Subject Index

A maintenance rights and obligations, Albanian Reform of Consumer (former) husband, 393-396 Protection Law, 165-175 claim for damages, 395-396 Civil Code, relationship, 171-174 judicial decision contest, 393 recovery claim, 394-395 Directive on 'door-step sales,' 172 Inzidentfeststellung, paternal affiliation, 396-398 Directive on Sale of Consumer Goods implementation, biological reality examination, 173 - 174Directive on Unfair Terms, opposability, judicial decisions, 396-397 172 - 173CPA 2008, 168-175 possible preliminary dispute, consumer Acquis, 168-170 397-398 paternal maintenance obligation, internal harmonization, 171-175 systematic approach, 170-171 390-393 conversion, natural obligation internal harmonization, 171-175 applicable law, consumer into civil obligation, 392-393 legal affiliation between father contracts, 174-175 relation to Civil Code, 171-174 and child, 390-391 legislation on, 167 sexual intercourse with mother, relationship with EU, 166-167 391-392 Stabilization and Association Bericht zur Tagung: Verjährungsrecht Agreement (SAA), 166 in Europa - Zwischen Bewährung Stabilization and Association und Reform, 195-199 Process (SAP), 166 Außervertragliche Haftung für den Cartesio decision by ECJ, Case C-210/ einem anderen zugefügten Schaden, 205-225 06, 569-578 facts, 569-571 freedom of establishment, 571-575 political' pressures, 575-577 Belgian Case Note: former legal Chinese Law on Property of 2007, father's right, 390-405 legal establishment, 398-404 983-1004 apparent status, 403-404 background, 985-990 contestation, 399-400 evaluation, 1002-1004 drawbacks, 1003 evidence, biological paternity, 400-401 prospects, 1004 values, 1002-1003 formal opposition against, 401-402 former direct proceedings, 401 features, 990-1002

communitarian value, 995-998 'consumer contracts,' 159-161 comparative property law, inertia selling, 160-161 1000-1002 real offer, 161 'timeshare,' 159-160 disintegration of traditional civil customs, 998-1000 Czech Civil Code (DCC), 156 socialist ideology orientated, Directive 1999/44/EC 993-995 implementation, 162-163 draft version, Civil Code and statutory structure, 990-993 Consumer Protection, 155-164 private property with Chinese characteristics, 983-1004 preparation of DCC, 156-157 Civil and commercial law of the EU Claim for damages, Greece, 613-619 Member States, 429-441 distance in time, harm v. death, approaches, 430-433 613-614 provisions, 613 foreign company's statute, suicide, tortfeasor 432-433 spouse/close relative, 614-617 'pointilist' sequence of changes, victim, 617-618 political consequences, 432 as work accident, 618-619 ECJ practice on, 429-441 'Common Core of European Private European Jurists' Forum, 430 Law,' 407-414 legal rules interpretation, 436-439 common core project, 409-411 EU directives, 436-437 participants recruitment, 410 general principles, 438-439 questionnaires, three-level possible consequences, intellectual operation, 411 437-438 Europeanization, institutions and self-restraint, 437 scholars, 408-409 policy questions, 439-441 plenary session, 407 ensuring undistorted reappraisal, 411-413 competition, 439-440 Americanization and 'Four Freedoms' and politicization of, 412-413 fundamental rights, 439 chairpersons report, 411-412 unjustified enrichment, 440 15th Anniversary Meeting, 407-414 preliminary observations, 429-430 The COMPR of Germany and France, role, Court of Justice, 433-436 881-889 EC Treaty formulation, 433 bilateral treaty making, 889 Hartley's opinion, 434 Common Optional Matrimonial Opinion 1/71, 435 Property Regime (COMPR), Civil Law in the Czech Republic, 881-889 155 - 164genesis, 881-882 concept of 'Consumer,' 157-159 legal background, 882-884 DCC's definition, 158-159 Member States competence, 884 ECJ, defined, 157-158 PIL perspective, 887-888 substance of, 885-886 as 'non-professional,' 158

