

COMPULSORY INSURANCE IN THE REPUBLIC OF SERBIA¹	
1. LAW ON COMPULSORY TRAFFIC INSURANCE (RS Official Gazette, Nos 51/2009, 78/2011, 101/2011, 93/2012 and 7/2013 – CC Decision)	
Types of compulsory traffic insurance are as follows: 1) accident insurance of passengers in public transport; 2) third party motor vehicle liability insurance; 3) third party and passenger liability insurance of aircraft owners; and 4) third party liability insurance of boat owners.	
The amounts of the minimum sum insured and/or insurance sum in compulsory traffic insurance are determined by the Decree on the Minimum Sum Insured and/or Insurance Sum in Compulsory Traffic Insurance (RS Official Gazette, No 89/2009) and the Decree on the Minimum Sum Insured in Motor Third Party Liability Insurance (RS Official Gazette, No 108/2014) and they are in compliance with the sums determined by the Law on Compulsory Traffic Insurance.	
2. INSURANCE LAW (RS Official Gazette, No 139/2014)	
Article 89, paragraph 3, item 9	Along with the application referred to in paragraph 1 of this Article (<i>application for an insurance brokerage license</i>), the founders of the insurance brokerage undertaking shall submit the following: ... 9) Professional indemnity insurance contract against liability for damage arising from activities or unconditional bank guarantees accepted by the National Bank of Serbia for the insured sum and/or the guarantee amount not less than the RSD equivalent of EUR 200,000 calculated at the National Bank of Serbia's middle exchange rate on the day of payment;...
3. DECISION ON IMPLEMENTING PROVISIONS OF THE INSURANCE LAW RELATING TO INSURANCE BROKERAGE AND AGENCY ACTIVITIES (RS Official Gazette, No 55/2015)	
Section 15	Proof of liability for damage arising from activities shall be a professional liability insurance contract concluded between the founder of the brokerage undertaking and an insurance undertaking for the insured sum not less than the RSD equivalent of EUR 200,000 calculated at the middle exchange rate of the National Bank of Serbia on the day of payment, or an unconditional guarantee to the same amount issued by a bank accepted by the National Bank of Serbia.

¹ Primarily includes the regulations containing provisions on compulsory insurance of business entities in the Republic of Serbia. The list of regulations is not limitative.

Annex 2 Item 14)	Regular reporting relates to the obligation to submit the following documents and data on the performed brokerage and/or agency activities during the previous year (noting that they must be signed and stamped by a responsible person and submitted by 30 April of the current year at the latest): 14) proof referred to in Section 15 hereof of liability for damage arising from activities of an insurance brokerage undertaking for the following year (if such proof was not already submitted to the National Bank of Serbia in the previous period).
4. LAW ON ENVIRONMENTAL PROTECTION (RS Official Gazette, Nos 135/2004, 36/2009, 36/2009 – other law, 72/2009 – other law, 43/2011 – CC Decision and 14/2016)	
Article 106	Polluters whose plants or activities represent a high-level threat to human health and the environment shall insure themselves against liability for any damage to third parties in an accident.
5. LAW ON THE PROTECTION AGAINST IONIZING RADIATION AND NUCLEAR SAFETY (RS Official Gazette, Nos 36/2009 and 93/2012)	
Article 73, paragraph 1	The holder of the licence for the performance of nuclear activity must conclude and maintain insurance for the coverage of their liability for nuclear damage.
6. LAW ON TOURISM (RS Official Gazette, Nos 36/2009, 88/2010, 99/2011 – other law, 93/2012 and 84/2015)	
Article 45. paragraph 1 item 5a)	A travel agency shall: ... 5a) as the tour operator, provide a travel guarantee for each passenger and/or agreed tourist trip in the prescribed manner, of which it shall issue a certificate;
Article 52, item 6	The licence is issued to the tour operator: 6) that has the required travel guarantee in case of insolvency and for compensation for damage caused to the passenger by non-performance, partial performance or undue performance of contractual obligations (hereinafter: travel guarantee).

