

## SUBJECT DETAILS

Data on the subject	
Full Name	Tort, Liability and EU Insurance Law
Code	E000001225
Degree	Postgraduate in Master in International and European Business Law
Year	2025-26
Nature	Spring
ECTS Credits	2
Department	Law
Area	Law
Teaching staff	

Data on the teaching staff	
Teacher	
Name	Alejandra Galdos
Department / Area	
e-mail	<a href="mailto:Alejandra.galdos@hsfkramer.com">Alejandra.galdos@hsfkramer.com</a>
Telephone	+34 606 956 346
Tutoring Schedule	Upon request from students

## SPECIFIC DATA ON THE SUBJECT

Framework of the subject
Pre-requisites
None
Contribution of the degree to the professional profile
The degree will provide you with a broader perspective of the international legal frame and will help raising your profile and focussing it towards an international career.

Competences - Goals
Competences to be developed
Generic Competences
<p>GC 1 Analysis and synthesis abilities</p> <p>GC 3 Ability to manage information</p> <p>GC 12 Ability to apply theoretical knowledge into practice</p>
Specific Competences
<p>SC 4 Mastering the main rules of EU law and international law that are relevant to international business development</p>

## COURSE SYLLABUS AND CONTENT

Content
AREA 1. Non-contractual Liability
Theme 1. Principles of European Tort Law
<ol style="list-style-type: none"> <li>1. Differences between EU and US Tort Law / Codified systems Vs. Common law</li> <li>2. Introduction to Rome II Regulation <ol style="list-style-type: none"> <li>2.1 Choice of law in civil and commercial matters concerning non contractual obligations vs contractual obligations</li> <li>2.2 <i>Proper law principle</i> as the choice of law rule for tort</li> </ol> </li> </ol>
Theme 2. Product Liability in the EU
<ol style="list-style-type: none"> <li>2.1 Tort liability in different European countries: main topics and concerns. Defective Product Directive</li> <li>2.2 Case study: example of product liability complex claim</li> <li>2.3. Artificial Intelligence: new regulations</li> </ol>
Theme 3. Cross-border insight into Class and Representative Actions
<ol style="list-style-type: none"> <li>3.1 What is a class action and where is it permitted?</li> </ol>

- 3.2 Class actions' requirements
- 3.3 Case study: class actions worldwide

## AREA 2. Insurance Business

### Theme 1. The Insurance Contract

- 1. Who is who
- 2. Principles (general)
- 3. Types

### Theme 2. Civil Liability Insurance

- 1. Insurance protection for damages to third parties
- 2. Claims made policies
- 3. Examples: Product Liability and Professional Indemnity Insurance

### Theme 3. The Reinsurance contract

- 2.1 Risk transfer mechanisms
- 2.2 International reinsurance contracts

## TEACHING METHODOLOGY

### General methodology of the subject

#### Contact hours methodology: Activities

Brief lecturing followed by practical examples based on existing cases (case study).

#### Outside class methodology: Activities

Reading of recommended articles and bibliography.

## SUMMARY OF STUDENT WORK HOURS

### NUMBER OF CONTACT HOURS

Lecture	Practical class	Debate	In class presentation	Individual work	Work in collaboration	Evaluation : exam
6	5	2	3		2	2
<b>NUMBER OF INDEPENDENT WORK HOURS</b>						
Lecture	Practical class	Debate	In class presentation	Individual work	Work in collaboration	Evaluation : exam
7	4	6	2	1	1	8
<b>ECTS CREDITS: 2 (20,00 hours)</b>						

## GRADE EVALUATION AND CRITERIA

Evaluation Activities	Indicators	Evaluation weighting
Individual work (case study in class)	Grounds and Reasoned defence of opinions	40%
Evaluation: exam (final)	Level of knowledge shown in the responses, clarity of the ideas and reasonability	50%
Assistance	Regular attendance to classes – control by signature of a daily sheet	10%

## BIBLIOGRAPHY AND RESOURCES

### Basic Bibliography and Resources

- Regulation (EC) No 593/2008 of the European Parliament and of the Council of 17 June 2008 on the law applicable to contractual obligations (Rome I)  
<http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32008R0593&from=EN>
- Regulation EC nº 864/2007 of the EU and the Council of 11 July 2007 on the Law applicable to non-contractual obligations (Rome II)  
<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2007:199:0040:0049:EN:PDF>
- Principles of European Tort Law, <http://civil.udg.edu/php/biblioteca/items/283/PETL.pdf>
- EU Product Liability Directive [Liability for defective products - European Commission](#)
- Representative Actions Directive (EU) 2020/1828 [Directive - 2020/1828 - EN - EUR-Lex](#)

