



COUNSEL

Thomas Derval

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THOMAS DERVAL

Thomas Derval practices commercial, financial and insurance law (regulatory & litigation).

He assists Belgian and international clients in a broad range of regulatory matters (e.g. MiFID II, IDD, AML, crowdfunding and consumer law), and in relation to financial, insurance, and credit product regulations. In this context, he has developed a particular interest in alternative and sustainable models and he regularly advises both **Fintech** and Insurtech startups and traditional actors of regulated sectors.

On a more general note, he also assists clients in contractual and liability matters and he represents their interests before the courts.

Thomas is recommended as a key lawyer by **The Legal 500** in **EU Regulatory: Financial Services and Insurance** “*Thomas Derval is very engaged and has a practical mindset. He is very knowledgeable in (consumer) credit laws and intent on finding good solutions for his clients.*” He is also mentioned in **IFLR 1000** “*He knows the practicalities of legally designing financial products very well. [he] has practical experience that is rarely found at high street firms*” – “*He is approachable and very nice to work with. His good knowledge of both financial regulations and more general laws allows him to have a holistic view on complicated issues*”.

In addition to his practice, he is an Assistant Lecturer at the Free University of Brussels (**ULB**), where he has been giving seminars in Contracts & Torts since 2014.

Thomas is the recipient of the Georges Boels pleading prize.

Master of Laws (ULB), 2011

Advanced Master in Economic Law (ULB), 2012

LL.M. (University of Oxford), 2017

Member of the Brussels Bar, 2012



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PRACTICES:

Commercial and consumer law
Contract law, torts and liabilities
Dispute resolution
Financial services & regulatory
Insurance law

SECTORS:

Financial services and insurance
FinTech & crypto
Public sector
Retail and e-commerce

LANGUAGES:

French - English - Dutch

NEWS

Our ESG values

18 JAN 2023



Access to the Belgian insurance distribution market for UK providers in a post-Brexit era

24 NOV 2022



Ambiguity in insurance contracts may favour policyholders and insureds

02 JUN 2022



« *La conclusion dynamique du contrat* »

Th. DERVAL et Ch.-E. LAMBERT, « *La conclusion dynamique du contrat* », in R. Jafferali (coord.) *Le Livre 5 du*

"Quelques réflexions sur la rencontre des véhicules autonomes avec le droit des assurances"

Th. DERRVAL et D-A SAUVAGE, "Quelques réflexions sur la rencontre des véhicules autonomes avec le droit des assurances", in Time to reshape the digital society - 40th anniversary of the CRIDS, Bruxelles, Larcier, 2021, p. 359-386.
22 NOVEMBER, 2021

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24 JUNE, 2021

« La localisation du préjudice financier: application de la jurisprudence européenne par la Cour de cassation » (note sous Cass., 05/09/2019)

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3 MAY, 2021

« La réglementation des clauses abusives entre entreprises dans le secteur de la Bancassurfinance »

Les clauses abusives B2B après la loi du 4 avril 2019. Bruxelles, Anthemis, 2020, p. 481.
21 SEPTEMBER, 2020

« La clause d'arbitrage : une clause contractuelle comme les autres ?»

in Liber Amicorum CEPANI 50, Bruxelles, Wolters Kluwer, 2019, p. 209
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"Arrêt 'Löber': la localisation du dommage extracontractuel du fait d'un prospectus trompeur"

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« L'application du principe *Fraus omnia corruptit en matière aquilienne* »

Note sous Cass. 30 septembre 2015, R.G.D.C.-T.B.B.R., 2016, pp. 550-558.
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« Condition résolutoire et clause résolutoire expresse: ressemblances et dissemblances »

JurimPratique, 2016, pp. 81-103
5 JANUARY, 2016

« Assurance vie et limitation des actifs éligibles : évolutions à venir ?»

For. Ass., 2016, pp. 61-62.
3 JANUARY, 2016

« Infraction urbanistique et illicéité de l'objet du contrat de vente : un trait d'union tenu »

R.G.D.C. / T.B.B.R., 2015, pp. 422-435
26 OCTOBER, 2015

« Infraction urbanistique et illicéité de l'objet du contrat de vente : un trait d'union tenu »

R.G.D.C.-T.B.B.R., 2015, pp. 422-435.
1 JANUARY, 2015

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