as substantive model for Europe?,	political support, 91-92
886-887	Dutch legislator, 92
'unification race,' 888-889	European Community legislator,
Consumer Rights Directive in the	91-92
Netherlands, 57-102	revision of Acquis, 62-65
broader material scope, 76-78	rise, fall and rebirth of Commercial
business-to-consumer (b2c)	Law, 59-62
contracts, 92-100	sharp distinction, 91-100
bounded rationality, 95	b2c contracts, 92-100
economically weaker, 93-94	political support, 91-92
information asymmetry, 94	Consumer Sales Law in Proposal for
legal basis, 97-98	Consumer Rights Directive, 15-55
neo-commercialism, 99-100	Article 93: 'high level of consumer
no choice, 96-97	protection,' 52
no pursuit of profit, 95-96	Articles 22 and 23 regulations,
substantive legal certainty, 98-99	21-25
characteristics, 65-91	commercial guarantees, 46-49
Commission's review, 74-76	default content, 47-49
Common Frame of Reference	transferability, 46-47
(CFR), 62	conformity and non-conformity,
on consumer, commercial and	25-32
general contract law, 57-102	Article 28: defect manifests, 25
Contracts for the International Sale	legal guarantee, duration, 27-30
of Goods (CISG), 62	notion of, 25-27
Draft Common Frame of Reference	presumption of, 30-32
(DCFR), 64	description, existing directives, 16
European Commission Action Plan,	direct producer liability, 49-52
58, 62	direct claim, 50-51
exhaustive harmonization, 78-88	political feasibility, 51-52
Commission' presumption,	Draft Common Frame of Reference
81-82	(DCFR), 18
conceptions, 82–87	duty to notify, 32–36
Distance Selling Directive, 80–81	implementation in Member
material and personal scope,	States, 33
78-79	lack of conformity, 35–36
full harmonization, 89-90	legal guarantee under
internal market performance, 65-69	Dutch law, 32
'business-to-consumer'	non-conformity, 34–35
trade, 67	European Court of Justice (ECJ), 17
consumer friendly regulations,	Green Paper on the Review of the
67-69	Consumer Acquis, 30, 34, 36, 49
objective, 65–67	internal market, 52–53
limitation to consumers, 69-74	non-conformity

duty to notify, 34-35	annotations, 589-599
notion of, 25-27	aspects français, 607-611
remedies, 36-43	case history, 589
second-hand goods, 43-46	claim for damages, Greece, 613-619
notion of 'Consumer,' 17-19	distance in time, harm v . death,
defined, 17	613-614
draft-CFR definition of, 18-19	provisions, 613
limitations, proposed directive,	suicide, tortfeasor, 614-619
17-18	contributory negligence, 596-599
notion of 'Goods,' 19-21	Article VI5:102 DCFR, 597
Article 21: consumer sales	suicidal tendencies, 598
provisions, 20-21	from Danish perspective, 601-606
'mixed contracts,' 19-20	foreseeability, 601-602
Principles of European Law on Sales	Industrial Injuries Act, 602-603
(PELS), 21	tort law, 603-606
remedies for non-conformity, 36-43	employer's liability, Dutch Law,
damages, 41-43	631-647
hierarchy, 36-38	Article 6:101, 644-646
repair and replacement, 38-39	background, 631-632
termination and price reduction,	Causa Interveniens, 637-639
39-41	contributory negligence, victim,
right to claim damages, 54	640-643
risk, delivery and passing of goods,	damage and negligence
21-25	relationship, 635-636
consumer cooperation, 23-24	duty of care, 632-633
default rule, 21-23	victim's behaviour, 634-635
obligation to transfer property,	from Polish perspective, 667-679
24-25	contributory negligence issue,
second-hand goods, 43-46	672-675
Article 2 under (15): fixed-price	employer's liability, 667-668
offer, 46	foreseeability issue, reparable
in PELS, 44	damage, 668-670
'public auction,' defined, 45	suicide and causation, 675-677
shorter period, liability, 43-44	third-party claims, 678–679
Corr case	Volenti Non Fit Iniuria, 671-672
an Irish perspective, 621-629	scope of liability, 591-596
Civil Liability Act 1961, 621-622	v. causation, 591-593
contributory negligence, 627-629	limitation factors, 593-596
foreseeability, type of injury,	under Spanish Tort Law, 649-665
623-625	contributory negligence,
novus actus interveniens,	657-665
625-626	criminal law approach, 650-652
thin skull principle, 625	foreseeability issue, 655-657

