

Curriculum Vitae
of
Margarida Lima Rego

PERSONAL DATA		
Nationality: Portuguese	Date of Birth: 14.02.1976	
Place of Birth: Lisbon	Civil Id. No.: 10748158	Tax Id. No.: 204 625 467
ORCID: 0000-0001-9293-8503		

EDUCATION

September 2004 to March 2009 **Universidade Nova de Lisboa**

Ph.D. in Private Law

- Completed independent research project culminating in the writing of a doctoral dissertation entitled "[Third parties in insurance contracts. A civil law study](#)" under the supervision of Professor Carlos Ferreira de Almeida of NOVA University, Lisbon. Her degree was awarded *summa cum laude* by the unanimous vote of her examiners.
- Completed the first stage of her Doctoral Program, with distinction, having submitted written papers for the seminars of Civil Procedure, Discourses on Law and Jurisprudence.

Funding: Awarded a doctoral fellowship by the Portuguese Foundation for Science and Technology (01.01.2007 to 31.03.2008). Awarded a doctoral grant by the Max-Planck-Institute for Comparative and International Private Law (July 2008).

October 1999 to November 2001 **Worcester College, Oxford**

MPhil in Law

(November 2001)

- Completed independent research culminating in the writing of a dissertation on the English law of contract entitled "[No Right to Perform a Contract?](#)" under the supervision of Dr S Whittaker of St John's College.

MJur in European and Comparative Law

(July 2000)

- Completed post-graduate studies in European and Comparative Law, with distinction, taking courses in Contract Law, Conflict of Laws and Problem Areas in Contract and Tort. Awarded a cash prize for her results by Worcester College, Oxford.

Funding: Awarded a doctoral fellowship by the Portuguese Foundation for Science and Technology (01.01.2000-31.05.2002). Awarded a Chevening scholarship by the British Council (tuition fees 1999/2000). Elected to the position of Martin Senior Scholar, which included a cash prize, by the Governing body of Worcester College (2001/2002).

September 1994 to July 1999

Universidade de Lisboa

Licenciatura em Direito (Law Degree)

- Graduated in July 1999 with a 17/20 average (Rank 1 in a total of 557 graduates). Awarded a Merit Scholarship by the University of Lisbon (1998/1999).

September 1993 to July 1994

Lumiar High School (Lisbon)

- Concluded her studies with a score of 20/20. Completed national exams in History and Philosophy. University entry score of 96.25%. Accepted to read for a Law Degree at Universidade de Lisboa (rank 1 of that year's applicants).

September 1978 to July 1993

Acad. Música de Santa Cecília (Lisbon)

- Completed her education between the ages of 2 and 17 at this private school where the conventional educational system was supplemented by the teaching of music (the latter only until July 1991). Concluded her studies with a score of 20/20.

PUBLICATIONS AND COMMUNICATIONS

Dissertations:

- PhD: [*Contrato de seguro e terceiros. Estudo de direito civil*](#), Coimbra 2010, ISBN 9789723218145. [Translation: *The insurance contract and third parties. A civil law study.*]
- MPhil: [*No right to perform a contract?*](#), Almedina 2006, ISBN 9789724028040. DOI: <http://dx.doi.org/10.2139/ssrn.2432694>.

Books:

- Forthcoming: Scientific editor and co-author of the collective work *Insurance and human rights*, AIDA Europe Research Series on Insurance Law and Regulation (Springer 2019).
- *Regulación del contrato de seguro en Portugal y España: análisis comparado* (co-author), III Cuaderno de la Cátedra (Fundación INADE 2018) [Translation: *Regulation of the insurance contract in Portugal and Spain: a comparative analysis*].
- Scientific editor and co-author of the collective work *Temas de direito dos seguros. A propósito da nova lei do contrato de seguro*, Almedina 2012, ISBN 9789724047355; 2nd edition, revised and expanded, Almedina 2016, ISBN 9789724067834. [Translation: *Insurance law topics. A propos the new insurance contract law.*]
- Member of the organizing committee of the collective work *Estudos em Homenagem a Miguel Galvão Teles*, vols. II and II, Almedina 2012, ISBN 9789724049885 and 9789724049892. [Translation: *Studies in honour of Miguel Galvão Teles.*]
- Translation and [introduction](#) to the work *Fundamental legal conceptions as applied in judicial reasoning* by Wesley Newcomb Hohfeld, Fundação Calouste Gulbenkian 2008, ISBN 9789723112399.

Book chapters:

- Forthcoming: "Discrimination bans and insurance law" in C. Di Noia/ M. Gargantini/ M. Lamandini (eds.), *Fundamental rights and financial law* (Edward Elgar Publishing 2019).

- Forthcoming: “Insurance in today’s sharing economy: new challenges ahead or a return to the origins of insurance?” (1st author) in P. Marano/ K. Noussia (eds.), *Demystifying InsurTech – a legal and regulatory view* (Springer 2019).
- Forthcoming: “Portugal” (1st author) in P. Marano/ K. Noussia (eds.), *Transparency in insurance law and regulation: a comparative approach*, vol. II, *Transparency in insurance law and regulation: the insurance undertakings/ intermediaries and the supervisory authorities* (Springer 2019).
- Forthcoming: “Portugal” in P. Marano/ K. Noussia (eds.), *Transparency in insurance law and regulation: a comparative approach*, vol. I, *Transparency in insurance law and regulation: the insurance contract* (Springer 2019).
- Commentary to articles 443 to 451, 512 to 538, 550 to 561, 606 to 609, 623 to 626 e 1231 to 1244 of the Portuguese Civil Code, in A. Prata (ed.), *Código Civil Anotado*, vol. I, ISBN 9789724069937, Almedina 2017, pp. 570-584, 674-698, 705-722, 783-789, 805-809 and 1529-1540.
- «Chapter 41 – Portugal» in [International insurance law and regulation](#), Center for International Legal Studies, ISBN: 9780379012859, Thomson Reuters Westlaw 2016, pp. 543-581; republished in Thomson Reuters Westlaw 2017, pp. 553-591; and in Thomson Reuters Westlaw 2018, pp. 553-592.
- “O seguro por conta de outrem” in *Temas de direito dos seguros*, M. Lima Rego (ed.), 2nd edition, Almedina 2016 [Translation: “The insurance on account of another”].
- “O contrato de resseguro” (1st author) in *Temas de direito dos seguros*, M. Lima Rego (ed.), 2nd edition, Almedina 2016 [Translation: “The reinsurance contract”].
- “[Portugal](#)” (1st author) in *Getting the deal through. Insurance litigation 2016*, Law Business Research 2016, ISSN 2055-236X.
- “[O início da cobertura no seguro desportivo](#)” in *O desporto que os tribunais praticam*, J. M. Meirim (ed.), Coimbra 2014, ISBN 9789723222128, pp. 211-226, reprinted in *O direito do desporto em perspetiva*, A. C. Carvalho (ed.), Almedina 2015, ISBN 9789724062600, pp. 235-250 [Translation: “The commencement of coverage in sports insurance”].
- “[Portugal](#)” (1st author) in *Getting the deal through. Insurance litigation 2014*, Law Business Research 2014, ISSN 2055-236X, pp. 44-48, reprinted in *Getting the deal through. Insurance litigation 2015*, Law Business Research 2015, ISSN 2055-236X, pp. 48-51.
- “[Os seguros de riscos catastróficos](#)” (1st author) in *Direito(s) das catástrofes naturais*, Almedina 2012, ISBN 9789724049236, pp. 269-322. [Translation: “Insuring catastrophic risks”].
- “[O contrato e a apólice de seguro](#)” in *Temas de direito dos seguros. A propósito da nova lei do contrato de seguro* (see above), pp. 15-37. [Translation: “The insurance contract and the insurance policy”].
- “[O prémio](#)” in *Temas de direito dos seguros. A propósito da nova lei do contrato de seguro* (see above), pp. 191-212. [Translation: “The premium”].
- “[O risco e suas vicissitudes](#)” in *Temas de direito dos seguros. A propósito da nova lei do contrato de seguro* (see above), pp. 275-297. [Translation: “Risk and its fluctuations”].

- [“Seguros coletivos e de grupo”](#) em *Temas de direito dos seguros. A propósito da nova lei do contrato de seguro* (see above), pp. 299-328. [Translation: “Collective and group insurance”].
- [“Portugal”](#) (2nd author) in *Insurance & reinsurance. Jurisdictional comparisons*, European Lawyer Reference Series, Thomson Reuters 2012, ISBN 9781908239167, pp. 209-224.
- [“Contract Law”](#) (1st author) in *Portuguese law: an overview*, Almedina 2007, ISBN: 9789724032306, pp. 183-196.

Publications in international peer reviewed journals:

- [“Statistics as a basis for discrimination in the insurance business”](#), *Law, Probability and Risk* (2015) 14 (2): 119-134. doi: 10.1093/lpr/mgu017 First published online: October 15, 2014.

