obligation also applies to persons listed in the Chamber of Engineers register of engineers qualified to set up building specifications. Section 19b (5) no. 5, (7) and (8) no. 5 extends this obligation also to persons listed in the town planners' register.
- Section 80 of the Hessian Building Regulations (*Hessische Bauordnung - HBO*) comprises the authorisation to issue ordinances concerning adequate proper liability insurance. Section 6 (3) Ordinance concerning Issuers of Structural Certifications (*Nachweisberechtigten-Verordnung - NBVO*) and section 7 (2) no. 9 Hessian Ordinance on Structural Engineering Inspections (*Bautechnische Prüfungsverordnung - BautechPrüfVO*) make liability insurance obligatory for **issuers of structural certifications and engineering inspectors**. The same will in future apply to **experts** who will have to take out liability insurance under Regulations concerning experts still to be issued.
- Pursuant to section 82 Hessian Water Act (*Hessisches Wassergesetz - HWG*) the competent authority may require **holders of a licence relating to water rights** to take out liability insurance to the extent necessary to ensure that requirements, conditions or other obligations are fulfilled and financial risks arising in the course of accidents or business interruption are covered.
- In accordance with section 15 Ordinance on the Public Appointment of **Experts on Agriculture and Forestry including Horticulture** (*Verordnung über die öffentliche Bestellung von Sachverständigen auf dem Gebiet der Land- und Forstwirtschaft einschließlich des Gartenbaues*), experts are required to take out professional liability insurance to cover financial losses incurred in the course of their occupation.

- Pursuant to section 71 (2) of the Hessian Law and Order Act (*Hessisches Gesetz über die Sicherheit und Ordnung - HSOG*), **owners of dogs subject to permit** under the Control of Dogs Ordinance (*Hundeverordnung*) must have a liability insurance with a minimum limit of €500,000.
- **Publicly appointed and sworn experts in the field of engineering** in accordance with section 14 (2) Experts Code of Practice (*Sachverständigenordnung - SVO*), pursuant to section 2 (3) second sentence *IngKammG* in conjunction with the Ordinance on the Appointment of Experts pursuant to the Chamber of Engineers Act (*Verordnung über die Bestellung von Sachverständigen nach dem Ingenieurkammergesetz*).

Other compulsory insurances

- Pursuant to the Hessian Act on Lawyers' Benefits (*Gesetz über die Hessische Rechtsanwaltsversorgung - Hess. RAVG*), **lawyers and legal advisors** that are members of the Chamber of Lawyers of Hesse are compulsorily insured within the professional retirement schemes of lawyers (*Versorgungswerk der Rechtsanwälte*).
- Pursuant to section 5 (2) of the Hessian Healing Professions Act (*Heilberufsgesetz - HeilBerG*) and the statutes based on this Act, **healing professionals** are compulsorily insured within the professional retirement schemes of the Hessian Chamber of Physicians, the Chamber of Dentists, the Chamber of Veterinaries or the retirement schemes of the Chamber of Pharmacists in Hesse.
- Pursuant to section 10 *HASG* **architects and town planners** are compulsorily insured within the professional retirement schemes of the Chamber of Architects of the State of North Rhine-Westphalia as stipulated by the chamber's affiliation statutes.
- Pursuant to section 3a *Hessian IngKammG* in conjunction with the relevant state treaty between Hesse and Bavaria, Hessian **consulting engineers** are compulsorily insured within the professional retirement schemes for Bavarian engineers.
- Pursuant to the Hessian Act on **Tax Consultants'** Benefits (*Hessisches Gesetz über die Steuerberaterversorgung – StBVG*), members of this profession are compulsorily insured within the professional retirement schemes for tax consultants.

