

The Principles of European Insurance Contract Law, their origin and purpose

Helmut Heiss

Chair for Private Law,
Comparative Law and PIL
University of Zurich
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Universität Zürich



Restatement of European Insurance Contract Law

Origin: Innsbruck 1999 (Sellier; Munich)

- Formation of the „Restatement“/
“Insurance“ / “Innsbruck“ Group
- Parallel activities within the Study Group on
a European Civil Code

→ BASEDOW/FOCK (eds.), Europäisches
Versicherungs-

vertragsrecht, I, II und III, 2002 - 2003



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PEICL

PEICL 2009 (Sellier; Munich)

- General Rules applicable to **all insurances**
- General Rules applicable to all **indemnity insurances**
- General Rule applicable to all **insurances of fixed sums**



PEICL

PEICL, 2nd edition 2014 (Sellier; Munich)

- **Liability** insurance
- **Life** insurance
- **Group** insurance



PEICL

Purpose: Model European Insurance Contract Law Regulation

- Focus on **mass** risk insurances
- Focus on **mandatory** rules
- **Uniform** rules
- Uniform **terminology**



PEICL

Purpose: Model Optional Instrument

- Applicable upon a **choice** by the parties
- Choice follows an „**all or nothing**“ principle
- **Comprehensive** regulation
- Comparable with Draft **CESL**