Papers in conference proceedings:

- Forthcoming: “Adiantamento de custos de defesa nos seguros D&O” in *Atas do colóquio internacional Governança das sociedades, responsabilidade civil e proteção dos administradores* (2019). [Translation: “The advancement of defense costs in D&O insurance”].
- [“Product oversight and customer demands and needs: contract law implications”](#) in *Proceedings of the 19th Annual Conference of the Insurance Law Association of Serbia. Insurance Law and Practice – Challenges, New Technologies and Corporate Governance*, AIDA Serbia / German Foundation for International Legal Co-Operation (IRZ) 2018, pp. 218-231.
- [“Insurance segmentation as unfair discrimination: what to expect next in the wake of Test-Achats”](#) in *Proceedings of the 16th Annual Conference of the Insurance Law Association of Serbia. Insurance law, governance and transparency: basics of the legal certainty*, AIDA Serbia / German Foundation for International Legal Co-Operation (IRZ) 2015, pp. 377-392.
- [“Garantias bancárias e seguros de crédito e caução”](#) in *Direito Bancário* [online]. Lisboa: Centro de Estudos Judiciários 2015, Coleção de Formação Contínua, pp. 209-221. [Translation: “Bank guarantees and surety insurance”].
- “Os seguros e o incumprimento dos contratos” in *A crise e o direito*, Almedina 2013, ISBN 9789724052014, pp. 239-246. [Translation: “Insurance and breach of contract”].
- [“Um seguro de responsabilidade civil para os magistrados?”](#) in *Novos temas da responsabilidade civil extracontratual das entidades públicas*, ICJP 2013, ISBN: 9789899783430, pp. 159-167. [Translation: “Liability insurance for magistrates?”].
- [“Catástrofes naturais e seguros”](#) (co-author) in *Catástrofes Naturais – Uma realidade multidimensional*, ICJP 2013, ISBN: 9789899783423, pp. 165-190. [Translation: “Natural catastrophes and insurance”].
- [“O contrato de sociedade como documento”](#) in *II Congresso Direito das Sociedades em Revista*, Almedina 2012, ISBN 9789724049625, pp. 481-506. [Translation: “The company statutes as a document”].
- [“A quem aproveita o seguro de responsabilidade civil de administradores celebrado para os efeitos do art. 396.º CSC?”](#) in *I Congresso Direito das Sociedades em Revista*,

Almedina 2011, ISBN 9789724045139, pp. 415-447. [Translation: “Who benefits from the directors’ liability insurance contracted for the purpose set forth in article 396 of the Companies Code?”].

Other scientific papers:

- Forthcoming: “Parecer. Seguro D&O com cobertura de custos de defesa em processo penal ou sancionatório. Declaração inicial do risco. Notificação do sinistro. Causação dolosa do sinistro. Prescrição” (1st author) (*Revista de Direito Privado* 2019) [Translation: “Amicus curiae. D&O insurance cover of defense costs in criminal procedure. Initial declaration of the risk. Notice of occurrence of the insured event. Intentional causation. Prescription”].
- Forthcoming: “A suspensão dos prazos de caducidade e prescrição por efeito da mediação” (*Revista da Ordem dos Advogados* 2017) [Translation: “Manifesto against the subversion of contract”].
- “Manifesto contra a subversão do contrato” (2018) *Themis* Special Edition no. 6, pp. 267-294, in commemoration of the 20th Anniversary of NOVA School of Law [Translation: “Manifesto against the subversion of contract”].
- “A segmentação do mercado para avaliação dos riscos seguros: que futuro?” in *Estudos em Homenagem ao Prof. Doutor Carlos Pamplona Côrte-Real*, Almedina 2016, pp. 703-729 [Translation: “Market segmentation for insurance risk assessment: is there a future?”.]
- “O direito de regresso do segurador contra o condutor em caso de abandono do sinistrado” (2016) 53 *Cadernos de Direito Privado* 18-41 (commentary on the Supreme Court of Justice case no. 11/2015). [Translation: “The insurer’s right of recourse as against the driver who abandons the victim”].]
- “Da inconstitucionalidade das normas permissivas de ‘discriminação racional’” in *Estudos em memória do Conselheiro Artur Maurício*, Coimbra 2014, ISBN 9789723222685, pp. 869-888. [Translation: “The unconstitutionality of rules permissive of ‘rational discrimination’”].]
- [«Decisões em ambiente de incerteza: probabilidade e convicção na formação das decisões judiciais»](#) (2013) 21 *Julgar* 119-147. [Translation: “Decisions under uncertainty: probability and conviction in judicial decision-making”].]
- “O e-mail como título executivo”, in *Estudos em homenagem ao Prof. Doutor José Lebre de Freitas*, I, Coimbra 2013, ISBN 9789723221190, pp. 1021-1043 [Translation: “The email as an enforcement title”].]
- “O seguro por conta de outrem em Portugal, Angola e Moçambique” in *Estudos em Homenagem a Miguel Galvão Teles*, II, Almedina 2012, ISBN 9789724049892, pp. 747-765. [Translation: “The insurance contract for account of another in Portugal, Angola and Mozambique”].]
- [“A promessa de exoneração de dívida a terceiro. Pretexto para uma reflexão sobre o conceito de prestação”](#) in *Estudos em homenagem ao Professor Doutor Carlos Ferreira de Almeida*, Almedina 2011, ISBN 9789724043197, pp. 681-708. [Translation: “The promise of exoneration of a third party’s debt. Pretext for a reflection on the concept of performance”].]
- [“A tutela institucional de interditos. O caso da Santa Casa da Misericórdia de Lisboa”](#) (co-author) (2010) 142 *O Direito* 681-704 (ISBN 9789724044149). [Translation:

“The institutional protection of persons with diminished capacity. The case of Santa Casa da Misericórdia de Lisboa”.]

- “New Portuguese insurance contract framework” in www.lexisnexis.com (15.12.2008) (co-author).
- “[As partes processuais numa ação em sub-rogação](#)” (2006) 13 *Themis* 63-108 (ISBN 9789724030951). [Translation: “The procedural parties in an oblique action”.]

Unpublished teaching materials:

- [Letter to the students of the Law of Obligations](#) (unpublished materials, 2015).
- [Practical Exercises on the Law of Obligations](#) (unpublished materials, 2013).
- [Practical Exercises on the Law of Persons and Family Law](#) (unpublished materials, 2010).

Scientific communications:

- “Enquadramento – novo regime: o que muda”, at the conference *Jornadas sobre o Novo Regime de Distribuição de Seguros: Visão Global do Regime*, in Lisbon, jointly organized by the Law Schools of the Universities of Lisbon and Coimbra and the Portuguese Insurers Association (12.07.2018) [Translation: “Framework – the new rules: what changes”].
- “Adiantamento de custos de defesa nos seguros de D&O”, at the international conference *Governo das Sociedades, Responsabilidade Civil e Proteção dos Administradores*, organized by IDET, University of Coimbra Law School (17.05.2018). [Translation: “The advancement of defense costs in D&O insurance”].
- “Product oversight and customer demands and needs: contract law implications”, *19th Annual Conference of the Insurance Law Association of Serbia. Insurance Law and Practice – Challenges, New Technologies and Corporate Governance*, AIDA Serbia / German Foundation for International Legal Co-Operation (IRZ), in Palic, Serbia (21.04.2018).
- “Insurance in today’s sharing economy: the IDD impact”, Working Party joint meeting, VII AIDA Europe Conference, *De-Mystifying InsurTech – a Legal and Regulatory View*, Kozminski University, Warsaw (13.04.2018).
- “Liability for misselling insurance products”, *III Conference in Law and Financial Markets, The future of insurance distribution in Europe*, NOVA University of Lisbon (22.03.2018).
- “A ação direta nos seguros de responsabilidade civil. Origem. Justificação dogmática. O sistema português”, XV Insurance Law Congress of the Ibero Latin American Committee of the International Insurance Law Association(CILA), Santa Cruz de la Sierra, Bolivia (04.05.2017). [Translation: “The direct action in liability insurance. Origin. Dogmatic justification. The Portuguese system”].
- “Da venda de seguros e torradeiras: opacidade, transparência e a adequação do produto às necessidades e exigências consumidor” at *Católica Talks*, organized by the Católica Research Center for the Future of Law, commented by Júlio Gomes (27.03.2017). [Translation: “On the sale of toasters and insurance: opacity, transparency and adequacy of the product to the consumer’s demands and needs”].
- “O direito civil e os mercados financeiros” at the conference *50 Anos do Código Civil de 1966*, at the Rectory of NOVA University of Lisbon (13.12.2016). [Translation: “Civil law and financial markets”].