8. Mecklenburg-Western Pomerania

Insurance class 13: general liability

- **Publicly appointed surveyors** pursuant to section 9 Act on the Code of Conduct for Publicly Appointed Surveyors (*Gesetz über die Berufsordnung der Öffentlich bestellten Vermessungsingenieure – BerufsO-ÖbVI*), *GVBI M-V* 1994, p. 638
- **Experts** pursuant to section 116 Water Act of Mecklenburg-Western Pomerania (*Landeswassergesetz*), *GVBI M-V* 1992, p. 669
- **Persons in charge of technical surveillance** pursuant to section 6 (13) third and fourth sentence Ordinance on the Organisation of Technical Surveillance (*Verordnung über die Organisation der technischen Überwachung*), *GVBI M-V* 1992, p. 301
- **Midwives and obstetric nurses** pursuant to section 8 of the Code of Conduct for Midwives and Obstetric Nurses (*Berufsordnung für Hebammen und Entbindungspfleger – HebBO*), *GVBI M-V* 1993, p. 15 as amended by regulation of 18 July 2000, *GVBI M-V* 2000, p. 362
- **Independent architects** pursuant to section 2 no. 4 Architects Act of Mecklenburg-Western Pomerania (*Architektengesetz des Landes Mecklenburg-Vorpommern – ArchG M-V*) of 12 March 1998, (*GVBI M-V* pp. 364, 549 as amended by section 2 of the act of 27 June 2002, *GVBI M-V* p. 510, 2003 p. 107), companies pursuant to section 6 (5), and professional partnerships pursuant to section 7a *ArchG M-V*
- **Engineers** as per section 7 third sentence no. 8 Engineers Act of Mecklenburg-Western Pomerania (*Ingenieurgesetz des Landes Mecklenburg-Vorpommern – IngG M-V*) of 8 November 1993, *GVBI M-V* p. 878 as amended by section 1 of the act of 27 June 2002, *GVBI M-V* p. 510, 2003 p. 107
- **Test engineers** pursuant to section 11 (2) no. 7 Ordinance on Structural Engineering Inspections (*Bautechnische Prüfungsverordnung – BauPrüfV*) of 3 April 1998, *GVBI M-V* p. 413 as amended by ordinance of 18 January 2001 *GVBI M-V* p. 66

9. Lower Saxony

Insurance class 13: general liability

- **Architects of residential buildings not requiring building consent** pursuant to section 69a (1) no. 3 Lower Saxony Building Code (*Niedersächsische Bauordnung – NbauO*)
- **Issuers (architects and engineers) of safety certificates for residential buildings not requiring building consent, as well as town planners and architectural and town planning firms** pursuant to section 69a (1) no. 4 *NbauO*
- **Consulting engineers** pursuant to section 31 (2) no. 4 Lower Saxony Engineers Act (*Niedersächsisches Ingenieurgesetz - NIngG*)
- **Companies** within the meaning of section 4a (2) Lower Saxony Architects Act (*Niedersächsisches Architektengesetz – NarchtG*)
- **Dog owners** liability pursuant to section 10 Lower Saxony Act on the Keeping of Dogs (*Niedersächsisches Gesetz über das Halten von Hunden – NHundG*)
- **Experts as defined by section 19i (2) third sentence WHG** in conjunction with section 16 (2) no. 4 *VawS*
- **Waste disposal plants** pursuant to section 16 Lower Saxony Waste Disposal Act (*Niedersächsisches Abfallgesetz – NAbfG*)
- **Cableways** pursuant to section 19 Lower Saxony Act on Railways and Cableways (*Niedersächsisches Gesetz über Eisenbahnen und Seilbahnen -NESG*)

10. North Rhine-Westphalia

Insurance class 13: general liability

- **Architects who write building specifications within the meaning of section 70 (3) no. 1 Building Regulations of North-Rhine-Westphalia** (*Bauordnung NRW – BauO NRW*) in conjunction with section 19 Implementing Regulation of the Chamber of Construction Act of North-Rhine Westphalia (*Baukammergesetz - BauKaG NRW*)

- **Members of the Chamber of Architects North-Rhine-Westphalia** pursuant to section 22 (2) no. 5 *BauKaG NRW* in conjunction with section 19 Implementing Regulation of the *BauKaG NRW*, **town planners, and architectural and town planning firms** pursuant to section 8 *BauKG NRW* and section 20 of the relevant Implementing Regulation
- Liability of particular **state-approved experts** in accordance with section 3 (2) North Rhine-Westphalian Regulation governing Experts (*Sachverständigenverordnung – SvVO*) in conjunction with section 20 Implementing Regulation of the *BauKaG NRW*
- **Test engineers** (construction engineering) pursuant to sections 79 (4) and 85 (2) no. 3, (3) and (4) of the Building Code of North Rhine-Westphalia (*Landesbauordnung NRW*) in conjunction with *BauPrüfV*
- **Dog owners** liability pursuant to section 5 North Rhine-Westphalian Act on the Keeping of Dogs (*Landeshundegesetz NRW – LHhundG NRW*) of 18 December 2002
- **Experts within the meaning of section 19i (2) third sentence WHG** in conjunction with section 22 (3) no. 5 *VawS*

