



INSURANCE

VUB INSURANCE

Staff and work related accidents

The Vrije Universiteit Brussel's (VUB) staff is automatically insured through the Belgian legislation which provides refund of medical expenses as well as a financial compensation replacing the salary. This applies to accidents occurring during the professional activities, as well as on the usual travel route between the workplace and home. In case of an accident, the VUB's occupational physician (Attentia) and the Human Resources department should be informed within 48 hours. More information can be obtained from the Human Resources Department, Attentia or the medical office in building Y at Campus Etterbeek.

Should the accident result in incapacity to work, the employer will suspend payments of salary after 28 days, and the health insurance will pay a replacement income, roughly equivalent to 60% of the salary.

This also applies to PhD scholarships that are subjected to social security regulations.

VUB's insurance plan for staff and students

The VUB has taken out insurance for all of its staff and students. This insurance covers physical injury occurring on campus as well as on the usual travel route between the university and home.

A third liability policy is also included. This means that in cases where students or staff are responsible for causing damage to a third party, on campus or on the usual travel route between the university and home, the insurance will intervene and compensate the victim. In both cases only the physical damage is covered. The material damage is not covered. Furthermore, the VUB offers its employees - but not its students - an insurance that covers hospitalization and ambulatory medical care in case of illness¹.

HEALTH INSURANCE

VUB has made health insurance compulsory for its students and scholars. It is not possible to register at the VUB without a medical insurance.

Depending on the nature of their residence status, international students and scholars may be able to join the Belgian state insurance system, which guarantees them the same benefits any person with the Belgian national is entitled to, in which case their social security data will be loaded on electronic chip of the ID card.

Having health insurance does not mean that all medical interventions and medicines are free. The Belgian government determines the amount of the contribution of the health care

providers as well as the reimbursement rate for all medical interventions and medicines. Patients will still have to pay for costs exceeding the reimbursement rate, or for medical interventions and medicine that are not recognized by the government. Hospitals and pharmacies can run the ID card through a reader and charge the health insurance provider directly, the cardholder then only pays the patient's part of the costs (co-payment). The Belgian health insurance agency will take care of the follow-up.

Doctor consultations will have to be paid cash or by bank transfer, but can be recovered within a short time by submitting the receipt from the care provider to the insurance company.

Some medical interventions or medicines are not covered by the health insurance and will have to be paid fully by the patient. Examples of medical interventions that are non-refundable are some dental treatments, aesthetic interventions, experimental treatments and prosthesis.

The practical matters are left in the care of several health insurance agencies.

The VUB works with agency PARTENAMUT for health insurance for its international students and scholars. PARTENAMUT has office hours in the International Relations & Mobility Office on Mondays (9u-12u30 and 13u30 – 16u).

EU citizens

EU citizens usually remain covered through their national healthcare system, provided they have the European Insurance Card² delivered by insurance providers in their home country. This card guarantees access to medical care in any EU country. Refunds, however, remain the responsibility of the health care provider in the country of origin. Patients pay for the medical care they receive in Belgium and can then claim the refund after returning home. Be aware that the European Insurance Card is also required when applying for the Belgian ID card.

In order to be able to claim a refund here in Belgium, the European Insurance Card also allows additional registration with a Belgian health insurance provider (Partenamut), free of charge.

EU citizens, who do not have health insurance in their home country, can still join the Belgian state health insurance system. Please check the non-EU citizen section for more information.

Similar agreements exist for citizens of a few non-EU countries in the framework of bilateral agreements³.

Non-EU citizens

Non-EU citizens have to arrange health insurance during their stay in Belgium. For students, registration with the Belgian health insurance system is possible under the following statuses:

- Student status: if registered in an educational institution, recognized and subsidized by the state.
- Residents: people with legal residency, without any source of (taxable) income and no possibility to have insurance through a spouse, parent, etc.

Rates and coverage

State organized and private medical care

It is possible to have medical insurance offered either by the state (VUB works with PARTENAMUT) or by private companies. Below, three types of medical care offered by the Belgian state and one by private companies are briefly explained.

Basic insurance policy

The basic coverage is medical care which is guaranteed by the government. There is no exclusion for pre-existing medical conditions and the refund rate is ca 75%.

The premium for students is around 20 EUR per month. For people with resident status the premium is state subsidized so the insurance is free of charge.

Complementary insurance policy

Complementary insurance offers a number of services that are not included in the basic insurance, described above, such as transport by ambulance.

This complementary insurance is compulsory for Belgian nationals and non-EU citizens. It is also mandatory for EU citizens with the European Insurance Card who will be staying for more than one year.

While the patient's contribution for the basic insurance is set by the government, the premium for the complementary insurance can vary among health insurance agencies. PARTENAMUT charges a monthly amount of 9,99 EUR.

Specific insurance policies

One can also get extended coverage for hospitalization, dental care etc.

Medical care offered by private companies

The premium for a private policy varies depending on the covered risks. Since the state system does not include any repatriation insurance, combining the state insurance with a private policy including repatriation is strongly recommended. Depending on the required coverage of the premium for this Student Insurance Program (SIP)⁴ policy varies between 23,87 EUR and 39,68 EUR per month. Subscription is possible through IRMO or directly via the broker's website⁵.

REPATRIATION

Since all state controlled insurance companies deal with Belgian residents and can only cover repatriation to Belgium, they won't cover repatriation from Belgium to another country. Repatriation with medical assistance on board of a plane in case of injury or repatriation of a deceased is very expensive and would mean an extra burden for the affected person or their family, if their insurance does not cover repatriation.

