# **Tort**

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A tort is a civil wrong, other than breach of contract, that causes a claimant to suffer loss or harm, resulting in legal liability for the person who commits the tortious act. Tort law can be contrasted with criminal law, which deals with criminal wrongs that are punishable by the state. While criminal law aims to punish individuals who commit crimes, tort law aims to compensate individuals who suffer harm as a result of the actions of others. Some wrongful acts, such as assault and battery, can result in both a civil lawsuit and a criminal prosecution in countries where the civil and criminal legal systems are separate. Tort law may also be contrasted with contract law, which provides civil remedies after breach of a duty that arises from a contract. Obligations in both tort and criminal law are more fundamental and are imposed regardless of whether the parties have a contract.

While tort law in civil law jurisdictions largely derives from Roman law, common law jurisdictions derive their tort law from customary English tort law. In civil law jurisdictions based on civil codes, both contractual and tortious or delictual liability is typically outlined in a civil code based on Roman Law principles. Tort law is referred to as the law of delict in Scots and Roman Dutch law, and resembles tort law in common law jurisdictions in that rules regarding civil liability are established primarily by precedent and theory rather than an exhaustive code. However, like other civil law jurisdictions, the underlying principles are drawn from Roman law. A handful of jurisdictions have codified a mixture of common and civil law jurisprudence either due to their colonial past (e.g. Québec, St Lucia, Mauritius) or due to influence from multiple legal traditions when their civil codes were drafted (e.g. Mainland China, the Philippines, and Thailand). Furthermore, Israel essentially codifies common law provisions on tort.

#### Tort reform

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Tort reform consists of changes in the civil justice system in common law countries that aim to reduce the ability of plaintiffs to bring tort litigation (particularly actions for negligence) or to reduce damages they can receive. Such changes are generally justified under the grounds that litigation is an inefficient means to compensate plaintiffs; that tort law permits frivolous or otherwise undesirable litigation to crowd the court system; or that the fear of litigation can serve to curtail innovation, raise the cost of consumer goods or insurance premiums for suppliers of services (e.g. medical malpractice insurance), and increase legal costs for businesses. Tort reform has primarily been prominent in common law jurisdictions, where criticism of judge-made rules regarding tort actions manifests in calls for statutory reform by the legislature.

## Full tort and limited tort automobile insurance

Full tort and limited tort automobile insurance options were instituted by the state of Pennsylvania in an attempt to decrease the number of pain and

Full tort and limited tort automobile insurance options were instituted by the state of Pennsylvania in an attempt to decrease the number of pain and suffering lawsuits in Pennsylvania courts. Concerned about the high rates of automobile insurance, Pennsylvania enacted mandatory personal injury protection (PIP) insurance coverage in the attempt to reduce the number of lawsuits resulting from automobile accidents. PIP

insurance covers the medical bills of drivers involved in an accident, regardless of who is at fault. The idea behind the creation of PIP insurance was that it would reduce the number of 'pain and suffering' or 'loss' lawsuits, thereby reducing insurance company payouts and ultimately reducing insurance premiums.

Individuals who now purchase insurance in Pennsylvania are classified as either "limited tort" or "full tort." Tort is a legal term meaning "civil wrongdoing – in civil law, a wrongful act for which damages can be sought by the injured party."

In Pennsylvania, insurance companies offer full tort coverage which gives covered individuals the ability to sue in court for all damages, and limited tort coverage which "limits" the ability to sue for pain and suffering. Both full tort and limited tort coverage only apply in situations where the driver or passengers have been injured in an accident that is not the driver's fault. The victim then has the option of bringing charges against the at-fault driver to sue in court for unpaid medical bills, property damage, loss of income, pain, and suffering.