11. Rhineland-Palatinate

Insurance class 10: liability arising out of the use of motor vehicles operating on the land and insurance class 13: general liability

- **Operation of private railways, mountain railways and tow lifts** pursuant to section 33 of the State Law on Railways in Rhineland-Palatinate (*Landeseisenbahngesetz – LEisenbG*) in conjunction with the State Ordinance on Minimum Sums Insured under the LEisenbG (*Landesverordnung über die Mindestversicherungssummen*)

Insurance class 13: general liability

- **Members of the Chamber of Architects** of Rhineland-Palatinate pursuant to section 2 (1) no. 7 Architects Act of Rhineland-Palatinate (*Architektengesetz Rheinland Pfalz – ArchitektenG R-Pf.*)
- **Test engineers (construction engineering)** pursuant to sections 59 (3), 66 (5), 87 (3) no. 3 and (4) no. 3b State Building

Code of Rhineland-Palatinate (*Landesbauordnung R-Pf. – LbauO*) in conjunction with *BauPrüfVO*

- **Engineers working in a professional partnership** pursuant to sections 4a (3) and 8a *IngKammG*
- **Experts in structural fire protection** in accordance with sections 59 (3), 65 (4), 87 (5) no. 6 *LBauO* in conjunction with section 2 (1) no. 7 State Ordinance concerning Experts in Structural Fire Protection (*Landesverordnung über Sachverständige für baulichen Brandschutz – SbauBSchV*)
- To be listed in the register of consulting engineers as stipulated in section 1 (4) no. 3 State Ordinance on the Register Maintained by the Chamber of Consulting Engineers of Rhineland-Palatinate (*Landesverordnung über die von der Kammer der Beratenden Ingenieure zu führenden Listen*), **consulting engineers** must show proof of adequate professional liability insurance.
- **Dog owners** pursuant to section 4 (2) Rhineland-Palatinate Act on the Keeping of Dogs (*Landeshundegesetz – LHundG*)
- **Fishing liability** pursuant to section 13 (2) no. 3 State Ordinance concerning the Implementation of the Rhineland-Palatinate Fishing Law (*Landesverordnung zur Durchführung des Rheinland-Pfälzischen Landesfischereigesetzes – LFischG-DVO*)
- **Experts in earthworks and foundations** pursuant to section 2 (1) no. 7 State Ordinance on Experts in Earthworks and Foundations (*Landesverordnung über Sachverständige für Erd- und Grundbau – SEGBauVO*)
- **Organisations appointing experts in water contamination** as per section 22 (3) no. 5 State Ordinance on Installations and Certified Specialists Handling Substances Constituting a Hazard to Water (*Anlagenverordnung – VAWS*)
- **Candidates taking courses for the hunting exam** must maintain adequate liability and accident insurance pursuant to section 22 (3) State Ordinance concerning the Implementation of the Rhineland-Palatinate Hunting Law (*Landesverordnung zur Durchführung des Landesjagdgesetzes - LJGDVO*)
- **Independent midwives and obstetric nurses** pursuant to section 7 (1) State Ordinance on Professional Duties and Activities of Midwives and Obstetric Nurses (*Landesverordnung über die*

Berufspflichten und die Berufsausübung der Hebammen und Entbindungshelfer)

- **Voluntary helpers** pursuant to section 3 (1) no. 3 State Ordinance on Recognition of Low Threshold Service Proposals as per section 45b *SGB*, Book XI (*Landesverordnung über die Anerkennung von niedrigschwelligen Betreuungsangeboten*)