insurance law, 652 legislative bases, 449-450 labour law v, tort law, 652-655 mandatory provisions, 450-451 suicide data, 650 meaningful legislative materials, suicide after accidents, 590-591 453 under Swiss social law, 681-684 technical deficiencies, legislative facts, 681 drafting, 452 Cross-border successions, 685-687 proposed solution, 682-684 social security system, 681-682 D Court of Justice and Private Law. DCFR and restitution for wrongs, 443-474 CFR provisions, 466-469 813-822 Article VI.-6:101 (4) DCFR-recovery Article 5 No.1, Brussels Convention, 466 of profits obtained by wrongdoing, 817-818 compensation, non-material damage, 468-469 Article VII.-1:101 (1), 814-815 enrichment claim for wrongdoing, Directive 93/13, 466-468 815-817 insecurity and inconsistencies, Article VII.-3:101 (1) (c), 816 454-460 'monetary value' and 'saving,' autonomous interpretation, Brussels Convention, 454-455 816-817 Model Rules, 814 non-material damage, 458-460 standard contract terms and good separate recovery of profit, 818-821 faith, 455-458 iudicial architecture, 469-472 The DCFR and the private enforcement of competition law, decentralization, 470-471 1079-1119 private litigation, 469-470 competition law approach, subjective rights and reference 1082-1084 procedure, 471-472 defences, 1112-1118 principles, 460-465 Article VI-5:202(1) DCFR, 1118 European Private Law, 462-465 Union Law, 460-462 authority of law, 1115-1116 benevolent intervention, 1117 transformation, European Court, 445-449 clauses excluding or limiting liability, 1118 administrative tribunal and international court, 445-446 conduct of damaged party, 1115 consent, 1112-1115 reference procedure extension, mental incompetence, 446-447 significance, 447-448 1117-1118 uniformity function, 448-449 right or interest worthy of Union's legislation, 449-453 protection, 1117 private enforcement of competition fragmentary nature, single acts, 451-452 law, 1079-1119 private law approach, 1081-1082 lack of system, 451

rules on non-contractual liability, 1085–1103	potential claims of trader, 192–193
compensation for competition law infringements, 1098–1099	The Draft common frame of reference (DCFR), 1273-1275
function of tort law, 1086-1088	Report of the International
limitation period, 1101-1103	Conference on 'The Draft
problem of passing on damage,	Common Frame of Reference: A
1099-1101	National and Comparative
small claims and collective	Perspective, 1273–1275
redress, 1096-1098	Draft Directive on Consumer Rights,
structure of non-contractual	5-14
liability, 1085	consumer law: European concern, 14
trigger of liability, 1088-1095	criticism on Commission's
as source of inspiration, 1103-1118	reasoning, 8-11
causal link, 1104-1108	cross-border transactions, 8–9
damages, 1108-1112	intervention in Member States'
defences, 1112-1118	consumer protection schemes,
unlawful conduct v. legally relevant	10-11
damage, 1088	maximum harmonization, 5-14
unlawfulness and negligence,	multi-level legal order, 11-13
1089-1095	policy goal, 11-12
Article VI-3:102, 1090-1092	right of withdrawal, 13
Courage case, 1092	rules against cross-border
Green Paper, 1094	transactions, 13
Manfredi case, 1093	proposal adoption, 6
White Paper, 1094-1095	reasoning of European Commission,
unlawfulness as requirement for	6-7
liability, 1088-1089	core of contract law, 6
Distance Selling Directive 97/7/EC in	legislators responsibility, 6-7
Germany, 185-194	Dutch case note: employer's liability
application of law, 190-192	for injured employee's suicide,
expected total performance,	631-647
191-192	Article 6:101, 644-646
testing and use, 190-191	background, 631-632
ECJ decision, 188-190	Causa Interveniens, 637-639
burden of proof, 190	contributory negligence, victim,
right of withdrawal, 189	640-643
implementation, 185-186	damage and negligence relationship,
interests at stake, 188	635-636
Pia Messner case, 185-194	duty of care, 632-633
influence of judgment,	victim's behaviour, 634-635
193-194	Dutch Case Note: paternity cases,
legal background, 187	323-340

biological father v. legal father,	Consumer Credit Directive,
324-325	831-832
German case, 326-334	Doorstep Selling Directive,
genetic parentage, children's	832-833
right, 332-334	party autonomy and judicial
judicial determination of	passivity, 826-828
paternity, 329-332	Unfair Contract Terms Directive,
retroactivity and denial of	828-831
paternity, 327-329	EC Treaty effects in Private Law,
tort law and fidelity, unjust	527-548
enrichment, 326-327	Article 220, 529
'identification' of biological father,	Articles 94 and 95, 528-529
323	concepts, 529–538
legal position assessment, 335-337	compatibility, national
biological father designation in	legislation, 533-534
proceedings, 335	consecutive questions,
unjust enrichment, 335-337	532–533
'pseudo-legal' determination, 324	harmonious interpretation, 537
rights of biological father,	infringement, Article 81,
337-339	530-531
begetter recognition, 337-339	liability of individuals, 531
Kroon case, 339	nullity, 530
E	positive obligations, 534-536
E	subjective rights, 529-530
ECJ (First Chamber) 6 October 2009,	direct v . indirect horizontal effects,
Case C-40/08, 823-846	543-548
Asturcom case, 833-846 European Public Policy, 839-841	Bosman judgment, 547–548
facts, 833-834	Defrenne I judgment, 544
factual and legal elements	Maduro's opinion, Viking, 543
necessary for, 841-842	non-discrimination provisions, 545-547
impacts on consumer arbitration,	free movement of persons v . free
842-843	movement of goods, 538-543
judgment, 834-835	Article 43, 540
res judicata and the principle of	Articles 28 and 29, 538–539,
effectiveness, 836–838	541-543
towards a uniform	Articles 81 and 82, 539-540
understanding, 843-846	Éditorials
Europeanization of Civil	Consumer Rights Proposals and
Procedures, 824-826	Draft CFR, 1-3
Mandatory Consumer Law and	The Impact of Community
National Courts obligation to	Law on Domestic Private Law,
apply EU Law Ex Officio, 826-833	425-427

