## Chapter 41

### Portugal

Margarida Lima Rego\*

#### I. INTRODUCTION

- § 41:1 Regulatory bodies; sources
- § 41:2 Market structure

# II. FUNDAMENTAL PRINCIPLES OF INSURANCE LAW

- § 41:3 Meaning of insurance
- § 41:4 Basic elements of contract
- § 41:5 Void and voidable contracts
- § 41:6 Premiums
- § 41:7 Freedom of contract
- § 41:8 Disclosure and misrepresentation
- § 41:9 Conditions and arranties
- § 41:10 Cancellation
- § 41:11 Subrogation
- § 41:12 Interpretation of insurance contracts
- § 41:13 Punitive damages

#### **III. SPECIAL TYPES OF INSURANCE**

- § 41:14 Fire insurance
- § 41:15 Insurance of debts
- § 41:16 Liability of motor vehicles
- § 41:17 Insurance against accidents at work
- § 41:18 Other liability insurance
- § 41:19 Public liability and pollution liability insurance
- § 41:20 Life Insurance
- § 41:21 Health insurance
- § 41:22 Marine insurance

<sup>\*</sup>Professor, NOVA Law School; of counsel at Morais Leitão, Galvão Teles, Soares da Silva & Associados, Sociedade de Advogados, R.L.