<p>Article 53, paragraphs 1 through 6</p>	<p>The travel guarantee due to insolvency of the tour operator provides separately for the costs of emergency accommodation, meals and the return of passengers from the travel destination to the place of departure in the country or abroad, and all incurred claims by passengers.</p> <p>The travel guarantee for compensation of damage secures compensation for damage caused to the passenger by non-performance, partial performance or undue performance of the obligations of the tour operator stipulated by the general terms and the travel schedule.</p> <p>The beneficiary of the travel guarantee is a person who, in accordance with this Law, is entitled to reimbursement of expenses as follows:</p> <ol style="list-style-type: none"> 1) a person who has paid the costs of emergency accommodation, meals and the return of passengers from the travel destination to the place of departure in the country or abroad; 2) a passenger in the event of non-performance, partial performance or undue performance of the obligations of the tour operator stipulated by the general terms and the travel schedule. <p>The tour operator must have the travel guarantee for the entire duration of the licence.</p> <p>The travel guarantee cannot limit the rights of persons referred to in paragraph 3 hereof to compensation in accordance with this Law.</p> <p>The Minister shall specify in detail the type and terms of the travel guarantee, manner of its activation, and other requirements the tour operator must meet depending on the type of organised travel.</p>
<p>7. RULES ON THE TYPE AND TERMS OF THE TRAVEL GUARANTEE, MANNER OF ITS ACTIVATION AND OTHER REQUIREMENTS THE TOUR OPERATOR MUST MEET DEPENDING ON THE TYPE OF ORGANISED TRAVEL (RS Official Gazette, No 2/2016)</p>	
<p>Article 5</p>	<p>The tour operator, in the procedure of obtaining the licence, must provide the prescribed travel guarantee in case of insolvency and for compensation for damage caused to the passenger by non-performance, partial performance or undue performance of contractual obligations, in the cases referred to in Article 3 and 4 of these Rules.</p> <p>The prescribed travel guarantee referred to in paragraph 1 hereof shall be ensured by an agreement on the travel guarantee that the tour operator shall conclude with the guarantor.</p> <p>The agreement referred to in paragraph 2 hereof shall be a bank's letter of intent or an insurance agreement with the total limit of coverage of at least EUR 300,000.</p> <p>The cases referred to in Articles 3 and 4 of these Rules may be subject to a single agreement concluded by the tour operator with the guarantor.</p> <p>If in the case referred to in Articles 3 and 4 of these Rules, the tour operator concludes two agreements with the guarantor, each agreement shall be concluded individually with the total limit of coverage of at least EUR 300,000.</p> <p>If the prescribed travel guarantee referred to in paragraph 1 hereof is concluded with a validity period shorter than the validity period of the licence, the tour operator shall obtain a travel guarantee for the following period before the expiry of the current guarantee.</p> <p>During the entire validity period of the prescribed travel guarantee referred to in paragraph 1 hereof, the tour operator must ensure the minimum amount of total limit of coverage referred to in paragraph 3 hereof.</p>
<p>8. LAW ON CONTRACTS AND TORTS AND BASES OF PROPERTY RELATIONS IN AIR TRANSPORT (RS Official Gazette, Nos 87/2011 and 66/2015))</p>	

Articles 115 through 127	Chapter IV AGREEMENT ON INSURANCE IN AIR TRANSPORT
9. RAILWAY LAW (RS Official Gazette, Nos 45/2013 and 91/2015)	
Article 66, paragraphs 1 and 5	(1) A licence for transport shall be issued to a company, other legal entity or entrepreneur registered for the performance of public transport, and transport for own needs, founded in the Republic of Serbia, which provides evidence of meeting the requirements relating to good reputation, financial and professional capacity and coverage for civil liability in line with this Law. (5) The requirement relating to coverage for civil liability shall be considered met if the applicant is properly insured or if he/she, in another manner, in accordance with the applicable regulations and signed international agreements, has secured coverage of their liability in case of an accident, in particular with regard to passengers, luggage, goods, postal items or third parties .
