

# Insurance in Construction

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The duty of a building contractor and a performer of construction works to insure its civil legal liability for harm caused to the life or health of a third party or losses caused to the property as a result of its activity or failure to act is preserved and determined as mandatory. If a construction permit is necessary for the performance of construction works, the civil legal liability of the performer of construction works shall be insured for the entire term of performance of construction works (Section 24).

In addition, the Law determines that building specialists have a duty to insure their professional liability for the damage caused in the construction process as a result of their actions or failure to act to the life, health or property of other participants of construction and third parties, as well as to the environment (Section 13).

<https://www.em.gov.lv/en/insurance-construction>