Limited tort coverage is less expensive, so it is appealing to consumers as a way to save on their insurance premiums. This option will save approximately 15% in premiums annually. However, by choosing limited tort, consumers give up the ability to sue for "pain and suffering" unless the injuries suffered are considered a "serious injury" as that term is defined in the standard automobile insurance policy in Pennsylvania. Unfortunately, consumers likely will not read these lengthy policies before electing "limited tort" or "full tort" and consequently, they could be misled by the terms in the election. In particular, "serious injury" is defined as "death, significant deformity or impairment of body function." As a result, most consumers who elect "limited tort" believing it is reasonable to only make a claim for "pain and suffering" if their injury is serious, do not realize that most insurance companies do not consider even permanent injuries to be "serious injuries" if the consumer is not dead, disfigured or crippled. For example, insurance carriers will deny claim for "pain and suffering" where the injured victim has suffered a herniated disc or even broken bones.

## Assault (tort)

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In common law, assault is the tort of acting intentionally, that is with either general or specific intent, causing the reasonable apprehension of an immediate harmful or offensive contact. Assault requires intent, it is considered an intentional tort, as opposed to a tort of negligence. Actual ability to carry out the apprehended contact is not necessary. 'The conduct forbidden by this tort is an act that threatens violence.'

In criminal law an assault is defined as an attempt to commit battery, requiring the specific intent to cause physical injury.

## Mass tort

A mass tort is a civil action involving numerous plaintiffs against one or a few defendants in state or federal court. The lawsuits arise out of the defendants

A mass tort is a civil action involving numerous plaintiffs against one or a few defendants in state or federal court. The lawsuits arise out of the defendants causing numerous injuries through the same or similar act of harm (e.g. a prescription drug, a medical device, a defective product, a train accident, a plane crash, pollution, or a construction disaster).

Law firms sometimes use mass media to reach potential plaintiffs.

The main categories of mass torts include:

Medical device injuries

Motor vehicle defects

Prescription drug injuries

Product liability injuries

Toxic contamination

In U.S. federal courts, mass tort claims are often consolidated as multidistrict litigation. In some cases, mass torts are addressed through a class action.

Tort-Kocho

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Tort-Kocho (Kyrgyz: ????-????; Tajik: ?????? ???????) is a neutral zone between Kyrgyzstan and Tajikistan. As part of the 2025 delimitation of the Kyrgyzstan–Tajikistan border, the 10 m (33 ft) wide roadbed and a 15 m (49 ft) "security zone" were declared neutral territory, with Kyrgyzstani politician Kamchybek Tashiev saying the road will not belong to "either the Kyrgyz or Tajik side".

Tort-Kocho is an area where the major roads intersect. In that place the main road from Isfara to the Vorukh enclave in Tajikistan and the main road from Batken to Razzakov in Kyrgyzstan intersect. Prior to 2025, both the Kyrgyz and Tajikistani considered the road part of their sovereign territory. The road was contested during the 2021 Kyrgyzstan–Tajikistan clashes when Tajik administrators blocked the Osh–Batken–Isfana road demanding the Tort-Kocho road be unblocked by Kyrgyzstan.

### Tort law in Australia

The system of tort law in Australia is broadly similar to that in other common law countries. However, some divergences in approach have occurred as its

The system of tort law in Australia is broadly similar to that in other common law countries. However, some divergences in approach have occurred as its independent legal system has developed.

Some of these differences include Australia-specific nuances involving: (1) what torts are recognised, (2) the steps to establish liability, and (3) calculations for awards of damages.

These differences have emerged due to both legislative reform, as well as common law developments.

#### United States tort law

are three general categories of torts: intentional torts, negligence, and strict liability torts. Intentional torts involve situations in which the defendant

This article addresses torts in United States law. As such, it covers primarily common law. Moreover, it provides general rules, as individual states all have separate civil codes. There are three general categories of torts: intentional torts, negligence, and strict liability torts.

## English tort law

English tort law concerns the compensation for harm to people 's rights to health and safety, a clean environment, property, their economic interests, or

English tort law concerns the compensation for harm to people's rights to health and safety, a clean environment, property, their economic interests, or their reputations. A "tort" is a wrong in civil law, rather than criminal law, that usually requires a payment of money to make up for damage that is caused. Alongside contracts and unjust enrichment, tort law is usually seen as forming one of the three main pillars of the law of obligations.

In English law, torts like other civil cases are generally tried in front a judge without a jury.

#### **Economic torts**

Economic torts, which are also called business torts, are torts that provide the common law rules on liability which arise out of business transactions

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