Le Code civil européen: digestion ou EU law concerning fundamental inclusion? Un éloge des genres, rights, 475-486 203-204 equal treatment, principle, 485 Towards an Intellectual History of features, EU legal system, 481-484 European Private Law, methods, resolving conflicts, 1051-1054 481-482 Wenn China erwacht, erbebt die non-public regulations, Erde!, 897-899 483-484 freedom of contract, 484-485 Whose right/law is it anyway?, horizontal application, 476-484 703 - 704Die Entscheidungen des deutschen direct and indirect consequences, BGH vom 16.04.2008, 355-367 477-478 feature of, 481-484 Estonian SMS Loan Agreements, 129-142 indirect, 478-479 major issues, 476-477 annual percentage rate of charge (APRC), 130 nature, fundamental rights, applicable regulations, 130-131 479-481 LOA provisions, 131 EU Law on International Company procedures, 130-131 Law, 549-578 consumer rights protection, Cartesio decision by ECJ, Case C-210/06, 569-578 129-142 description, 129-130 facts, 569-571 General Part of the Civil Code Act freedom of establishment, (GPCCA), 132 571-575 interest rate cap, 136-141 political' pressures, 575-577 Article II.-7:207 (II) DCFR, 140 cross-border movement, 564-565 Article 32 section 2, 136-137 directive on cross-border mergers, average APRC, 138-139 565-566 credit costs, 139 inbound obstacles, 559-562 pseudo-foreign companies, credit repay under void 559-561 contract, 141 legal transaction, 139-140 real seat approach, 562 usurious contract, 137 legal existence, companies, required information and 550-551 implications, 132-134 local company rules to foreign annual interest rate, 132 companies, 563-564 burden of proof, 133-134 mutual recognition, 551-552 durable medium, 132-133 outbound obstacles, 553-559 right of withdrawal, 134-136 cross-border conversion, compensation for service, company's seat, 556-559 135 - 136transfer, central management and Directive 2008/48 provisions, control, 553-556 134-135 right of establishment, 552-562

European certificate of succession	enter into contracts decisions,
(ECS) and national certificates,	295-298
relationship, 1259-1271	cooperation, 297-298
'delimitation-by-use approach,'	legal diversity, 298
1263-1266	loss aversion de-motivates
'backpacker function,'	searching, 297
1264-1265	over-and under-estimating costs,
explanatory memorandum to SP,	296-297
1263	form and effect, harmonization,
necessity to delimit, 1266	299-302
problem of conflict, 1265-1266	default rule, 300-301
England's position, 1269-1270	optional code adoption, 299
movable and immovable assets,	homo economicus and homo huma-
1260	nus, 289-295
principle of 'non-replacement,'	erroneous estimations, 291-293
1261-1262	loss aversion and inertia,
'Priority Approach' of MPI-	293-294
Hamburg, 1262-1263	sense of fairness, 294-295
'recognition-of-effects approach,'	observations and suggestions,
1266-1268	302-305
unclear relationship?, 1261	harmonizing rule, 304
European Code of Private	'heuristic manipulation,' 303
International Law, 705-728	(ir)relevance of legal diversity,
codification as a remedy, 715-724	295-305
different methods, 721-724	transaction costs, legal diversity,
divergence in terminology,	287-289
720-721	cross-border contracts, 288-289
lack of coordination, 717-718	negotiation and compliance
legislation techniques, 718-720	costs, 288
multiplication, sources of Law,	European court decisions on English
715-716	Contract Law, 501-526
Communautarization, 707-711	characteristics, 520-525
conflict-of-law rules, 709-711	'commercial' cases, 520-521
International Civil Procedure,	parties agreement, 521
707-709	'penalty defaults,' 524
EU plans, 712-715	pre-contract information,
agenda, 712-713	521-522
impact on National Legislation,	termination, breach of contract,
713-715	523
scenarios, 724-727	Unfair Contract Terms Act 1977
unification of private international	525
law, 706-707	continental concepts, 505-513
European Contract Law, 285–305	'absence of basis,' 512-513