- “Insurance contract as product: inconsistency with the customer’s demands and needs as grounds for remedial action”, special lecture in the context of a visit by Professor Jérôme Kullmann, President of the International Insurance Law Association (AIDA World), to the University of Lisbon’s Law School, upon the invitation of Professor Pedro Pais de Vasconcelos (21.11.2016).
- “Transparency in insurance law: Portugal”, AIDA Europe Working Party joint meeting, University of Helsinki (16.06.2016).
- Commented on the intervention by Miguel Calado Moura, doutoral candidate, on “A civil lawyer’s perspective on the concept of promise in private law” at English SPEED – NOVA School of Law (30.03.2016).
- “Alternative dispute resolution (ADR) & online dispute resolution (ODR) for consumers in insurance: Portugal”, Working Party meeting, at the conference *Soft law and Insurance*, AIDA France, Fédération Française des Sociétés d’Assurance, Paris (02.12.2015).
- “The whys and why nots of gender discrimination in insurance” (inaugural session of the English SPEEDs – NOVA School of Law – 04.11.2015).
- “Seguros associados a contratos bancários” at the conference *Congresso de Direito do Consumo* (18.09.2015). [Translation: “Insurance contracts connected to banking contracts”].]
- “Insurance segmentation as unfair discrimination: what to expect next in the wake of *Test-Achats*”, *16th Annual Conference of the Insurance Law Association of Serbia. Insurance law, governance and transparency: basics of the legal certainty*, AIDA Serbia / German Foundation for International Legal Co-Operation (IRZ), in Palic, Serbia (18.04.2015).
- Commented on the intervention by Fernando Horta Tavares on “O papel da jurisprudência dos tribunais superiores e reformas processuais no Brasil: o ponto da situação” at SPEED, NOVA School of Law (03.12.2014). [Translation: “The role of high courts case law and procedural reforms in Brazil: na update”].]
- “A segmentação do mercado para avaliação dos riscos seguros: que futuro?” at the conference *Congresso de Direito dos Seguros*, AIDA Portugal (29.11.2014). [Translation: “Market segmentation for insurance risk assessment: is there a future?”].]
- “Questões sobre o contrato de seguro desportivo” at the Continuing Education Seminar in Sports Law of the Center for Judicial Studies (CEJ) (10.10.2014). [Translation: “Questions on the sports insurance contract”].]
- Commented on the intervention by João Pedro Pinto-Ferreira, doctoral candidate, on “Limites à recorribilidade dos despachos de gestão processual e de adequação formal no CPC” at SPEED, NOVA School of Law (08.10.2014). [Translation: “Limits to the possibility of appeal from formal adequacy procedural management decisions in the Portuguese Civil Procedure Code”].]
- “Garantias bancárias e seguros de crédito e caução” at the Continuing Education Seminar in Banking Law of the Center for Judicial Studies (CEJ) (21.02.2014). [Translation: “Bank guarantees and surety insurance”].]
- “[Statistics as a basis for discrimination in the insurance business](#)”, ICS Conference 2013: *Rights and Inequalities. Paradoxes and Alternatives* (12.11.2013).

- “[Catastrophe insurance in the cities of the future](#)”, *Workshop: Cities of the future / desertification*, NOVA Doctoral School (28.06.2013).
- “Accumulation of claims and subrogation in Portugal”, Working Party meeting, XIII Congress of the Ibero-Latin-American Committee of the International Insurance Law Association (AIDA), at the Calouste Gulbenkian Foundation in Lisbon (08.05.2013).
- “A Lei 67/2007 e os seguros de responsabilidade civil” at the conference *Novos temas da responsabilidade civil extracontratual das entidades públicas*, IJCP, Faculdade de Direito de Lisboa, 05.12.2012. [Translation: “Law 67/2007 and liability insurance”.]
- “Catástrofes naturais e seguros” at the conference *Catástrofes Naturais – Uma realidade multidimensional*, ICJP, Faculdade de Direito de Lisboa (24.10.2012). [Translation: “Natural catastrophes and insurance”.]
- “O contrato de sociedade como documento” at the conference *II Congresso Direito das Sociedades em Revista* (21.04.2012). [Translation: “The company statutes as a document”.]
- Commented on the intervention by Higinia Castelo, doctoral candidate, on “Suportes contratuais das actividades de mediação de seguros – que relação com o contrato de mediação” at SPEED, NOVA School of Law (09.11.2011). [Translation: “Contractual basis of insurance mediation activities – which relation to the mediation contract”.]
- “O seguro de responsabilidade civil de administradores” at the conference *I Congresso de Direito das Sociedades em Revista* (09.10.2010). [Translation: “Directors & officers liability insurance”.]
- “O contrato a favor de terceiro na jurisprudência portuguesa sobre seguros” at SPEED, NOVA School of Law (15.05.2006). [Translation: “The contract in favour of third parties in Portuguese insurance case law”.]

ACTIVITY AS UNIVERSITY LECTURER

Since February 2012

Universidade Nova de Lisboa

- Associate Professor at the School of Law (NOVA School of Law: <http://www.fd.unl.pt/>) since October 2017 (earlier: Assistant Professor at the same School of Law).
- Scientific coordinator of the Master in Law & Financial Markets (Bologna 2nd Cycle), a partnership between NOVA School of Law and NOVA IMS, whose 1st edition opened in September 2015.
- Adjunct scientific coordinator and co-sponsor (FCT) of NOVA School of Law’s [3rd Cycle in Law](#) since March 2013 (FCT PhD Programme), coordinating since November 2013 the new English SPEED (Permanent Seminar on the Study and State of the Law).

Courses

NOVA School of Law

1st Bologna Study Cycle – Licenciatura:

- Law of Obligations (2012/2013, 2013/2014, 2014/2015, 2015/2016, 2016/2017, 2017/2018, 2018/2019).

- Introduction to Law and Legal Thought (2016/2017, 2017/2018).
- Theory of Procedure (2012/2013, 2013/2014, 2014/2015, 2015/2016).
- Law of Persons and Family Law (2011/2012).
- Civil Procedure – Enforcement Proceedings (co-lecturer) (2011/2012).

2nd Bologna Study Cycle – Master in Law and Financial Markets (a partnership with NOVA IMS);

and – Master in Law and Economics of the Sea:

- Insurance Law (2015/2016, 2016/2017, 2017/2018, in English as from 2018/2019).

2nd Bologna Study Cycle – Master in Law and Management (a partnership with NOVA SBE):

- Financial Markets and Operations (co-lecturer) (2013/2014, 2015/2016, 2016/2017, 2017/2018, 2018/2019).

2nd Bologna Study Cycle – Master in Law: Forensic and Arbitration:

- Oral Advocacy (2015/2016, 2016/2017).

2nd Bologna Study Cycle – Master in Law:

April 2005 to January 2012

Universidade Nova de Lisboa

- Guest professor at NOVA School of Law. Courses: * Law of Persons and Family Law (Bologna 1st Study Cycle, 2009/2010); * Banking and Insurance Law (Bologna 2nd Study Cycle, 2010/2011 and 2011/2012).
- Guest teaching assistant at NOVA School of Law. Courses: * Law of Persons and Family Law (Bologna 1st Study Cycle, 2008/2009); * Compared Legal Systems (2nd half of the course, 2004/2005).

Since October 2010

Jurisnova

- July 2018: Organized and taught some of the seminars in an independent non-degree conferring short course entitled *Operações de Financiamento e Garantias*, held at NOVA School of Law [Translation: Financing operations and guarantees].
- October to December 2010: Organized and taught most of the seminars in an independent non-degree conferring post-graduate refreshment course entitled *I Curso Novos Desenvolvimentos em Direito dos Seguros*, held at NOVA School of Law [Translation: I Course on New Developments in Insurance Law].

Miscellaneous

- Lecture within the course on *Entrepreneurship & Law*, organized by the Student Union of the NOVA School of Law, on the topic “Termination for breach of contract: payment of damages” (22.10.2018).
- Member of the honour committee of the Colloquium Celebrating 20 Years of the Institute of Banking, Stock Exchange and Insurance Law, organized by the University of Coimbra Law School (13.10.2018).
- Lecture within the II Advanced Post-Graduate Degree in Commercial Litigation, organized by the University of Lisbon Law School, on the topic “Likelihood, probability and conviction in the formation of judicial decisions” (25.07.2018).