10. LAW ON TRADE SHIPPING (RS Official Gazette, No 96/2015)	
Article 433, paragraph 1	When passengers are transported on a maritime ship registered in the domestic register of maritime ships licensed to transport more than twelve passengers, the carrier actually carrying out the transport fully or partially, shall maintain insurance or other financial surety, such as a guarantee by a bank or a similar financial institution (Blue Card), for the coverage of liability under provisions of this Law for damage caused by the death or bodily injury of a passenger.
Articles 522 to 585	Chapter 3 MARINE INSURANCE AGREEMENT
11. MARITIME NAVIGATION LAW (RS Official Gazette, Nos 87/2011, 104/2013 and 18/2015)	
Article 67a, paragraph 1, item 5)	The Ministry shall issue a permission under Article 67 hereof (<i>permission for intermediation when hiring sailors</i>) to a legal entity that, in addition to conditions stipulated by the law governing the employment procedure, meets the following conditions: ... 5) that it has a valid insurance policy for professional liability insurance for pecuniary losses suffered by a sailor due to an oversight in the work of the intermediary in the amount of at least EUR 5,000.00 in the dinar equivalent value per loss event ;
Article 67g, paragraph 6	When signing contracts referred to in paragraph 1 hereof (<i>employment contract</i>), the intermediary shall verify whether the shipping company has signed contracts for liability insurance in case of death or bodily injury of sailors in the amount defined by the applicable law and the company-level employment contract , and whether it has a functioning system for ensuring the repatriation of sailors, and shall also notify the sailor thereof.
Article 69a, paragraphs 1 and 2	The employer shall conclude an insurance policy or other financial surety to cover the claims in case of death or occupational injury of sailors . Insurance or other financial surety from paragraph 1 of this Article shall meet the following conditions: 1) the sum insured specified in the insurance policy or other financial surety must be paid in full and without delay; 2) the insurance policy or other appropriate document must have a validity period specified in it; 3) if insurance or other financial surety has been cancelled or will not be extended (renewed), the sailor must be notified in advance thereof; 4) insurance or other financial surety must be sufficient to cover all claims arising during the period of insurance or other financial surety.

Article 89, paragraph 7	The shipping company shall take insurance <i>or</i> another financial guarantee in order to cover the costs of the return trip of the ship crew.
12. LAW ON OCCUPATIONAL SAFETY AND HEALTH (RS Official Gazette, Nos 101/2005 and 91/2015)	
Article 53, paragraph 1	The employer shall insure employees against work injuries, professional diseases and diseases related to work for the purpose of ensuring the payment of damages.
13. LAW ON THE RIGHTS OF PATIENTS (RS Official Gazette, No 45/2013)	
Article 25, paragraph 9	Prior to medical research, a healthcare institution shall insure the patient participating in the medical research against any impairment of the health of the patient caused by the medical research , in accordance with law.
14. LAW ON MEDICINES AND MEDICAL DEVICES (RS Official Gazette, Nos 30/2010 and 107/2012)	
Article 72, paragraph 1	Prior to clinical trials of a medicine, the proposer of the examination must insure persons subject to such trials against damage to the health of such persons , if such damage is caused by the trial, in accordance with law, and it must also specify in an agreement the amount of necessary costs payable to persons undergoing clinical trials.
Article 178, paragraph 4	The proposer is liable for damage that may arise from the application of a medical device and shall submit to the Agency evidence of insurance against any consequences of the application of such medical device.
15. LAW ON AUDITING (RS Official Gazette, No 62/2013)	
Article 18	An audit company shall have liability insurance for damage caused to an audited legal entity or to a third person by violating the auditing contract or auditing rules. The insurance sum on the basis of which the insurance premium is paid for an individually insured event shall be at least equal to the higher of the following results for each financial year: 1) The highest price for auditing services based on an individual auditing contract, multiplied by 15; 2) The sum of prices for auditing services based on all auditing contracts, multiplied by 2.5. An individually insured event referred to in paragraph 2 of this Article shall mean the damages incurred in connection with an individual audit report.