'informed consumer,' 107 enforceable rights, contracts, 509-510 rise and fall, 105-106 Hadley v. Baxendale rule, thirty years ago, 104-105 506-507 duty to inform, 111 legitimate expectation principle, v. existing directives, 108-109 505-506 extended consumer protection, 109 no limitations, cross-border lent money on security, 510-511 transactions, 110 offer and acceptance analysis, 507 notion of transparency, 111 penalty clauses, 508-509 plea for full harmonization, 109-110 time-charterer liability, 511-512 political momentum, 108 English courts attitude towards regulation as an instrument, 108 legislation, 516 repair/replacement option, **European Directives** 112 - 113terminology: DCFR, 114 implementation, UK law, 515-516 good faith, notions of, 513-514 total, full and complete as control over substance, 520 harmonizations, 110 as excluder, 518-520 two-year period, claim, 113-114 as expansion joint, 517-518 Ex Officio application after Asturcom, resistance, 516-517 note on, 847-880 nature of enquiry, 502-505 assessment, 872-877 Consumer Credit Act 1974, case, 849-853 503-504 AG's opinion, 852-853 European legal meaning, ECJ judgment, 850-852 502-503 facts, 849-850 international arbitration, 870-872 Human Rights Act 1998, 503 Regulations and Directives, 502 procedural autonomy, 854-864 consumer law in, 860-861 'voluntary adoption,' 505 European Directive on Consumer effectiveness - from standard to Rights, 103-117 balancing, 857-859 black and grey lists, 111-112 res judicata, 861-862 Civil Code/consumer code, 114 subjective v. objective effectivecommittee on unfair terms, 112 ness, 862-864 consumers and DCFR, 115-117 public policy, 864-870 contracts and Juridical Acts, consumer law provision as 115-116 national public policy, 868-870 general provisions, 115 European/National Public obligations and corresponding Policy of European Origin, 866-868 rights, 116 specific contracts, 116-117 European public policy, 864-865 Ex officio application, ECJ 4 June cooling-off periods, 111 development of European Consumer 2009, 307-316 Law, 104-107 earlier cases, 308

judicial activism and legal base,	signature issues, 238-239
310-312	$Textual\ form,\ 238$
in consumer cases, 312	'unilateral non-alterability,' 239
general approach, 310-311	'good faith' and 'reasonableness,'
National Court's duty, 313-316	233-236
effect on proceedings, 315-316	Article 6:301 (2) ACQP, 234
fairness determination, 314-315	Article II-1:104 DCFR, 234
judicial activism guidelines,	Directive MiFID No. 2004/39,
313-314	235-236
Pannon GSM Zrt. v. Erzsébet	pre-contractual dealings, 235
Sustikné Györfi, 307-316	subsidiarity principle, Article
proceedings, 308-309	5(2) EC Treaty, 236
	non-discrimination principle, 241
\mathbf{F}	non-negotiated terms, 248-250
Feststellung der Vaterschaft und	Article 6:301 ACQP, <i>B2B</i>
mögliche Lösungswege, 368-383	contracts, 249-250
	structural differences, 248-249
G	non-performance, 252-257
German and Austrian Paternity Case:	'avoidable loss,' 254
comparative perspective, 317-318	compensation, 256-257
	contract termination, 254-255
I	damages for loss, 255
Italian legal scholar reactions on	'grey rule,' 253
DCFR and ACQP, 227-258	right to damages, Article 8:401
B2C v. B2B contracts, 232-233	ACQP, 252
commentaries, 232-257	substitute transaction, 253–254
contract formation, criticisms,	'twin track' rules, 252
242-243	notions of consumers and business.
'acceptance by conduct,' 243	236-237
acknowledgment of receipt, 242	performance of obligations,
binding force of unilateral	250-251
promises, 242-243	notion of abus de droit,
debate, 229-231	250-251
acquis communautaire, 230	'reasonable expectations,' 251
Pisa and Ferrara Conferences,	right of withdrawal, 243-248
229	Article 5:105 ACQP, 246
'political CFR,' 231	Article II-5:105 DCFR, 246-247
'Stockholm Programme,' 231	'economic unit' v. 'commercial
European context, 228-229	unit, ' 247
formal requirements, 237-241	general framework, 244
information duties, 239-241	'nature' of, 244-245
'legislative indifference'	'Rome I' Regulation (No. 593/
principle, 237-238	2008), 245