- Lecture within the II Advanced Post-Graduate Degree in Banking Law, organized by the University of Lisbon Law School, on the topic “The relationship of guarantee” (26.04.2018).
- Lecture within the course on *Financial Markets*, organized by the Student Union of the NOVA School of Law, on the topics “Introduction to Financial Markets” and “Insurance” (09.04.2018).
- Organizer and speaker: *III Conference in Law and Financial Markets*, jointly organized by NOVA School of Law and NOVA Information Management School, on the topic *The future of insurance distribution in Portugal* (22.03.2018).
- Lecture within the XVIII and XIX Post-Graduate Courses in Banking, Stock Market and Insurance Law, organized by the University of Coimbra Law School, on the topic *Insurance distribution and intermediation* (27.01.2018 and 24.22.2018).
- Lecture within the Advanced Course in Insurance Law, 2018 edition, organized by AIDA Portugal with the support of ASF and of NOVA School of Law, on the topics “Insurance and fundamental rights” (09.01.2018), “The insurance premium: calculation and stipulation, payment and default, redemption” (06.03.2018) and “Liability insurance; cases” (24.04.2018).
- Lecture within the 8th edition of the Course on International Commerce of the Portuguese Chapter of the International Chamber of Commerce, on the topic “Drafting and negotiation of contracts: the international sale of goods” (20.09.2017).
- Lecture within the XXII Post-Graduate Degree on Securities Law organized by the organized by the Institute of Securities and the University of Lisbon Law School, on the topic “Financial instrument: the concept’s core and and irradiation zones” (17.10.2017).
- Lecture within the Advanced Training Course on Insurance Law – between the Law and Practice, organized by the Social Studies Centre of the University of Coimbra, on the topic “The Insurance Contract Law: general framework and new challenges” (14.10.2017 in Coimbra, 23.03.2018 in Lisbon).
- Coordinated the *II Conference in Law and Financial Markets*, jointly organized by NOVA School of Law and NOVA Information Management School, on the topic *Brexit’s impact on financial markets* (09.10.2017).
- Lecture within the IV Post-Graduate Degree on Insurance Law jointly organized by the Portuguese Chapter of AIDA and by the Law School of Universidade de Lisboa, on the topics “Insurance and non-discrimination” (29.11.2016), “The insurance premium: calculation and stipulation, payment and default, redemption” (09.02.2017) and “Life insurance associated with housing and consumer loans” (18.05.2017).
- Lecture within the Post-Graduate Degree on Banking and Insurance Law organized by Universidade Autónoma de Lisboa, being responsible for the XIIth Module: “Legal framework of the insurance contract” (03 and 07.06.2016).
- Coordinated the *I Conference in Law and Financial Markets*, jointly organized by NOVA School of Law and NOVA Information Management School, on the topic *Default in the financial sector: a multidisciplinary approach* (05.05.2016).
- Lecture within the III Post-Graduate Degree on Insurance Law, jointly organized by the Portuguese Chapter of AIDA and by the Law School of Universidade de Lisboa,

on the topics “Insurance and non-discrimination” (15.12.2015); “The insurance premium: calculation and stipulation, payment and default, redemption” (11.02.2016); and “Life insurance associated with housing and consumer loans” (31.05.2016).

- Lecture within the II Post-Graduate Degree on Insurance Law, jointly organized by the Portuguese Chapter of AIDA and by the Law School of Universidade de Lisboa, on the topics “Insurance and non-discrimination” (05.03.2015); and “The insurance premium: calculation and stipulation, payment and default, redemption” (31.03.2015).
- Lecture within NOVA School of Law’s II Extension Course on Employment and Social Security Law, on the topic of “Workers’ compensation insurance” (10.02.2015).
- Lecture within the course entitled *Comércio Internacional e Arbitragem [International Commerce and Arbitration]* for NOVA School of Law’s II Summer School, on the topic of “The international sale of goods” (08.07.2014).
- Lecture within NOVA School of Law’s III Post-Graduate Degree on Employment and Social Security Law, on the topic of “Workers’ compensation insurance” (13.02.2014).
- Lecture within the I NOVA School of Law Summer Course, entitled *Os grandes desafios ao Direito no Século XXI [Great challenges of the law in the 21st Century]* on the topic of “Discrimination and disease” (11.07.2013).
- Lecture within the I Post-Graduate Degree on Financial Markets, organized by the Law School of Universidade Agostinho Neto (Luanda, Angola), coordinating the module on Insurance Law (21.06.2012 and 22.06.2012).
- Lecture within the Extension Course on Sports Law, jointly organized by the Centre for Judicial Studies and by NOVA School of Law, on the topic of “Sports insurance” (10.02.2012).
- Lecture within the I Post-Graduate Degree on Insurance Law, jointly organized by the Portuguese Chapter of AIDA and by the Law School of Universidade de Lisboa, on the topics “Policy drafting and abusive clauses” (7.02.2012); “Insurance for account of another” (1.03.2012); and “Insured event” (8.03.2012).
- Lecture within the I University Extension Course on Sports Law, organized by NOVA School of Law, on the topic “Insurance in sports” (12.02.2011).
- Took part, as speaker, in the Workshop on Insurance at an Advanced Training Session entitled “Consumer rights. A challenge for corporate organizations”, held at NOVA School of Law and co-organized by DECO (26.11.2010).
- Lecture within the *Master in Law & Management*, a partnership between NOVA School of Law and NOVA SBE. Her lecture was entitled “Corporate insurance” (29.09.2010).
- Lecture within the X Post-Graduate Degree on Consumer Law offered by the Consumer Law Institute of the University of Lisbon. Her lecture was entitled “The insurance contract” (12.05.2010).

- Addressed the students of the post-graduate course on Methodology of Legal Research at the NOVA School of Law, at a session on “Research centres” (27.11.2008).
- Addressed the students of the post-graduate course on Methodology of Legal Research at the NOVA School of Law, at a session on “Research centres” (22.11.2007).

PARTICIPATION IN JURIES FOR THE ATTRIBUTION OF ACADEMIC DEGREES

PhD degrees (Bologna 3rd Study Cycle):

- At NOVA School of Law, member of the jury of the public defense of the doctoral dissertation submitted by Miguel Alexandre Calado de Azevedo Moura, entitled “Os limites da vinculação unilateral” (27.09.2018).
- At the **University of Coimbra Law School**, member of the jury of the public defense of the doctoral dissertation submitted by Maria Inês Viana de Oliveira Martins, entitled “Contrato de seguro e conduta dos sujeitos ligados ao risco” (21.07.2017).
- At the **University of Lisbon Law School**, as **challenger**, member of the jury of the public defense of the doctoral dissertation submitted by José Miguel de Faria Alves de Brito, entitled “Sub-rogação no contrato de seguro. Introdução à transmissão de direitos ao segurador. Algumas aplicações típicas” (26.01.2017).
- At NOVA School of Law, member of the jury of the public defense of the doctoral dissertation submitted by Maria de Lurdes Coentro Vargas, entitled “Escândalos no desporto e perturbação do contrato de patrocínio. A desconformidade contextual da prestação” (11.01.2017).
- At NOVA School of Law, member of the jury of the public defense of the doctoral dissertation submitted by Rita Gonçalves Canas da Silva, entitled “Ausência temporária da prestação de trabalho. Suspensão laboral” (22.07.2016).
- At NOVA School of Law, as chairperson and supervisor, member of the jury of the public discussion of the doctoral dissertation project submitted by Patrícia Maria Romeiro Guerra, entitled “Os efeitos da conta plural” (18.02.2016).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the doctoral dissertation submitted by Hígina Maria Almeida Orvalho da Silva Castelo, entitled “Contrato de mediação. Estudo das prestações principais” (17.07.2014).
- At NOVA School of Law, member of the jury of the public defense of the doctoral dissertation submitted by João Manuel Bellino Athayde Varela, entitled “Os limites de punibilidade em sede de autoria” (27.03.2014).
- At NOVA School of Law, as chairperson and **challenger**, member of the jury of the public discussion of the doctoral dissertation project submitted by Maria de Lurdes Vargas, entitled “Perturbações no contrato de patrocínio desportivo. Inadequação ao fim e desvalor da prestação” (05.04.2013).

Master's degrees (Bologna 2nd Study Cycle):

- At NOVA School of Law, as chairperson and supervisor, member of the jury of the public defense of the internship report submitted by Mariana Martins da Cruz Justo, entitled “Risco cibernético e regulamento geral de proteção de dados: adaptação das empresas à nova realidade. O setor segurador: case-study” (06.12.2018).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the dissertation submitted by Gonçalo Ricardo Lobo Albuquerque, entitled “A admissibilidade da alienação em garantia” (27.09.2018).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the work project submitted by Maria Madalena Mesquita Palha, entitled “25th Annual Willem C. Vis International Commercial Arbitration Moot” (26.09.2018).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the dissertation submitted by Gonçalo Nuno Andrade Jardim, entitled “Dos efeitos da citação no procedimento cautelar de suspensão de deliberações sociais” (13.09.2018).
- At NOVA School of Law, member of the jury of the public defense of the work project submitted by Jamily Gomes Carneiro Novaes, entitled “25th Annual Willem C. Vis International Commercial Arbitration Moot” (12.09.2018).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the internship report submitted by Susana Ramos Pereira, entitled “Relatório de estágio no DIAP de Viana do Castelo” (25.07.2018).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the internship report submitted by Daniela Marques da Silva, entitled “Relatório de estágio curricular no Juízo Central Criminal de Lisboa” (25.07.2018).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the internship report submitted by Mariana Rita Moreira Oliveira Leite Marreiros, entitled “Contratos de fornecimento de eletricidade e gás natural: formação e deveres de informação pré-contratual” (06.07.2018).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Francisco Corte Real Trabulo Novais, entitled “A cláusula compromissória de mediação: fronteira entre a eficácia obrigacional do contrato e o princípio da voluntariedade do processo de mediação” (18.06.2018).
- At NOVA School of Law, as chairperson and **challenger**, member of the jury of the public defense of the dissertation submitted by Maria Beatriz Dias Sobral, entitled “A *ratio legis* do regime jurídico dos seguros proibidos” (07.05.2018).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by José Pedro Oliveira Marcelino, entitled “Legitimidade e limites do reembolso societário no contexto do *D&O Insurance*” (15.03.2018).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Tomás Nestor Rodrigues de Paiva Rosado, entitled “O seguro D&O em Portugal: da teoria à sua aplicação prática. A distribuição do capital Seguro” (15.03.2018).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Ana Cristina Galego Dias, entitled “The concept of

lack of conformity: from the CISG to the proposal on online sale of goods” (13.03.2018).