16. LAW ON ELECTRONIC SIGNATURE (RS Official Gazette, No 135/2004)	
Article 18, paragraph 1, item 8)	A certification authority in charge of issuance of qualified electronic certificates must meet the following requirements: ... 8) provide financial resources for insurance against risk and liability for potential damage caused by the issuance of electronic certificates ; ...
17. LAW ON FINANCIAL LEASING (RS Official Gazette, Nos 55/2003, 61/2005, 31/2011 and 99/2011 – other laws)	
Article 34	A lessee shall insure a lease object against risks envisaged by the contract, unless otherwise stipulated by the contract.
18. LAW ON PUBLIC SKI RESORTS (RS Official Gazette, No 46/2006)	

Article 62, paragraph 1, item 3)	Ski instruction services in ski resorts may be provided by a legal entity or entrepreneur (hereinafter: ski school), with the consent of the ski centre, on condition that such legal entity or entrepreneur meets the following requirements: ... 3) it has concluded a contract on insuring the beneficiary of ski instruction services against accidents; ...
19. MORTGAGE LAW (RS Official Gazette, Nos 115/2005, 60/2015, 63/2015 – CC Decision and 83/2015)	
Article 17, paragraph 3	The owner shall insure the mortgage object against all common risks prior to the conclusion of the mortgage contract.
20. LAW ON DEPOSIT INSURANCE (RS Official Gazette, No 14/2015)	
Article 1	This law regulates the statutory insurance of deposits of natural persons, entrepreneurs, and micro, small and medium-sized legal entities in banks for the purpose of protection of deposits of these persons and entities in case of bankruptcy or liquidation of banks and maintaining financial stability in the Republic of Serbia.
Article 2	For the purpose of this Law, specific terms have the following meanings: 7) Insured Amount is the amount of an insured deposit up to EUR 50,000 per depositor in a bank, based on the following deposits: (1) insured RSD deposits – in RSD equivalent at the official middle RSD/EUR exchange rate applicable on the day of initiation of the bankruptcy (insolvency) or liquidation procedure over the bank, (2) insured FX deposits held in EUR, (3) insured FX deposits held in currencies other than EUR – recalculated into EUR, at EUR/each specific currency exchange rate, calculated on the basis of RSD/EUR official middle exchange rate and official middle RSD/specific currency exchange rate, applicable on the day of initiation of the bankruptcy or liquidation procedure over the bank; ...
Article 3	Agency (<i>Deposit Insurance Agency</i>) insures deposits of individuals, entrepreneurs, micro, small and medium-sized legal entities held with banks. A bank shall insure all deposits of individuals, entrepreneurs, micro, small and medium-sized legal entities with the Agency. A branch of a local bank shall , on the basis of decision of the National Bank of Serbia, insure the deposits of individuals, entrepreneurs, micro, small and medium-sized legal entities if: 1) those deposits are not insured in the country in which the branch is located; 2) those deposits are insured in the country in which the branch is located, but the National Bank of Serbia determines and announces on its website that such system is less favourable to depositors than the deposit insurance system set by this Law.
Article 4, paragraph 1	The Agency insures deposits up to the level of insured amount.
21. LAW ON BANKRUPTCY (RS Official Gazette, Nos 104/2009, 99/2011 – other law, 71/2012 – CC Decision and 83/2014)	
Article 25, paragraph 3	To be listed, an active official receiver will be required to provide evidence of being licensed to engage in receivership operations, proof of mandatory professional liability insurance for the current year and proof of being registered as an entrepreneur or a member of an association of entities.
Article 30, paragraph 1	An active official receiver shall , in his name and for his account, sign a mandatory professional liability insurance contract with an insurance company to the amount of at least EUR 30,000 in the dinar equivalent as at the contract date to serve as insurance against all risks related to operations of a receiver.

22. LAW ON THE LEGAL PROFESSION (RS Official Gazette, Nos 31/2011 and 24/2012 – CC Decision)	
Article 37, paragraphs 1 through 3	The attorney-at-law shall conclude a contract on mandatory professional liability insurance with organisations registered for this type of insurance. The Bar Association may conclude a contract on collective professional liability insurance for all attorneys registered in its directory of attorneys-at-law. The Bar Association may conclude a contract on collective professional liability insurance for all attorneys registered in its directory of attorneys-at-law.