12. Saarland

Insurance class 13: general liability

- **Architects** pursuant to section 86 (3) second sentence no. 6 and (5) no. 2 *LBO Saarland*
- **Architects and engineers** pursuant to section 43 (1) no. 5 Saarland Act on the Chamber of Architects and Engineers (*Saarländisches Architekten- und Ingenieurkammergesetz – SAIG*), **town planners, and architectural and town planning firms** pursuant to sections 7 (3) and 43 (1) no. 5 *SAIG*, **companies not accredited in Germany** pursuant to section 8 sentence 3 no. 2 in conjunction with section 7 (3) *SAIG*
- **Test engineers (construction engineering)** pursuant to section 94 (5) no. 6 *LBO* in conjunction with section 3 (6) Ordinance on Structural Engineering Inspections and Remuneration of Inspectors (*Bautechnische Prüfungs- und Vergütungsverordnung – BauPrüfVergVO*)
- **Dog owners** pursuant to section 2 (3) Ordinance on the Protection of the Public from Dangerous Dogs (*Polizeiverordnung über den Schutz der Bevölkerung vor gefährlichen Hunden*)

13. Saxony

Insurance class 13: general liability

- **Architects and town planners** pursuant to section 3 (2) no. 2 and section 9 (3) Saxony Architects Act (*Sächsisches Architektengesetz – SächsArchG*)
- **Inspection, control and certification agencies** pursuant to sections 88 (4) no. 4 and 25 (1) *LBO Saxony*

- **Publicly appointed surveyors and other persons entitled to carry out surveys** pursuant to section 23 (2) and (9) Saxony Surveyors Act (*Sächsisches Vermessungsgesetz - SächsVermG*) in conjunction with the Ordinance concerning Publicly Appointed Surveyors in Saxony (*ÖBV-Verordnung*)
- **Test engineers** (construction engineering) pursuant to section 82 (4) nos. 4 and 5 *LBO* in conjunction with the relevant implementing regulations.
- **Dog owners** pursuant to section 5 Saxony Dangerous Dogs Act (*Sächsisches Gefahrhundegesetz - SächsGefHG*)
- **Private control agencies** pursuant to section 2 (1) no. 3 of the Ordinance on the Deployment of Private Control Agencies in accordance with the Organic Farming Act of 1 March 2005 by the Saxony Ministry of Environment and Agriculture (*Verordnung zur Beleihung privater Kontrollstellen nach dem Öko-Landbaugesetz*), *GVBl*, p. 66
- **Publicly appointed and sworn experts in agriculture, forestry, horticulture and viticulture** pursuant to section 1 (3) no. 4 and section 4 (6) of the Saxony Ordinance on the Public Appointment and Swearing-in of Experts in Agriculture, Forestry, Horticulture and Viticulture of 29 October 2001 (*Sächsische Landwirtschaftssachverständigenverordnung - SächsLandwSachVO*), *GVBl* p. 223
- **Experts within the meaning of section 19i (2) third sentence WHG** in conjunction with the Saxony Ordinance on Installations Handling Substances Constituting a Hazard to Water of 18 April 2000 (*Sächsische Anlagenverordnung - SächsVAwS*), *GVBl* page 223
- **Hunting liability** pursuant to section 10 (1) fourth sentence Saxony Ordinance on Hunting of 29 October 2004 (*Sächsische Jagdverordnung - SächsJagdVO*), *GVBl* p. 560 and section 29 (3) first sentence Saxony Hunting Act of 8 May 1991 (*Sächsisches Jagdgesetz - SächsLJagdG*), *GVBl* p. 67
- Pursuant to section 10 (1) no. 1 State Birth Aides Law (*Sächsisches Hebammengesetz – SächsHebG*) of 9 July 1997, **midwives** must maintain adequate professional indemnity insurance.

- The Saxony Law on Medical Professions (*Sächsisches Heilberufekammergesetz – SächshKaG*) and the code of conduct for members of healing professions provide that **healing professionals** must maintain adequate professional indemnity insurance as stipulated in:
 - section 17 (1) no. 9 *SächshKaG* in conjunction with section 23 Code of Conduct of the Saxony Regional Dental Society;
 - section 17 (1) no. 9 *SächshKaG* in conjunction with section 21 Code of Conduct of the Saxony Regional Medical Society;
 - section 17 (1) no. 9 *SächshKaG* in conjunction with section 7 Code of Conduct of the Saxony Regional Pharmacists Society;
 - section 17 (1) no. 9 *SächshKaG* in conjunction with section 19 Code of Conduct of the Saxony Regional Veterinary Society;
 - section 16 (4) second sentence *SächshKaG* (**not yet entered into force**): Adequate professional indemnity insurance will be required for all who perform operations as legal persons under private law;
 - section 5a *SächshKaG*: Liability insurance is required for the Saxony Regional Medical Society when acting as ethic commission.