- At the **Law School of the Portuguese Catholic University**, Lisbon branch, as supervisor, member of the jury of the public defense of the dissertation submitted by Margarida Maria Nunes da Silva Telo Rasquilha, entitled “Lei que proíbe a discriminação em razão da deficiência e da existência de risco agravado de saúde na atividade seguradora” (24.01.2018).
- At NOVA School of Law, as chairperson and supervisor, member of the jury of the public defense of the dissertation submitted by Vânia Raquel Fernandes Dias, entitled “Garantia bancária autónoma. Operação bancária: neutra ou ativa?” (12.12.2017).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the dissertation submitted by Diogo Emanuel Trabulo Martins, entitled “A relação entre a supervisão comportamental do Banco de Portugal e a literacia financeira” (10.11.2017).
- At NOVA School of Law, as chairperson and supervisor, member of the jury of the public defense of the dissertation submitted by Francisco Correia Monteiro Cabral Campello, entitled “As posições jurídicas do banco organizador e líder numa operação de crédito sindicado” (10.11.2017).
- At NOVA School of Law, as chairperson and supervisor, member of the jury of the public defense of the internship report submitted by Filipa Lagoa Valadares Moreira, entitled “Relatório de estágio curricular no Julgado de Paz de Lisboa. Reconstituição natural vs. perda total do veículo” (13.09.2017).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Mariana Sofia Silva Antunes, entitled “Dos conflitos de interesses no setor bancário: as declarações prestadas pelo banco no âmbito da recomendação de investimento” (27.07.2017).
- At the **Law School of the Portuguese Catholic University**, Lisbon branch, as chairperson and **challenger**, member of the jury of the public defense of the dissertation submitted by Raquel Alexandra Carrelo Dias, entitled “O princípio indemnizatório no seguro de danos” (26.07.2017).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the internship report submitted by Sofia Andreia Assunção Soares, entitled “Relatório de estágio curricular na Direção de Assuntos Jurídicos e Governance da Galp Energia, S.A.” (20.07.2017).
- At NOVA School of Law, as chairperson and **challenger**, member of the jury of the public defense of the dissertation submitted by João Maria Larcher Neves Santos Carvalho, entitled “A (hipotética) remuneração do mutuário. Efeitos das taxas de juro de referência negativas em contratos de crédito bancário” (19.07.2017).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the dissertation submitted by Catarina Miranda Soares da Costa Dias, entitled “A competência das CPCJ no apadrinhamento civil e comparação com a regulação do exercício das responsabilidades parentais a favor de terceiro e com a adoção restrita” (14.07.2017).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the internship report submitted by Bruna Marques Esequiel, entitled “Relatório

de estágio no Julgado de Paz do Seixal. Justiça partilhada como concretização da primazia das partes no processo” (14.06.2017).

- At NOVA School of Law, as supervisor, member of the jury of the public defense of the internship report submitted by Ana Laura Faustino Miranda, entitled “Mediação e Conciliação nos Julgados de Paz” (14.16.2017).
- At the **Law School of the Portuguese Catholic University**, Lisbon branch, as chairperson and **challenger**, member of the jury of the public defense of the dissertation submitted by Ana Isabel Serra Calmeiro, entitled “Da pluralidade de seguros” (12.07.2016).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Ana Margarida Pinheiro Leite, entitled “A equidade na indemnização dos danos não patrimoniais” (16.10.2015).
- At NOVA School of Law, as chairperson and supervisor, member of the jury of the public defense of the dissertation submitted by Ana Breitenfeld Granadeiro, entitled “O abuso de informação privilegiada (*insider trading*): análise dos pressupostos do tipo legal à luz do artigo 378.º Cod. VM” (19.10.2015).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Patrícia Alexandra Mendes Pereira, entitled “Crédito documentário. Da aplicação da proibição do pacto comissório à venda pelo banco emitente” (08.10.2015).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Maria João Carvalho Mateus de Lima, entitled “Negociação por conta própria e conflitos de interesses. Atuação por parte do intermediário financeiro como contraparte dos clientes” (07.10.2015).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the dissertation submitted by Andreia Sofia Lúcio Engenheiro, entitled “O crédito bancário. A prevenção do risco e gestão de situações de incumprimento” (23.09.2015).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Liliane Andreia Sousa Rafael, entitled “A obrigação alimentar – do berço à formação profissional” (23.09.2015).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the dissertation submitted by Henrique Vale de Gato Santos Rodrigues, entitled “As apostas desportivas *online* associadas à combinação de resultados: Em busca de uma resposta criminal” (14.09.2015).
- At the **Law School of the Portuguese Catholic University**, Lisbon branch, as **challenger**, member of the jury of the public defense of the dissertation submitted by Sara Cristina de Almeida Machado, entitled “A proibição de práticas discriminatórias no Direito dos Seguros” (07.07.2015).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the internship report submitted by Lenira Susana Gonçalves Dias, entitled “Segurança dos consumidores: a proteção dos serviços e bens perigosos” (26.06.2015).
- At NOVA School of Law, as chairperson and supervisor, member of the jury of the public defense of the dissertation submitted by Daniel Fernandes Semedo, entitled

“A restrição ao sigilo bancário decorrente do regime de branqueamento de capitais: ponderação de interesses” (23.06.2015).

- At NOVA School of Law, as supervisor, member of the jury of the public defense of the internship report submitted by Ana Teresa Martins de Amorim Vasconcelos Carvalho, entitled “A negociação no mercado a prazo do MIBEL” (22.05.2015).
- At NOVA School of Law, as chairperson and supervisor, member of the jury of the public defense of the internship report submitted by Soraia Filipa Pereira Cardoso, entitled “Processo especial de revitalização. O efeito de *stand still*” (20.05.2015).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by João Nuno Fernandes Frazão, entitled “A regulação da atividade espacial: a questão emergente da responsabilidade civil no transporte turístico aeroespacial” (14.04.2015).
- At NOVA School of Law, as chairperson, member of the jury of the public defense of the dissertation submitted by Ánia Marques Florença, entitled “O abuso do direito no Direito do Consumo” (14.04.2015).
- At NOVA School of Law, as chairperson and **challenger**, member of the jury of the public defense of the dissertation submitted by Maria Carolina dos Santos Gomes França Barreira, entitled “*Home banking*. A repartição dos prejuízos decorrentes de fraude informática” (10.04.2015).
- At NOVA School of Law, as challenger, member of the jury of the public defense of the dissertation submitted by Manuel Tomás Tchakamba, entitled “O contrato de *project finance*: subsídios para a sua regulamentação no Direito Angolano” (07.04.2015).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the internship report submitted by Vanessa Cristina Trindade Bruno, entitled “Relatório de Estágio Curricular no Julgado de Paz de Lisboa. A não obrigatoriedade de constituição de advogado nos Julgados de Paz” (07.04.2015).
- At NOVA School of Law, chairperson of the jury of the public defense of the dissertation submitted by Sara Fernandes Garcia, entitled “As Práticas Comerciais Desleais: Uma Visita Guiada pelo Regime Português” (24.02.2015).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Marco António de Oliveira Prazeres, entitled “Sobre a Concorrência do Trespasante de Estabelecimento Comercial. Estudo de Direito Privado” (07.01.2015).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Gilson Jorge Santos da Luz, entitled “Contrato de Abertura de Crédito Bancário: Efeitos e Cessação do Contrato” (21.10.2014).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the internship report submitted by Andreia Isabel Ventura de Brito, entitled «Relatório de Estágio na Axa Portugal – Companhia de Seguros, S.A. e Axa Portugal – Companhia de Seguros Vida, S.A.» (21.10.2014).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Waldemar Eduardo Jesus, entitled “Cessão da garantia bancária autónoma: uma reflexão à luz do Direito Santomense” (31.07.2014).

- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the internship report submitted by Inês Coutinho de Oliveira Cesteiro, entitled “Relatório de estágio curricular no INPI (Instituto Nacional da Propriedade Industrial)” (23.07.2014).
- At NOVA School of Law, member of the jury of the public defense of the dissertation submitted by Ana Filipa Camacho Costa, entitled “O princípio da confidencialidade na mediação em matéria civil e comercial: caso português” (23.07.2014).
- At NOVA School of Law, chairperson of the jury of the public defense of the dissertation submitted by Marta Nascimento Borges Medeiros, entitled “Os contratos celebrados à distância no Decreto-Lei 143/2011 e na Diretiva 2011/83/EU” (30.05.2014).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Raquel Monteiro Silva Carvalho, entitled “Seguros de pessoas: limites no tratamento de dados pessoais” (25.03.2014).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Lisana Rute Gomes Medeiros, entitled “Seguros ligados a fundos de investimento (*unit linked*). Problemas de comercialização” (27.01.2014).
- At NOVA School of Law, member of the jury of the public defense of the dissertation submitted by Maria Isabel Saraiva Rodrigues Abrantes Gonçalves, entitled “A fase de saneamento em Portugal, em Inglaterra e nos EUA” (21.01.2014).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Maria das Dores de Lemos Honrado, entitled “A intervenção da seguradora nas acções propostas contra o segurado” (21.01.2014).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Andreia Cristina Serrano Moreira, entitled “A resolução do contrato de arrendamento urbano por incumprimento do arrendatário: o caso do n.º 2 do artigo 1083.º do Código Civil e a jurisprudência” (03.01.2014).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Edgar Nuno Freitas Rodrigues, entitled “A Internet e o Sistema de Justiça. A questão da prova digital” (18.12.2013).
- At NOVA School of Law, member of the jury of the public defense of the dissertation submitted by Patrícia Isabel Matos da Silva Alves, entitled «Aplicação das medidas de coacção às pessoas colectivas» (17.09.2013).
- At NOVA School of Law, member of the jury of the public defense of the internship report submitted by Ana Margarida Ricardo dos Santos Matos, entitled “Relatório de estágio na OIT” (11.07.2013).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Hugo Pereira Rosário, entitled “O seguro obrigatório automóvel: o dever de segurar e o âmbito objectivo de cobertura” (04.07.2013).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by José Miguel do Rosário Melo Rodrigues, entitled “Limites da TAEG no crédito ao consumo – o problema da usura” (21.06.2013).

- At NOVA School of Law, member of the jury of the public defense of the dissertation submitted by João José de Leal Gonsalves Lupi, entitled “Providências cautelares e arbitragem – uma relação delicada” (21.06.2013).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Inês de Almeida Ferraz, entitled “Sub-rogação pelo ressegurador nos direitos do segurado” (05.06.2013).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Patrícia de Sousa Ferreira, entitled “O salvamento em direito dos seguros. Reflexão sobre o ónus de afastamento e mitigação dos danos ocasionados pelo sinistro no âmbito do dever geral de cooperação das partes na vigência do contrato de seguro” (15.05.2013).
- At **ISCAD**, as **challenger**, member of the jury of the public defense of the dissertation submitted by Maria Fernanda da Conceição Correia da Silva Santos, entitled “A venda executiva. Considerações sobre a ação executiva, o papel do agente de execução e modalidades de venda. A natureza jurídica da venda executiva” (24.01.2013).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Helder Fernando Mendeiros Mourato, entitled “O contrato de swap de taxa de juro e um caso de desequilíbrio contractual” (15.11.2012).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Tito Nuno Ferreira Rodrigues, entitled “As vendas associadas nos contratos de crédito à habitação” (submission withdrawn; defense originally scheduled to take place on 08.11.2012).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the internship report submitted by Sandra Isabel Neves Duarte, entitled “A vida na ALICO” (19.04.2012).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Sara Cascais Palmeirim Castanho, entitled “Deveres pré-contratuais nos contratos com os consumidores em Portugal e no Reino Unido” (submission withdrawn; defense originally scheduled to take place on 12.04.2012).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Bruno Filipe Rocha de Oliveira Ferreira, entitled “O sigilo bancário: deveres do banco perante os clients” (22.11.2011).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Ana Filipa Nunes Sabrosa, entitled “As relações entre os mediadores de seguros e as empresas de seguros: a sua natureza jurídica” (20.12.2010).
- At NOVA School of Law, member of the jury of the public defense of the dissertation submitted by David Francisco Marcão Taipas de Ferreira Marques, entitled “Distinção entre as acções nominativas e ao portador. O caso das acções escriturais” (16.12.2010).
- At NOVA School of Law, as supervisor, member of the jury of the public defense of the dissertation submitted by Maria Sofia Lopes Caraças Centeno Duarte, entitled “Os deveres de informação do segurado” (13.09.2010).

- At NOVA School of Law, member of the jury of the public defense of the dissertation submitted by Fábio de Jesus Loureiro, entitled “A protecção dos credores das sociedades comerciais e a eficácia externa das obrigações” (15.06.2010).
- At NOVA School of Law, as **challenger**, member of the jury of the public defense of the dissertation submitted by Maria Francisca Rasquilho Vidal Saragoça Teixeira Duarte, entitled “A compra e venda de bens futuros e os futuros de bolsa sobre mercadorias. Natureza jurídica” (10.05.2010).

Master’s degrees (pre-Bologna):

- At the **Law School of the Portuguese Catholic University**, Oporto branch, as **challenger**, member of the jury of the public defense of the dissertation submitted by Ricardo Jacinto Pedro João, entitled “Do dever pre-contratual de informação do tomador do seguro no novo regime do contrato de seguro (dos seus limites)” (10.12.2010).

SUPERVISION OF DISSERTATIONS AND INTERNSHIPS

PhD dissertations (Bologna 3rd Study Cycle):

- Currently supervises two dissertations at NOVA School of Law.

Master’s dissertations (Bologna 2nd Study Cycle):

- Currently supervises several dissertations at NOVA School of Law.
- Supervised, at NOVA School of Law, the dissertation submitted by Adriana Sofia Araújo de Babo, entitled “A designação beneficiária e os herdeiros legais no contrato de seguro de vida” (submitted in November 2018).
- Supervised, at NOVA School of Law, the dissertation submitted by Tânia Isabel de Matos Rodrigues, entitled “A prescrição nos seguros de responsabilidade civil de base reclamação” (submitted in June 2018).
- Supervised, at NOVA School of Law, the dissertation submitted by Francisco Corte Real Trabulo Novais, entitled “A cláusula compromissória de mediação: fronteira entre a eficácia obrigacional do contrato e o princípio da voluntariedade do processo de mediação” (approved on 18.06.2018).
- Supervised, at NOVA School of Law, the dissertation of José Pedro Oliveira Marcelino, entitled “Legitimidade e limites do reembolso societário no contexto do *D&O insurance*” (approved on 15.03.2018).
- Supervised, at NOVA School of Law, the dissertation of Tomás Nestor Rodrigues de Paiva Rosado, entitled “O seguro D&O em Portugal: da teoria à sua aplicação prática. A distribuição do capital Seguro” (approved on 15.03.2018).
- Supervised, at the **Law School of the Portuguese Catholic University**, Lisbon branch, the dissertation of Margarida Maria Nunes da Silva Telo Rasquilha, entitled “(Lei que proíbe) a discriminação em razão da deficiência e da existência de risco agravado de saúde na atividade seguradora” (approved on 24.01.2018).

- Supervised, at NOVA School of Law, the dissertation of Vânia Raquel Fernandes Dias, entitled “Garantia bancária autónoma. Operação bancária: neutra ou ativa?” (approved on 12.12.2017).
- Supervised, at NOVA School of Law, the dissertation of Francisco Correia Monteiro Cabral Campello, entitled “As posições jurídicas do banco organizador e líder numa operação de crédito sindicado” (approved on 10.11.2017).
- Supervised, at NOVA School of Law, the dissertation of Mariana Sofia Silva Antunes, entitled “Dos conflitos de interesses no setor bancário: as declarações prestadas pelo banco no âmbito da recomendação de investimento” (approved on 27.07.2017).
- Supervised, at NOVA School of Law, the dissertation of Ana Breitenfeld Granadeiro, entitled “O abuso de informação privilegiada (*insider trading*): análise dos pressupostos do tipo legal à luz do artigo 378.º Cod. VM” (approved on 19.10.2015).
- Supervised, at NOVA School of Law, the dissertation of Patrícia Alexandra Mendes Pereira, entitled “Crédito documentário. Da aplicação da proibição do pacto comissório à venda pelo banco emitente” (approved on 08.10.2015).
- Supervised, at NOVA School of Law, the dissertation of Maria João Carvalho Mateus de Lima, entitled “Negociação por conta própria e conflitos de interesses. Atuação por parte do intermediário financeiro como contraparte dos clientes” (approved on 07.10.2015).
- Supervised, at NOVA School of Law, the dissertation of Liliane Andreia Sousa Rafael, entitled “A obrigação alimentar – do berço à formação profissional” (approved on 23.09.2015).
- Supervised, at NOVA School of Law, the dissertation of Daniel Fernandes Semedo, entitled “A restrição ao sigilo bancário decorrente do regime de branqueamento de capitais: ponderação de interesses” (approved on 23.06.2015).
- Supervised, at NOVA School of Law, the dissertation of Maria Carolina dos Santos Gomes França Barreira, entitled “*Home banking*. A repartição dos prejuízos decorrentes de fraude informática” (approved on 10.04.2015).
- Supervised, at NOVA School of Law, the dissertation of Marco António de Oliveira Prazeres, entitled “Sobre a Concorrência do Trespasante de Estabelecimento Comercial. Estudo de Direito Privado” (approved on 07.01.2015).
- Supervised, at NOVA School of Law, the dissertation of Waldemar Eduardo Jesus, entitled “Cessão da garantia bancária autónoma: uma reflexão à luz do Direito Santomense” (approved on 31.07.2014).
- Supervised, at NOVA School of Law, the dissertation of Raquel Monteiro Silva Carvalho, entitled “Seguros de pessoas: limites no tratamento de dados pessoais” (approved on 25.03.2014).
- Supervised, at NOVA School of Law, the dissertation of Lisana Rute Gomes Medeiros, entitled “Seguros ligados a fundos de investimento (*unit linked*). Problemas de comercialização” (approved on 27.01.2014);
- Supervised, at NOVA School of Law, the dissertation of Maria de Lemos Honrado, entitled “A intervenção da seguradora nas acções propostas contra o segurado” (approved on 21.01.2014);