23. LAW ON PUBLIC NOTARY SERVICES (RS Official Gazette, Nos 31/2011, 85/2012, 19/2013, 55/2014 – other law, 93/2014 – other law, 121/2014, 6/2015 and 106/2015)	
Article 59, paragraphs 1, 2, 3 and 5	(1) Before starting to operate, a public notary shall conclude an insurance contract against the damage he/she may cause by performing his/her activity. (2) Insurance shall also cover liability insurance for the activities of public notary's deputy, assistant, intern and other persons working for the public notary. (3) The lowest insurance amount shall be set by the Chamber, with the Ministry's consent (<i>Ministry of Justice</i>). (5) Public notaries may also insure themselves against liability through the Chamber, in which case they are required to pay to the Chamber a fee for the established insurance amount from paragraph 3 hereof, in line with the collective insurance contract concluded between the Chamber and the insurance company.
24. LAW ON ENFORCEMENT AND SECURITY INTEREST (RS Official Gazette, Nos 106/2015 and 106/2016 – authentic interpretation)	
Article 478, paragraph 1, item 1)	Prior to taking the oath, the public enforcement officer shall: 1) conclude an insurance contract for potential damage to third parties in the course of his activities, and an insurance contract for premises and items taken in deposit in case of their damage, destruction or disappearance;
Article 481, paragraph 1	The Minister prescribes the general provisions for concluding insurance contracts for the damage that a public enforcement officer might cause to another person while performing his activity, and the insurance contract covering the premises and items taken in deposit in case of their damage, destruction or disappearance, as well as the lowest amount of both insurances.
Article 487, paragraph 1, item 5)	The enforcement officer shall be dismissed: ...5) if he fails to pay the insurance premium for damage that he might cause by his activity to another person, or the insurance premium for the premises and assets accepted in deposit in case of their damage, destruction or loss;
25. RULEBOOK ON GENERAL REQUIREMENTS FOR ENTERING INTO CONTRACTS ON INSURING PUBLIC ENFORCEMENT OFFICERS (RS Official Gazette, No 62/2016)	
Article 1	This Rulebook sets forth the general requirements for entering into contracts on insurance of a public enforcement officer for damage he could cause by his activities to another person, on insurance for the premises of a public enforcement officer and assets accepted in deposit, types of risk (threats) for which insurance coverage is contracted, insurance term (coverage period) and the minimum insurance sum.

Article 2	<p>Within the meaning of this Rulebook, the insurance contract obliges the policyholder – public enforcement officer in case of individual insurance, and/or the Chamber of Public Enforcement Officers (hereinafter: Chamber) in case of collective insurance, to pay the specified amount (insurance premium) to the insurance undertaking, and the insurance undertaking shall in turn, if the event arises which constitutes the insured event, pay damage compensation to the damaged other party, up to the amount of insurance agreed for the individual insured case.</p>
Article 3	<p>Under the insurance contract, the public enforcement officer is insured against liability for damage to another person due to a mistake caused by action or omission on the side of the public enforcement officer when performing activities; the premises of the public enforcement officer are insured, as are assets accepted in deposit against damage to another person through damage, destruction or loss of the asset.</p> <p>The insurance contract shall in particular contain:</p> <ol style="list-style-type: none"> 1) insurance term (coverage period), which equals 12 months; 2) types of risk (threats) against which insurance coverage is contracted – insurance protection, and which according to the general terms of insurance are regarded as general risks: burglary and theft and robbery, fire, flood or outcome of a natural disaster; 3) insurance sum per insured case, total for insurance term (coverage period), which equals: <ol style="list-style-type: none"> (1) in case of liability insurance of the public enforcement officer, at least EUR 100,000 in the dinar equivalent at the NBS official middle exchange rate as at the insurance contract conclusion date, (2) in case of insurance of the premises of the public enforcement officer, at least EUR 20,000 in the dinar equivalent at the NBS official middle exchange rate as at the insurance contract conclusion date, (3) in case of insurance of assets accepted in deposit, at least EUR 30,000 in the dinar equivalent at the NBS official middle exchange rate as at the insurance contract conclusion date, <p>Liability insurance of the public enforcement officer includes liability insurance for mistakes of the public enforcement officer's deputy, of the public enforcement officer's assistant, of persons employed with the public enforcement officer and persons who in the name and on behalf of the public procurement officer carry out activities of enforcement and security.</p>
