



CHARLOTTE HENSKENS

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Charlotte Henskens

Practice

Charlotte Henskens is member of our *Commercial practice* and Charlotte Henskens is member of our *Insurance and Reinsurance industry*.

Charlotte has experience and expertise in Insurance Law.

Charlotte occasionally speaks at external seminars on liability insurances and insurance aspects in general. Charlotte currently teaches at the University of Antwerp.

Charlotte is a member of the Brussels bar.

Career

2017: Associate at Lydian

2017: Practical assistant Legal proficiency - Debate class University of Antwerp

2017: BAP-academic assistant Obligations and Liability Law University of Antwerp

2013-2017: PhD student University of Antwerp

Education

2013: University of Antwerp (Antwerp, Belgium) - Master's degree in Law

Languages

- Mother tongue: Dutch

| Self-assessment European level (*) | Understanding | | | | Speaking | | | | Writing | |
|---------------------------------------|---------------|------------------|---------|------------------|--------------------|------------|-------------------|------------------|---------|------------------|
| | Listening | | Reading | | Spoken interaction | | Spoken production | | | |
| English | (C2) | Proficient user | (C2) | Proficient user | (A2) | Basic user | (B1) | Independent user | (C1) | Independent user |
| French | (B2) | Independent user | (B2) | Independent user | (A2) | Basic user | (A2) | Basic user | (B2) | Independent user |

(*) Common European Framework of Reference (CEF) level

Most important publications

- "The recovery right of the liability insurer against the insured employee" (RW 2016-17) (originally in Dutch)
- - "The Insurer's right of recovery against the insured employee" (RW 2016-17) (Original in Dutch)
- "No complete clarity yet about the contractual recovery right of the family liability insurer against the minor who deliberately causes damage" (NjW 2016) (originally in Dutch)
- *Manual Insurance law*, multiple contributions including Gross negligence; The direct action of the injured party against the liability insurer; (Non-) opposability of exceptions to the injured party; The recovery right of the liability insurer (Antwerp, Intersentia, 2016) (originally in Dutch)
- *"Liability insurance: prevention by the insurer and the effect on the protection of the insured person"* (*Recht der Werkelijkheid* 2016) (originally in Dutch)
- *The liability insurance under development*, The direct claim against and recovery right of the insurer (Antwerp, Intersentia, 2016) (originally in Dutch)
- "The right of recourse of the ABR insurer against its own insured, the liable architect" (TBO 2015) (originally in Dutch)
- "One-shotters and repeat-players. The legal sociological 'theory' of Marc Galanter revisited" (*Panopticon* 2014)
- "Unite in fact without worries. Need for information about the importance of insurance" (RW 2014-15) (originally in Dutch)
- "The qualified fault of the mentally ill employee committed within the performance of the employment contract" (RABG 2014) (originally in Dutch)