14. Saxony Anhalt

Insurance class 13: general liability

- **Test engineers (construction engineering)** in accordance with section 89 (6) no. 6 State Building Code Saxony Anhalt (*Bauordnung – LBO*) in conjunction with section 6 (1) no. 7 Ordinance on Structural Engineering Inspections of Saxony Anhalt (*Bautechnische Prüfungsverordnung – BauPrüfVO Sachs. -A*)
- **Engineers** pursuant to section 31 (2) no. 4 Engineers Act of Saxony-Anhalt (*IngenieurG LSA*)
- **Members of the Chamber of Architects, as well as architects not accredited in Germany**, pursuant to section 16 (2) no. 3 Architects Act of Saxony-Anhalt (*ArchTG LSA*), **companies and companies not accredited in Germany** pursuant to section 16 (3) in conjunction with section 16 (2) no. 3 *ArchTG-LSA*

15. Schleswig Holstein

Insurance class 13: general liability

- **Architects** pursuant to sections 71 (6), 91 (1) no. 7 *LBO* Schleswig Holstein
- **Architects and engineers** pursuant to section 3 (1) no. 10 Act on the Chamber of Architects and Engineers Schleswig Holstein (*Architekten- und Ingenieurkammergesetz Schleswig-Holstein – ArchIngKG*), **town planners, and architectural and town planning firms** pursuant to section 10 (2) *ArchIngKG*
- **Test engineers (construction engineering)** in accordance with section 66 (5) no. 5 *LBO* in conjunction with section 15 *BauPrüfV*
- **Publicly appointed surveyors** pursuant to section 10 *BerufsO-ÖbVI*)
- **Dog owners** liability as per section 9 Dangerous Dogs Act Schleswig Holstein (*Gefährhundegesetz*)
- **Organisations appointing experts in water contamination** as per section 22 (3) no. 5 State Ordinance on Installations and Certified Specialists Handling Substances Constituting a Hazard to Water (*Anlagenverordnung – VAWS*)

16. Thuringia

Insurance class 12: liability for ships (sea, lake, and river and canal vessels)

- **Inland waterway carriers** pursuant to section 4 (1) no. 8 Thuringian Regulations on Inland Waterway Vessels and Rafts (*Thüringer Verordnung zur Regelung der Schiff- und Floßfahrt - ThürSchiffFloßVO*)

Insurance class 13: general liability

- **Architects** pursuant to section 4 (1) no. 5 Thuringian Architects Act (*Thüringer Architektengesetz – ThürArchG*), **town planners, and architectural and town planning firms** pursuant to section 10 in conjunction with section 4 (3) *ThürArchG*

- **Hunting liability** pursuant to section 1 Thuringian Ordinance on the Scope of Hunters' Liability Insurance and Hunting Licence Fees (*Verordnung über den Umfang der Jagdhaftpflichtversicherung und Jagdscheingebühren – ThJGAVO*) of 28 April 1992, *GVBl* Thuringia 14/92, p. 241
- **Fishing liability** as per section 18 (2) item 3 of the Thuringian Fishing Regulations (*Thüringer Fischereiverordnung – ThürFischVO*) of 11 October 1994, *GVBl* p. 1173; last amended on 13 May 2004, p. 694
- **Experts** pursuant to section 22 (3) no. 6 Ordinance on Installations Handling Substances Constituting a Hazard to Water (*Thüringer Anlagenverordnung – ThürVAwS*) of 25 July 1995, *GVBl* p. 261, last amended by Art. 1 Second Ordinance on the Amendment to *ThürVAwS* of 31 January 2005, *GVBl* p. 90
- **Experts** as per section 5 (3) no. 6 Thuringian Ordinance on Discharge of Waste Water into Public Waste Water Treatment Installations (*Thüringer Indirekteinleiterverordnung - ThürIndEVO*) of 8 March 2000, *GVBl* p. 94, amended by article 2 of the Act on the Amendment to *ThürIndEVO* of 20 May 2003, *GVBl* p. 280)
- **Publicly appointed surveyors** pursuant to section 9 (1) Thuringian Act on Publicly Appointed Surveyors (*Thüringer Gesetz über die öffentlich bestellten Vermessungsingenieure – ThürGÖbVI*)
- **Test engineers dealing with structural integrity and fire protection** pursuant to section 82 (2) in conjunction with section 5 (1) Thuringian Ordinance on Test Engineers and Testing Experts (*Thüringer Verordnung über die Prüfindgenieure und Prüfsachverständige - ThürPPVO*)
- **Testing experts in charge of the testing of technical systems and installations and experts in earthworks and foundations** as per section 82 (2) in conjunction with section 5 (1) *ThürPPVO*
- **Operation of mountain railways** pursuant to section 14 Thuringian Mountain Railways Act (*Thüringer Bergbahngesetz – ThürBBahnG*)