Article 4	<p>Public enforcement officer's insurance can be individual and collective.</p> <p>The individual insurance contract is concluded by the public enforcement officer with the insurance undertaking, in his own name and on his own behalf.</p> <p>The collective insurance contact is concluded by the Chamber with the insurance undertaking, in its own name, and on behalf of public enforcement officers, in line with acts of the Chamber.</p> <p>The Chamber may conclude the collective insurance contract for all public enforcement officers.</p> <p>The Chamber shall enable collective insurance to public enforcement officers, which must contain at least those elements referred to in Article 3 of the Rulebook.</p> <p>The Chamber may conclude the collective insurance contract for the insurance sum which exceeds the one specified in Article 3, paragraph 2, item 3) of the Rulebook.</p> <p>Public enforcement officers may have in place additional liability insurance, being mindful of the standards of code of conduct.</p>
26. LAW ON INTERMEDIATION IN REAL ESTATE TRANSACTIONS AND RENTALS (RS Official Gazette, No 95/2013)	
Article 5, item 2	<p>Requirements for entities to be entered into the Intermediary Registry shall be as follows:</p> <p>... 2) a valid insurance contract signed pursuant to Article 13 hereof;</p>

Article 13	<p>The intermediary and an insurance undertaking headquartered in the Republic of Serbia shall have a valid liability insurance contract for damage that may be incurred at the expense of the issuing authority due to the failure to meet contractual obligations undertaken under the intermediation contract referred to in Article 15 hereof, as well as obligations stipulated in Article 16 hereof.</p> <p>In regard to damage that the intermediary could incur for the issuing authority through intermediation, the amount of insurance shall be no less than the dinar equivalent of EUR 15,000.00 per insured event or EUR 45,000.00 in total for all indemnity requests in one year of insurance.</p>
27. RULEBOOK ON THE REGISTRY OF INTERMEDIARIES IN REAL ESTATE TRANSACTIONS AND RENTALS (RS Official Gazette, No 75/2014)	
Article 5	<p>The submitter of the request for entry into the Registry shall be entered into the Registry provided that, along with the request on the template referred to in Article 4 of the Rulebook, he submits:</p> <p>... 2) a copy of the liability insurance contract for damage in line with Article 13 of the Law;</p>
<i>Request for entry into the Registry of intermediaries in real estate transactions and rentals</i>	<p>Along with the Request for entry into the Registry of intermediaries in real estate transactions and rentals, the following mandatory evidence is submitted:</p> <p>... 2. A copy of the liability insurance contract for damage in line with Article 13 of the Law on Intermediaries in Real Estate Transactions and Rentals.</p>
28. LAW ON WASTE MANAGEMENT (RS Official Gazette, Nos 36/2009, 88/2010 and 14/2016)	
Article 62, paragraph 3, item 9)	<p>Together with the application for license referred to in paragraph 1 of this Article (<i>license for storage, treatment and disposal of waste</i>), the operator shall submit the following documentation:</p> <p>...9) financial and other guarantees or appropriate accident and third party liability insurance;</p>
Article 72, paragraph 3	<p>For the purpose of cross-border movement of waste, the applicant shall provide an appropriate financial guarantee and insurance policy or other form of insurance depending on the requirements of the country of import or transit, in the amount necessary to cover the waste treatment costs and costs of remediation in the event of accident.</p>
29. LAW ON PLANNING AND CONSTRUCTION (RS Official Gazette, Nos 72/2009, 81/2009 – amend., 64/2010 – CC Decision, 24/2011, 121/2012, 42/2013 – CC Decision, 50/2013 – CC Decision, 98/2013 – CC Decision, 132/2014 and 145/2014)	
Article 129a	<p>A company and/or other legal person or entrepreneur preparing and inspecting technical documents and/or performing works, professional supervision or technical inspection, must be insured against liability for damage caused to the counterparty and/or third party.</p>
30. RULEBOOK ON REQUIREMENTS FOR PROFESSIONAL INDEMNITY INSURANCE (RS Official Gazette, No 40/2015)	
Article 6	<p>The insurance sum for the professional indemnity insurance contract shall be at least EUR 15,000 in the dinar equivalent at the NBS official middle exchange rate as at the payment date for entrepreneurs, and at least EUR 50,000 in the dinar equivalent at the NBS official middle exchange rate as at the payment date for companies, and/or other legal entities.</p>

31. LAW ON MINING AND GEOLOGICAL EXPLORATIONS (RS Official Gazette, No 101/2015)	
Article 25, paragraph 3	A business entity that performed the technical control shall be responsible for the quality of engineering supervision over the project of geological explorations. A company or other legal entity or entrepreneur that performs the tasks of development of the technical documentation must be insured against liability for damage that may be caused to the other party, or the third party.