Italian legal system on Consumer	'skeleton arguments,' 1253
Protection, 143-154	witness identification, 1254
Articles 36, 152	substantive law, 1244-1252
Articles 64, 149-150	English contract law, 1248-1252
Articles 130, 150-152	freedom of contract, 1246-1247
European Convention on Human	good faith standard, 1244-1245
Rights (ECHR), 144	
free of charge by repair/	L
replacement, 148-149	La Contestation de Paternité et ses
Article 130, 149	Enjeux, 341-354
buyer protection, 148-149	La subrogation réelle au cas d'un
nullity for protection of consumers,	fidéicommis de residuo, 579-588
145-146	Liability for suicide under Spanish
O'Callaghan's opinion, 143-144	Tort Law, 649-665
remedies, Consumers' Code, 152	contributory negligence, 657-665
reversing ubi jus ibi remedium in	causation and scope of liability,
Civil Law, 143-154	661-662
right of withdrawal, 146-148	damage, 657-660
Article 1373 Civil Code, 148	duty to mitigate damage,
raison d'être, 147	664-665
	free suicidal decision, 662-664
J	criminal law approach, 650-652
The jurisdiction of choice, 1243-1257	foreseeability issue, 655-657
English contract law, 1248-1252	insurance law, 652
parol evidence rule, 1248	labour law v . tort law, 652-655
problems of contract	attribution, 652-653
interpretation, 1248-1251	basis of liability, 655
unfair terms in consumer	social security, 653
contracts, 1252	statutory presumption, 653-654
freedom of contract, 1246-1247	time limits, 655
business deal, 1247	suicides data, 650
civil code, 1246	Limited Property Rights, 259-284
mandatory rules, 1246	concurrence of ownership, 259-284
good faith standard, 1244-1245	DCFR rules, 281-282
contractual interpretation, 1245	extinction, 272-278
predictability of legal outcome,	English law, 278
1244	French and Dutch law, 272-274
procedure, 1253-1257	German law, 274-278
as 'adversarial' and	first draft, BGB, 263-264
'inquisitorial,' 1255	Füller's statement, 262
in English Courts, described,	Knöchlein's thesis, 263
1253	Konsolidation, 261, 263
principle of adversarialism, 1256	models to creation, 265-272

Dutch law, 269-270	credit facilities, 1182
English law, 270-272	debit interests under the Belgian
French law, 265-266	Law of 14 May 2001, 1238-1240
German law, 266-269	and disclosure, 1217-1231
relevance, European Property Law,	for dummies, 1187-1190
278-281	acquaintance with a particular
Financial Collateral	type of credit., 1187-1189
Arrangements Directive, 280	two for the price of one?,
personal right, 279	1189-1190
right of Euro-Mortgage, 280-281	European Consumer Credit
right of Grundschuld, 280	Directive, 1217-1230
	description, 1217-1218
0	disclosure works, 1222
Overdraft facilities, credit cards and	enabling comparisons,
European consumer protection,	1225-1227
1181-1241	European Standard Information
behavioural approach of consumer	Form, 1220
finance, 1201-1209	monthly statements, 1228-1230
financial distress, 1208-1209	multi-layer protection regime,
homo economicus: imperfect or	1224-1225
bounded rationality,	'one size fits all approach,'
1201-1204	1222-1224
hyperbolic discounting,	overdraft facilities' light regime,
procrastination or myopia,	1220-1222
1206-1208	personalized information, 1227
wishful thinking, over-optimism	point of sale disclosure,
and underestimation,	1227-1228
1204-1206	policy makers' inability,
Belgian Law of 14 July 1998,	1218-1219
1230-1231	pre-contractual disclosure,
consumers' pattern (ab)use,	1219-1220
1213-1214	and fairness, 1186-1217
'core exclusions,' 1231-1237	legislative intervention,
annual management fee, 1234	1214-1217
Article 10 CCD, 1235	market distortions, 1213
Article $4(2)$ of the Directive,	markets for consumer finance,
1232	1191-1201
contractual language, 1237	asymmetric information, creditor
Directive 93/13/EC, 1233-1234	and borrower, 1192-1193
negative and a positive	continuously and fast changing
information requirement, 1236	character, 1199-1200
plain and intelligible	credit as complex product,
requirement, 1236-1237	1193-1197