- Supervised, at NOVA School of Law, the dissertation of Hugo Pereira Rosário, entitled “O seguro obrigatório automóvel: o dever de segurar e o âmbito objetivo de cobertura” (approved on 04.07.2013);
- Supervised, at NOVA School of Law, the dissertation of Inês de Almeida Ferraz, entitled “Sub-rogação pelo ressegurador nos direitos do segurado” (approved on 05.06.2013);
- Supervised, at NOVA School of Law, the dissertation of Patrícia de Sousa Ferreira, entitled “O salvamento em direito dos seguros. Reflexão sobre o ónus de afastamento e mitigação dos danos ocasionados pelo sinistro no âmbito do dever geral de cooperação das partes na vigência do contrato de seguro” (approved on 15.05.2013);
- Supervised, at NOVA School of Law, the dissertation of Ana Filipa Nunes Sabrosa, entitled “As relações entre os mediadores de seguros e as empresas de seguros: a sua natureza jurídica” (approved on 20.12.2010);
- Supervised, at NOVA School of Law, the dissertation of Maria Sofia Lopes Caraças Centeno Duarte, entitled “Os deveres de informação do segurado” (approved on 13.09.2010).

Master’s internships (Bologna 2nd Study Cycle):

- Currently supervises four internships at NOVA School of Law.
- Supervised, at NOVA School of Law, the internship of Ana Rita Moura Neves de Matos de Cadima Carvalho, at MDS (report submitted in December 2018).
- Supervised, at NOVA School of Law, the internship of Mariana Martins da Cruz Justo, at MDS (report approved on 06.12.2018).
- Supervised, at NOVA School of Law, the internship of Filipa Lagoa Valadares Moreira, with the Lisbon Justices of the Peace (report approved on 13.09.2017).
- Supervised, at NOVA School of Law, the internship of Ana Laura Faustino Miranda, with the Odivelas Justices of the Peace (report approved on 14.06.2017).
- Supervised, at NOVA School of Law, the internship of Ana Teresa Martins de Amorim Vasconcelos Carvalho, which took place between 15.09.2014 and 15.03.2015 at the Portuguese Securities Market Commission (“CMVM”) (report approved on 22.05.2015).
- Supervised, at NOVA School of Law, the internship of Soraia Filipa Pereira Cardoso, which took place between 17.11.2014 and 27.03.2015 at Caixa Geral de Depósitos (report approved on 20.05.2015).
- Supervised, at NOVA School of Law, the internship of Vanessa Cristina Trindade Bruno, which took place between 22.09.2014 and 22.12.2014 with the Lisbon Justices of the Peace (report approved on 07.04.2015).
- Supervised, at NOVA School of Law, the internship of Andreia Isabel Ventura de Brito, which took place between 19.08.2013 and 15.01.2014 at *Axa Portugal – Companhia de Seguros, S.A.* (report approved on 21.10.2014).
- Supervised, at NOVA School of Law, the internship of Sandra Isabel Neves Duarte, which took place between 26.04.2010 and 27.08.2010 at *American Life Insurance Company, Sucursal em Portugal («ALICO»)* (report approved on 19.04.2012).

FURTHER ACADEMIC ACTIVITY

Management:

Since September 2018 **NOVA School of Law**

- 1st Vice-Dean of the School of Law, under the leadership of Dean Mariana França Gouveia (2018-2022).

Research:

Since April 2009 **CEDIS**

Researcher

- Integrated member of NOVA School of Law's R&D institution, [Centre for Research in Law and Society](#), since April 2009. Coordinates the Research Group on Law and Justice since November 2013.
- Principal Investigator of the research project *Expert Evidence: estimating future economic loss consequential upon physical harm*, a partnership with NOVA IMS, since January 2015 (funding sought); and of the research project *Freedom of speech and information and moral integrity offenses: gender discrimination in the protection of personality rights in Portugal?*, a partnership with NOVA School of Social Sciences and Humanities and with NOVA IMS, since January 2017 (funding sought).

Participation in bodies or committees within the School or the University:

Since October 2018 **NOVA School of Law**

- Member of NOVA School of Law's Management Council.

Since February 2012 **NOVA School of Law**

- Member of NOVA School of Law's Scientific Council.

Since March 2013 **NOVA School of Law**

- Member of NOVA School of Law's Pedagogical Council.

Since May 2012 **NOVA University of Lisbon**

- Member of the [NOVA Doctoral School](#) Committee.

Since March 2013 **NOVA School of Law**

- Member of NOVA School of Law's Electoral Committee.

Since November 2013 **NOVA School of Law**

- Member of NOVA School of Law's Self-Evaluation Committee.

Since May 2013 **NOVA School of Law**

- Member of the Selection Committee of NOVA School of Law's PhD in Law – Bologna 3rd Study Cycle, and of the research and PhD studentships to grant within this [FCT](#) funded PhD Programme.

March 2013 to September 2018 **NOVA School of Law**

- Member of NOVA School of Law's School Council.

Since February 2012

NOVA School of Law

- Other positions: member of the jury for the appreciation of credit attribution requests (Bologna 1st Study Cycle); the jury for the appreciation of reenrollment and transfer requests (Bologna 1st Study Cycle); the selection committee of applications from holders of higher education degrees (Bologna 1st Study Cycle); the selection committee of applications from international students (Bologna 1st Study Cycle); the jury for the appreciation of credit attribution requests (Bologna 2nd Study Cycle – Master in Law and Financial Markets); the selection committee (Bologna 2nd Study Cycle – Master in Law and Financial Markets); the jury for the appreciation of credit attribution requests (Bologna 2nd Study Cycle – Master in Law: Forensic and Arbitration); the selection committee (Bologna 2nd Study Cycle – Master in Law: Forensic and Arbitration); the jury for the appreciation of credit attribution requests (Bologna 3rd Study Cycle – PhD in Law).

Positions held in other higher education institutions:

Academic Year of 2001 / 2002

University of Oxford

Student Disciplinary Panel

- Appointed to this body of the University of Oxford, in charge of administering disciplinary sanctions in cases of student misconduct of a more serious nature referred to it by the Proctors of the University.

March 2000 to March 2001

Worcester College, Oxford

MCR Welfare and Women's Officer

- She was elected for three consecutive terms of office to the college's Middle Common Room Committee, acting as a representative of the graduate student community in general and of the female student community in particular on matters relating to the students' physical and emotional well-being and organizing social events and discussions. In that capacity, moderated a discussion panel in the event *Breaking Through the Glass Ceiling*, which brought together female students and former students of Worcester College.

September 1994 to July 1997

Faculdade de Direito de Lisboa

Student Representative

- Elected by her class as student representative before the Law School's Student Association (AAFDL)

Participation in bodies of scientific publications and juries of scientific awards and juries for the granting of scholarships:

Since September 2018

Blook

- Member of the Editorial Board of *Revista de Direito Financeiro e dos Mercados de Capitais* [Translation: Journal of Financial and Capital Markets Law].

Since December 2017

Springer

- Member of the Editorial Board of the *AIDA Europe Research Series on Insurance Law and Regulation*.

2016 and 2017 **Foundation for Science and Technology**

- Member of the Law Evaluation Panels: 2017 [FCT](#) Call for Individual PhD Studentships and 2016 [FCT](#) Call for Individual PhD Studentships and Post-doctoral Fellowships.

December 2013 to May 2014 **Foundation for Science and Technology**

- Member of the Political Science and Law Evaluation Panel: 2013 [FCT](#) Call for Individual PhD Studentships and Post-doctoral Fellowships.

January to December 2013 **Portuguese Insurance Institute**

- Member of the jury which evaluated applications to the award granted by the Insurance and Pension Funds Supervisory Authority, then called Portuguese Insurance Institute, to the best research work in the Law of Insurance and Pension Funds submitted by a student of NOVA School of Law.

Participation in organizations or networks of a scientific nature:

Since 2004 **AIDA Portugal**

- President of the [Portuguese Chapter](#) of the International Insurance Law Association (AIDA) since December 2018. Previously: member of the Board of Directors and Executive Committee between June 2015 and December 2018; member of the Scientific Board between May 2011 and June 2015.
- In the capacity as member of the Scientific Board of AIDA Portugal, she was an active member of the organization of, as well as a speaker at [CILA 2013](#), a world congress which took place at the Calouste Gulbenkian Foundation in Lisbon, gathering all chapters of AIDA in Latin America and also those of Spain and Portugal.

Since December 2018 **European Law Institute**

- Fellow of the [European Law Institute](#). Member of its [Insurance Law Special Interest Group](#).