Article 96, paragraph 5	A company or other legal entity or entrepreneur that performs the activities of development of the technical documentation, must be insured against liability for damage that may be caused to the other party, or a third party.
Article 97, paragraph 3	A company or other legal entity or entrepreneur that performs the activities of engineering supervision over mining projects must be insured against liability for damage that may be caused to the other party, or a third party. The Minister shall prescribe more specifically the conditions and manner of performing the engineering supervision over mining projects.
32. LAW ON SPORTS (RS Official Gazette, No 10/2016)	
Article 21, paragraphs 1–5	<p>(1) A sports organisation shall conclude a contract on accident insurance of its top sportspersons and top sports experts during a sports activity and/or expert work in the sports field, based on the established ranking of sportspersons and sports experts.</p> <p>(2) The insured sum of mandatory insurance per a sportsperson and/or sports expert under paragraph 1 hereof may not be lower than: EUR 10,000 in the dinar equivalent for the case of death of a sportsperson and/or sports expert; EUR 20,000 in the dinar equivalent for the case of permanent loss of general work ability of a sportsperson and/or sports expert or the ability to engage in sports activities and sports professions; EUR 5,000 in the dinar equivalent for the case of temporary inability to engage in sports activities and sports professions, on account of the compensation for the loss of income and actual costs of treatment of a sportsperson and/or sports expert.</p> <p>(3) The competent national branch sports union shall ensure accident insurance for a sportsperson and/or sports expert playing for the national sports team during play for the national sports team if the sportsperson and/or sports expert is not covered by the insurance under paragraph 1 hereof.</p> <p>(4) If a sports organisation or the competent national branch sports union fails to conclude the contract under paragraphs 1 and 3 hereof, they shall compensate the damage suffered by the uninsured sportsperson and/or sports expert.</p> <p>(5) The competent national branch sports union may determine the obligation for sports organisations falling under the union's remit to conclude insurance of sportspersons and sports experts under paragraph 1 hereof through that union, and to bear insurance policy costs.</p>
33. LAW ON METROLOGY (RS Official Gazette, No 15/2016)	
Article 9, paragraph 1, item 10)	Economic entities and other legal persons may perform the activities of verification of measuring instruments if they fulfil the requirements, particularly in regard to: ... 10) liability insurance for damage to third persons relating to activities of verification of measuring instruments.

34. RULEBOOK ON REQUIREMENTS FOR THE PERFORMANCE OF ACTIVITIES OF VERIFICATION OF MEASURING INSTRUMENTS, MANNER OF GRANTING AUTHORISATIONS AND KEEPING REGISTERS OF AUTHORISED BODIES (RS Official Gazette, No 2/2017)	
Article 13	The requirement concerning liability insurance for damage means that the applicant must have a concluded contract on liability insurance for damage to third persons relating to activities of verification of measuring instruments.