financial conservatism,	enumeration and definition of
1197-1199	fundamental principles, 966
informed minority of borrowers,	UNIDROIT model, 967
1200-1201	translation of the concept, 955-961
'search costs', 1199	Private Enforcement of EU
and over-indebtedness, 1209-1213	Competition Law, 757-771
debt, 1212-1213	background, 760
financial obesities, 1211-1212	damages as an enforcement tool,
routine transactions, 1183	762-764
'spiral of debt' risk, 1183	Case Law from the ECJ, 762-763
'transaction function,' 1182-1183	Commission Policy, 763-764
	position of, 761-762
P	punitive damages, 764-767
Principes fondamentaux et	as an enforcement tool in the US
transposition des directives	766–767
communautaires Le contrôle du	Commission's Proposals,
Conseil constitutionnel sur les lois	765-766
de transposition des directives	definition, 764-765
communautaires, 487-499	ECJ's Ruling in Manfredi, 766
Principle of good faith in decisions of	US-style punitive damages in EU
Chinese courts, 953-981	Competition Law, 767-770
application in Case Law	Prohibition of abuse of rights,
(1999-2006), 968-979	principle of, 1121-1154
burden of proof, 976-979	'abuse test,' 1133-1138
contract - culpa in contrahendo,	direct taxation, 1137-1138
968-972	establishment, 1133-1135
contracts - performance and	VAT cases, 1135-1136
interpretation, 972-975	'abusive' exercise, 1122
contracts - post-contractual	applicability development by ECJ,
liability, 975-976	1149-1151
Article 219 of Republican Civil	applicable to European contract
Code, 961-968	law, 1151
current legal scenario,	applicable to private law
962-966	relations, 1149-1151
Hetong Fa, 966-968	Article 267 TFEU, 1123
notion of good faith, 961-962	principle of good faith, 1145-1149
current legal scenario, 962-966	as an application, 1145-1146
Hetong Fa	recognition of limitative
adaptation or termination of a	function, 1146-1149
contract, 968	recognition in the case law of the
Article 42, 969-972	ECJ, 1128-1139
Article 92, 975-976	abusive or fraudulent exercise,
Articles 60 and 125, 972-975	1133-1138

broad conception, 1128-1129 traditional all or nothing emergence of limits, 1129-1133 approach, 1168 implicit recognition, 1138-1139 causation requirement, 1157 recognition in the laws of Member contributory negligence, 1172-1174 States, 1125-1128 Dutch Civil Code (BW), 1157 Article 1382 and Article 1134 (3) Dutch Nefalit and Karamus case, Civil Code, 1126 1156 limitative function, 1127 Dutch v. English approach, pragmatic solutions, 1125 1174-1175 'subjective test' and 'objective English Badger v. Ministry of test,' 1127 Defence case, 1156 recognition of limitative function, liability for asbestos-related lung 1146-1149 cancer, 1158-1159 ECJ case law, 1147-1148 lung cancer, asbestos-related, 1159-1160 European contract law, 1149 probability of causation and experts Member States, 1146-1147 role in codified European contract role, 1170-1172 law, 1139-1153 assessment formula, 1171-1172 Health Council of the Acquis principles, 1142-1143 applicability development by Netherlands, 1170 ECJ, 1149-1151 'the multiplicative effect of DCFR, 1143-1145 smoking,' 1171 proof of causation, 1163-1164 evolution, 1139-1141 explicit reference, 1151-1153 claimant right for requirement of PECL, 1141-1142 causation, 1163 principle of good faith, procedural rules, 1164 1145-1149 'the balance of probabilities Union law concept, 1123-1125 approach,' 1163-1164 Proportionality in Tort Law, proportional liability: Dutch 1155-1179 solution for multiple causation, all or nothing approach, 1164-1165 1165-1167 applying conditio sine qua non compensating damage in test, 1164 proportion, 1165 'proportional liability theory,' 1165 'the least unreasonable' amount of compensation, 1158 approach, 1166-1167 applying proportional liability in requirement of causation, lung cancer cases, 1167-1170 1161-1163 Articles 6:99 BW and 6:101 BW, Article 2:102 and Article 3:201 1167, 1169 PETL, 1163 Dutch Court of Appeal judgment, Article 6:98 BW, 1162 aspects, 1161 Nefalit/Karamus case, 1168 principle of conditio sine qua non population level figures, 1169 test, 1161-1162