Since March 2012 **ICC Portugal**

- Chairperson of the Portuguese Chapter of the International Chamber of Commerce's [Commercial Law and Practice Commission](#) since January 2017, and a member of this Commission since March 2012. Member of the working groups *EU Contract Law – Digital Sales*, *Online B2C General Conditions of Sale* and *Incoterms® 2020*. The Commission is internationally chaired by Professor Fabio Bortolotti.

Since 2002 **Oxford Law Alumni**

- Member of the network *Oxford Law Alumni* since her conclusion of the *MPhil in Law* at Oxford University, she is also a founding member of *Oxford Women in Law (OWL)*, created in 2014.

Services rendered to the community/ science communication activities / training courses:

Participation in juries:

May 2017 **Center for Judiciary Studies**

- Member of the jury of the oral exams and curricular evaluation of candidates to the professional access to the 33rd Initial Training Course of Magistrates for the Judicial

Courts (Announcement 4824-A/2017, published on DR 85, 2nd Series, of 03.05.2017).

June and July 2016

Center for Judiciary Studies

- Member of the jury of the oral exams and curricular evaluation of candidates to the professional access to the 32nd Initial Training Course of Magistrates for the Judicial Courts (Announcement 7188-B/2016, published on DR 108, 2nd Series, of 06.06.2016).

September 2013

NOVA School of Law

- Member of the Final Evaluation Panel of the III Internship Program for Enforcement Agents.

Other services rendered to the community:

Since September 2017

General Directorate of Consumers

- Member of a multidisciplinary research team led by Professor Pedro Simões Coelho of the NOVA Information Management School carrying out a study on consumer protection policies in Portugal.

December 2012 to September 2018

CNIACC

- Part of the panel of arbiters of the [National Centre of Information and Arbitration of Consumer Conflicts](#).

February 2012 to October 2015

JurisNova

- Member of the Board of Directors of Jurisnova, an association affiliated at NOVA School of Law.

January 2009

General Directorate of Consumers

- Co-drafted the bill of what later became Decree-Law 222/2009 of 11 September (on life insurance related to housing loans).

November 2007 to May 2008

Portuguese Republic

PJC Secretariat

- Appointed Secretary to the Permanent Joint Committee on the Cahora Bassa Project, between the Portuguese Republic, the Republic of Mozambique and the Republic of South Africa.

Other public interventions:

- Moderator of the panel on the role of education in the promotion of equality and the fight against discrimination, within the Conference *Paz, Justiça e Instituições Eficazes: um Caminho para o Desenvolvimento Sustentável*, jointly organized by NOVA School of Law and Camões – Instituto da Cooperação e da Língua (14.09.2018),
- International Law Office briefing: “[Implementation of EU Insurance Distribution Directive](#)” (24.07.2018).
- [Interviewed](#) by Radio Station TSF/ Dinheiro Vivo on pension plans, insurers’ solvency requirements and the importance of tailoring insurance products to the clients’ demands and needs (08.06.2018).

- Opinion article: “[Pode a linguagem inclusiva de género ser promotora de mudança do comportamento social?](#)” in *Boletim da Ordem dos Advogados*, May 2018 [Translation: “Whether gender inclusive language can promote change in social behaviour”].
- International Law Office briefing: “[Supreme Court clarifies late payment of insurance compensation](#)” (co-author) (03.04.2018).
- Speaker at the panel *Diálogo Luso-Brasileiro sobre a Teoria Geral dos Contratos* in 3.^a *Jornada Acadêmica do Direito – Edição Internacional*, Pós-Estácio – CERS (07.03.2018).
- International Law Office briefing: “[General good provisions: freedom of establishment and freedom to provide services](#)” (co-author) (20.02.2018).
- Speaker at the panel on *Gender Equality from the Perspective of Fundamental Rights* within the cycle of conferences devoted to *Gender Equality and Domestic Violence*, organized by the Portuguese Bar Association (15.02.2018).
- Moderator of NOVA School of Law’s English SPEED devoted to the topic “D&O Insurance” (15.03.2017).
- Interviewed for the radio program *90 Segundos de Ciência*, at Antena I, in partnership with NOVA University’s Institute of Chemical and Biological Technology and School of Social Sciences and Humanities (30.01.2017).
- Moderator of the Panel on *Auto Insurance* within AIDA Portugal’s II Insurance Law Congress, in Lisbon (07.12.2016).
- Speaker at the panel on *Equality | Inequality in Higher Education* within the conference *Gender Equality & Equality in Education*, organized by the Miguel Galvão Teles Institute in partnership with MLGTS (13.10.2016).
- Speaker at the panel on *Reps. & Warranties Insurance*, at the Lex Mundi Real Estate Global Practice Group Meeting, in Lisbon (06.06.2016).
- Speaker at the conference *Responsabilidade Civil – Administradores [Liability of Directors]*, organized by AIP – Associação Industrial Portuguesa jointly with MLGTS and AON, on the topic “Alteração legislativa 396 e responsabilidade dos admionistradores” [“396 Statutory amendment and liability of directors”] (25.05.2016).
- Opinion article: “Indústria seguradora em Moçambique” [“The insurance industry in Mozambique”] in the magazine *Moçambique*, edition of 2014.
- Speaker at the panel *International Developments*, at the *Lex Mundi Insurance/ Reinsurance Global Practice Group Meeting and Client Conference*, in Munich (09.09.2013).
- Interviewed on the programme *Comissão Executiva*, of Económico TV, on the topic of *insurance law: the influence of legislation in this sector* (31.05.2013).
- Speaker at the debate *O ensino do direito em Portugal [Law teaching in Portugal]*, at the National Meeting of Law Students organized by the National Council of Law Students at the Law Faculty of the University of Coimbra (23.03.2013).
- Moderator at the seminar *Contratos Internacionais [International contracts]*, organized by the Portuguese Chapter of the International Chamber of Commerce (13.09.2012).
- Speaker at the conference *A crise e o direito [The crisis and the law]*, organized by NOVA School of Law jointly with CEDIS and IDP, on the topic “O incumprimento contratual e os seguros” [“Insurance and breach of contract”] (22.05.2012).

- Speaker at the conference *Riscos Emergentes. A Responsabilidade dos Gestores* [*Emerging Risks. Directors' Liability*], organized by the newspaper OJE, on the topic "Responsabilidade civil de administradores e directores" ["Directors & officers insurance liability"] (20.05.2010).
- Opinion article: "A introdução dos seguros de saúde vitalícios no mercado de seguros português" ["The introduction of whole life health insurance Portuguese market"] in the newspaper *Diário Económico* (20.04.2010).
- Speaker at the debate *Mulheres que amam mulheres: género, orientação sexual e discriminação*, [*Women who love women: gender, sexual orientation and discrimination*], organized by ILGA Portugal and by the Association for Family Planning, on the topic "Casamento e igualdade de género" ["Marriage and gender equality"] (17.05.2008).
- Spontaneous participation in the public consultation process which preceded the publication of the new insurance contract law approved by Decree-Law 72/2008 of 16 April (September 2007).

Stays in other higher education institutions:

January to March 2008

Insurance Law Center (UConn)

Visiting Scholar

- Upon invitation by its former Director, Professor Tom Baker, she spent three months researching for her doctoral dissertation as a visiting scholar at the [Insurance Law Center](#) of the University of Connecticut in Hartford.

NON-ACADEMIC PROFESSIONAL EXPERIENCE

From July 2002 to December 2006

And since April 2008

Morais Leitão

Attorney-at-law

- Member of the Portuguese Bar (C.P. 20193L). Now in the capacity as Of Counsel, she heads the insurance, reinsurance and pension funds cross-practice team and collaborates with the law firm's corporate and commercial practice department, where she has played an important role in the setting up of varied operations on behalf of domestic and foreign clients and provided ongoing legal advice in all areas of corporate and commercial law. She focuses on the drafting and negotiation commercial contracts, with an emphasis on insurance. She has also drafted legislation in the capacity as advisor to the Portuguese Government.

Ranked lawyer in [Chambers Europe 2017: Band 1 \(Insurance - Portugal\)](#).

OTHER QUALIFICATIONS

Course on Mediation as a Conflict Resolution Method with Double Certification (public and private)

- Certified mediator since September 2016, after the successful conclusion of a Course on Mediation as a Conflict Resolution Method offered by Instituto de Certificação e Formação de Mediadores Lusófonos jointly with Centro de Arbitragem Comercial da Câmara do Comércio e Indústria Portuguesa, with a total of 40 hours of coursework, having obtained the final grade of 18/20 (May to September 2016).

Pedagogical training

- 8th edition of the Workshop on Pedagogical Training of Higher Education Professionals (NOVA Medical School, 28 to 30.09.2015).
- 1st edition of the NOVA Supervisors' Course (NOVA Doctoral School, 02 and 03.06.2014).

Language skills

- Fluent in written and spoken Portuguese and English. Capable in Spanish, French and German (Zertifikat Deutsch als Fremdsprache – Goethe Institut Lissabon 1997; Deutsch für Juristen – Goethe Institut Bonn 2000). Reading knowledge of Italian.