Article 16, paragraphs 1 and 2	(1) The request under Article 15 of this Rulebook shall contain in particular the information on: ... 11) the concluded contract on liability insurance for damage to third persons relating to activities of verification of measuring instruments. (2) Along with the request under paragraph 1 hereof, the applicant shall submit the following documentation: ... 5) contract on liability insurance for damage to third persons relating to activities of verification of measuring instruments;
35. LAW ON HOUSING AND BUILDING MAINTENANCE (RS Official Gazette, No 104/2016)	
Article 52, paragraphs 9–12	(9) Before licence issuance and/or submission of the licence renewal request, the licensed professional administrator shall conclude a contract on professional liability insurance with the validity period of at least three years and shall submit a copy of the contract to the Serbian Chamber of Commerce, along with the documentation needed for licence issuance/renewal in accordance with this Law. (10) After licence issuance and/or renewal, the licenced professional administrator shall submit to the Serbian Chamber of Commerce, at least once a year, the valid insurance policy . (11) The Serbian Chamber of Commerce shall revoke the licence from the licenced professional administrator who does not meet the obligations envisaged by paragraph 10 of this Article. (12) The annual insurance sum for the contract on professional liability insurance shall be at least EUR 10,000 in the dinar equivalent.
36. LAW ON REAL ESTATE VALUERS (RS Official Gazette, No 108/2016)	
Article 12, paragraphs 1–4	(1) Before licence issuance and/or submission of the licence renewal request, the licensed valuer shall conclude a contract on professional liability insurance with the validity period of at least three years and shall submit a copy of the contract to the Ministry, along with the documentation needed for licence issuance/renewal in accordance with this Law. (2) After licence issuance and/or renewal, the licenced valuer shall submit to the Ministry, at least once a year, the valid insurance policy. (3) The Minister shall revoke the licence from the licenced valuer who does not meet the obligations envisaged by paragraph 2 of this Article. (4) The annual insurance sum for the contract on professional liability insurance shall be at least EUR 50,000 in the dinar equivalent.

37. LAW ON TECHNICAL REQUIREMENTS FOR PRODUCTS AND COMPLIANCE ASSESSMENT (RS Official Gazette, No 36/2009)	
Article 12, paragraph 1, item 6)	When a technical regulation determines that compliance assessment is carried out by an appointed body for compliance assessment, that regulation shall also determine the requirements that the body must fulfil, particularly in regard to: ... 6) damage liability insurance.
38. RULEBOOK ON TECHNICAL REQUIREMENTS FOR PLANNING, PRODUCTION AND ASSESSMENT OF COMPLIANCE OF PRESSURE EQUIPMENT (RS Official Gazette, No 87/2011)	
Appendix IV, item 6	The body (<i>a body appointed for the assessment of compliance and a body appointed for inseparable joints</i>) shall conclude a contract on liability insurance, unless its liability is assumed by the state in accordance with national law or unless the state itself is directly responsible for control.
Appendix V, item 6	The supervisory body (<i>the user's supervisory body</i>) shall conclude a contract on liability insurance, unless its liability is assumed by the group whose members include this supervisory body.
39. RULEBOOK ON TECHNICAL REQUIREMENTS FOR PLANNING, PRODUCTION AND ASSESSMENT OF COMPLIANCE OF SIMPLE PRESSURE VESSELS (RS Official Gazette, No 87/2011)	
Appendix III, item 6	The body (<i>a body appointed for the assessment of compliance</i>) shall conclude a contract on liability insurance, unless its liability is assumed by the state in accordance with national law or unless the state itself is directly responsible for control.
40. RULEBOOK ON TESTING PRESSURE EQUIPMENT DURING ITS SERVICE LIFE (RS Official Gazette, Nos 87/2011 and 75/2013)	
Appendix II, section 1, item 5	The appointed body (<i>a body appointed for classification of pressure equipment</i>) shall conclude a contract on liability insurance for damage.
Appendix II, section 2, item 7	The appointed body (<i>a body appointed for inspection and testing of pressure equipment</i>) shall conclude a contract on liability insurance for damage.