K	comparative and historical
Die Rechtsstellung des biologischen	perspective, 780-793
Vaters im Lichte der	enforcement of, 788-789
Entscheidungen, 384-389	state and sovereign immunity,
Retour sur la loi applicable aux	780-788
intérêts moratoires, 177-183	theories of, 789-793
Rezeption der westlichen	market pressure, 803
Zivilrechtswissenschaft im	to monitor public bodies and
modernen China, 901-913	government branches, 799-800
	out-of-court settlements, 809-810
S	to provide incentives, 793-797
Schweizerische Annotation zur	to remove incentives, 797-799
Inzidentfeststellung, 319-322	and sovereign immunity, 774-779
Security rights in property in Chinese	aspects for avoid liability,
Law, 1005-1033	777-778
in bankruptcy proceedings,	Coasean tradition, 775
1019-1020	fundamental questions, 779
bona fide acquisition of, 1030-1032	incentive effects for individual
coexistence and priority of,	and state officials, 776-777
1020-1021	state as a defendant, 779
foreclosure, 1018-1019	specialized courts, 804-809
mortgages, 1021-1029	capture, 807
on buildings under construction,	characteristics, French system,
1021-1023	808-809
in buildings, vessels and aircraft	costs and benefits of, 805
under construction,	court workload, 806
1023-1024	of state employees, 802-803
creation of multiple, 1026-1027	Suicide of injured employee: Corr v.
floating charge, 1027-1029	IBC Vehicles Ltd (2008)
in movables, 1024-1025	an Irish perspective, 621-629
restriction on disposals,	Civil Liability Act 1961,
1025-1026	621-622
no non-accessory security rights,	contributory negligence,
1014-1017	627-629
opposabilité aux tiers, 1011-1014	foreseeability, type of injury,
pledge, 1029-1030	623-625
principles of Chinese Property Law,	novus actus interveniens,
1007-1010	625-626
retention of title and lien, 1017	thin skull principle, 625
type, creation and transfer of,	annotations, 589-599
1010-1011	aspects français, 607-611
State liability, 773–811	case history, 589
chain of command work, 800-802	claim for damages, Greece, 613-61

distance in time, harm v. death, under Swiss social law, 681-684 613-614 facts, 681 provisions, 613 proposed solution, 682-684 suicide, tortfeasor, 614-619 social security system, 681-682 contributory negligence, 596-599 U Article VI.-5:102 DCFR, 597 Un aperçu du droit chinois des suicidal tendencies, 598 contrats, 915-938 from Danish perspective, 601-606 Unity of private law, 1055-1078 foreseeability, 601-602 civilian tradition, 1059-1061 Industrial Injuries Act, 602-603 German Civil Code, 1060-1061 tort law, 603-606 property law, 1061 employer's liability, Dutch Law, codification, 1077-1078 631-647 cross-sections between law of Article 6:101, 644-646 organizations and transactions, background, 631-632 1066-1077 Causa Interveniens, 637-639 contributory negligence, victim, autonomy and regulation integration, 1074-1076 640-643 governance and law as damage and negligence relationship, 635-636 infrastructure, 1076–1077 internal and external perspective, duty of care, 632-633 1073-1074 victim's behaviour, 634-635 from Polish perspective, 667-679 long-term relationship, 1070-1073 contributory negligence issue, nexus of contracts, 1066-1069 672 - 675from formal concept to dynamic employer's liability, 667-668 concept, 1055-1078 foreseeability issue, reparable damage, 668-670 law of obligations, 1061-1063 Article 1134 Code Civil, 1062 suicide and causation, 675-677 computation of damages, third-party claims, 678-679 1062-1063 Volenti Non Fit Iniuria, 671-672 rules, 1062 scope of liability, 591-596 v. causation, 591-593 private autonomy and regulation, limitation factors, 593-596 1063-1066 under Spanish Tort Law, 649-665 capital market law, 1063-1064 contract law, 1065-1066 contributory negligence, governance definition, 1066 657-665 criminal law approach, 650-652 regulatory order, 1064-1065 use of party autonomy, foreseeability issue, 655-657 1063-1066 insurance law, 652 Proprium, 1057-1059 labour law v. tort law, 652-655 suicide data, 650 practice, 1059 theory, 1057-1059 suicide after accidents, 590-591

 \mathbf{V}

Vague notions in Chinese Contract Law: Heli case, 939-951 balancing standard, 946-948 comparative evaluation, 946-947 concerns of economic efficiency, 947 contractual liability, 947-948 insurance premium, 948 rights and obligations, 946 in contemporary court practice, 943-946 Article 9 of the Economic Contract Law, 946 insurance contract case, 945 post-Mao legal reforms, 943-944 rural production responsibility contracts, 944 guiding opinion of the People's Supreme Court (SPC), 948-950 breach of contract, 950 handling contract disputes, 948 interpretations, 949 Heli as transplanted notion, 940-941 and legal discourses, 939-940 linguistic glimpse into the concept, 941-943

legal discourses, 943 meaning compound, 942

W

Weaker Party Protection in European Contract Law, 729-756 analysis, protective rules, 735-743 anti-discrimination law, 748-749 current developments, 749-752 fundamental principles, 732-735 implications, 753-756 information duties, 736-738 basic requirements, 736-737 pre-contractual duties to inform, 737-738 law of sureties in the Member States. 745-746 limited scope of consumer law, 743-745 mandatory provisions as powerful tool, 739 right of withdrawal, 740-741 transactions involving minors, the mentally disabled, or the elderly, 747 unfair contract terms legislation, 741-743