Please note: The following list makes no claim to completeness.

1. Baden-Württemberg

Insurance class 13: general liability

- **Independent architects** pursuant to section 15 (2) no. 7 and section 17 sentence 3 no. 8 Architects Act Baden-Württemberg (*Architektengesetz BW*) in conjunction with no. 2 (8) **Code of Conduct for Architects and Engineers in Baden-Württemberg**

2. Bavaria

Insurance class 13: general liability

- **Independent architects and members of the Bavarian Chamber of Architects** pursuant to section 1 (6) sentences 2 and 3 no. 8 Bavarian Architects Act (*Bayerisches Architektengesetz – BayArchG*), section 24 (1) sentence 2 no. 3 and sentence 3 Bavarian Chamber of Construction Act (*Bayerisches Baukammerngesetz – BauKaG Bayern*) in conjunction with item 9 **Code of Conduct of the Bavarian Chamber of Architects**

3. Berlin

Insurance class 13: general liability

- **Publicly appointed surveyors** pursuant to section 17 (1) **Code of Conduct for Publicly Appointed Surveyors**
- **Members of the Berlin Chamber of Construction (engineers)** pursuant to section 10 **Code of Conduct of the Berlin Chamber of Construction**
- **Physicians** pursuant to section 21 **Code of Conduct of the Berlin Chamber of Physicians**
- **Dentists** pursuant to section 1 (11) **Code of Conduct of the Berlin Chamber of Dentists**
- **Psychological psychotherapists, child and adolescent therapists** pursuant to section 6 (8) **Code of Conduct of the Berlin Chamber of Psychotherapists**

4. Brandenburg

Insurance class 13: general liability

- **Publicly appointed surveyors** pursuant to section 9 (3) **Code of Conduct for Publicly Appointed Surveyors in Brandenburg**

5. Bremen

Insurance class 13: general liability

- **Independent architects** pursuant to section 13 (1) sentence 3 no. 7 *BremArchG* in conjunction with section 8 **Code of Conduct of the Bremen Chamber of Architects**

5. Hesse

Insurance class 13: general liability

- **Publicly appointed and sworn surveyors** pursuant to section 12 Code of Conduct for Publicly Appointed and Sworn Surveyors

6. Rhineland-Palatinate

Insurance class 13: general liability

- **Publicly appointed surveyors** pursuant to section 8 (4) Code of Conduct for Publicly Appointed Sworn Surveyors in conjunction with section 6 (2) of the pertinent implementing regulation
- According to the Codes of Conduct of their respective chambers, Rhineland-Palatinate **physicians, dentists and veterinarians** must have professional indemnity insurance.

7. Saxony

Insurance class 13: general liability

- **Engineers and landscape architects in road and bridge construction** as per the amended manual on the awarding and

execution of professional services of engineers and landscape architects in road and bridge construction (*HVA F-StB*)

8. Thuringia

Insurance class 13: general liability

- **Veterinarians** must have adequate liability insurance pursuant to section 23 (16) Thuringian Healing Professions Act (*Thüringer Heilberufegesetz – ThürHeilBG*), as subsequently amended on 25 November 2004, *GVBl* p. 860 in conjunction with section 19 Code of Conduct of the Thuringian Chamber of Veterinarians of 25 June 2003.
- **Independent architects, interior designers, landscape gardeners and architects, as well as town planners** pursuant to section 4 (4) *ThürArchG* in conjunction with the Code of Conduct of the Thuringian Chamber of Architects
- **Consulting engineers and engineers writing building specifications** pursuant to section 11 (3) Thuringian Chamber of Engineers Act (*Thüringer Ingenieurkammergesetz – ThürIngKG*) in conjunction with the relevant Code of Conduct