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Availability and Terms of Insurance

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Infrastructure projects carry a number of risks and potential liabilities that are typically covered by insurance. The availability of insurance coverage, and the terms of such coverage, will differ from country to country, and specific local advice should be sought on what is appropriate. In some countries, only local insurance is available, or there are restrictions on reinsurance.

For further information on this topic, go to [Insurance Checklist](#), where you will find a general high-level guide to insurance issues, including information on:

- types of insurance - what risks need to be insured and whether such insurance is available in the host country.
- lenders issues - where a project involves lenders, insurance is a key area of interest for lenders and should be organized in conjunction with them – or with them in mind. Correcting insurances to meet lenders' requirements can be complex and time-consuming.
- reinsurance - the host government may have a rule that all insurances have to be written locally. The primary insurers are likely to reinsure as they may not otherwise be able to meet a major claim.

Related Content

- [Laws and Regulations](#)
- [PPP Legal Foundations - Further Reading](#)
- [Legislation and Laws - General and Sector Specific](#)
- [Regulatory Systems and Sector Overview](#)
- [Country Profiles](#)

Additional Resources

- [PPP Sector Specific Checklists](#)
- [Developing Insurance Markets: The Insurance Sector's Contribution to the Sustainable Development Goals](#)
- [Index Insurance Forum](#)

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