Repatriation is included in the SIP insurance.

THIRD LIABILITY INSURANCE

This type of insurance policy covers the damage a person or someone under that person's responsibility causes to a third party. Third liability insurance is a policy that is recommended, especially when children or pets are involved. Examples are: someone's child breaks a window playing football; a dog bites someone, ... The resulted injuries or damage to the third party will be covered by the insurance. Virtually all insurance companies and banks offer this type of policy. The yearly premium is around 45 EUR for a family. The insurance company Ethias, for example, charges 41,94 EUR or 66,83 EUR combined if combined with legal assistance.

SIP automatically includes civil liability but limited to "private life" and not damage caused in a professional context.

FIRE INSURANCE

Insurance for the room or apartment they rent. The standard insurance covers damage caused by fire, water or a storm. Insurance in case of burglary is not covered by the standard fire insurance, but can be added for an extra fee. Although the owner of the building, the landlord, has fire insurance for the whole building, tenants need insurance of their own for the number of square meters they occupy (their

room or apartment in the building). The policy covers the part of the building they occupy as well as their personal belongings.

In case the tenant causes a fire, the landlord's insurance company will hold the tenant personally responsible for the damage and sue for compensation if the latter has no insurance of his own.

As for personal belongings, an estimate of the value of these objects is made. Since student accommodation tends to be small, fire insurance for a student room is not very expensive. It can be obtained at all major insurance companies or banks. The VUB has an agreement with an insurance broker's agency that offers a policy, specifically adapted to student's needs⁶.

CAR INSURANCE

In Belgium, all motorized vehicles must be insured. A statement from an insurance company is necessary to register a car and to receive a license plate. The company provides a green certificate that must be present in the car at all times. Along with the other car documents, it will have to be presented if requested by a police officer. Failure to do so may lead to a fine. Losing the car insurance for default of payment of the premium may result in a fine or confiscation of the driver's license.

In case of a car accident, the insurance covers the damage caused to the adversary party by the insurance holder, if it is established that the latter is responsible for the accident. If there is a dispute about the responsible of the accident, the guilty party will be determined by the authority (police, court, ...)

Damage to the insured person's own vehicle is not covered by the standard car insurance policy. For insurance for damage to one's own vehicle in case of an accident or vandalism, an extended policy, called Omnium, is required.

It is also recommended to have a separate legal assistance insurance. Preferably with a different company than for the car insurance, in case the adversary party happens to have car insurance with the same company and a conflict of interest arises.

LEGAL ASSISTANCE

The basic purpose of this type of insurance is to have the best possible legal assistance available. Lawyers' fees can be very expensive when caught up in lengthy legal battles. Legal assistance insurance takes care of expenses deriving from legal representation. This type of insurance - very common in some countries like the United States - is not commonly known in Belgium.

MALPRACTICE

For VUB students the university's third liability insurance covers malpractice claims.

People without formal registration at the VUB should check if they need to arrange insurance for themselves, especially when active in the medical sector. This applies especially for medics, physiotherapists and other persons dealing with patients.

TRAVEL INSURANCE

When travelling, it is important to make sure that one remains insured, in case something happens. When travelling in Europe, you can remain insured through the complementary insurance of the Belgian state insurance system. When travelling, ask for your European Insurance Card, free of charge. Sometimes only emergency medical care is refunded.

Check with the insurance company what their policy is for the country you are travelling to.

For a more complete coverage, you may wish to take out a specific travel insurance especially when travelling outside Europe.

Some credit card companies also include travel insurance in their services. Before relying on this service, thoroughly check the general conditions and coverage so you know what is covered.

OTHER SITUATIONS

Covering family members

Depending on the amount of time the student or scholar's family is going to spend in Belgium, they can be added to the existing state insurance policy. This is only possible from the moment the student or scholar's registration in the commune is completed and the latter's ID is delivered.

In case the family members are only visiting they can be covered through the SIP insurance. Often, Belgian embassies will require proof of medical insurance before delivering a visitor's or family reunion visa.

Missions abroad

The VUB Insurance, discussed in section 1, remains valid outside Belgium provided the accident occurs in the framework of a mission abroad in the framework of work or study. This also applies to the third liability insurance.

¹ Up to an amount of 250,00 EUR over a period of March 31 to April 31 the subsequent year for ambulatory care, and only when received in the VUB Hospital or the medical service on campus. No limit is set for hospitalization and here the refund is valid for any hospital clinic, not just the VUB's own. The first 75,00 EUR will be charged to the patient except in the VUB hospital.

² More information about the European Insurance Card can be found here:
http://europa.eu/youth/news/index_489_en.html

³ Turkey: BT8, Tunisia: BTUN11, former Yugoslavia (Bosnia-Herzegovina Macedonia, Montenegro, Serbia Kosovo and Slovenia): BY11, Croatia: BE-HR106, Algeria: BALG8, Morocco: no specific form

⁴ More information about the Student Insurance Program (SIP) can be found here:

<http://www.grassavoye.be/fr/node/267>

<http://www.grassavoye.be/nl/node/268>

<http://www.grassavoye.be/sites/www.grassavoye.be/files/Click%20here%20to%20download%20a%20presentation%20regarding%20the%20SIP.pdf>

⁵ Broker's insurance request form

<http://www.grassavoye.be/sites/www.grassavoye.be/files/SIP%20Insurance%20request.pdf>
www.sipinsurance.eu

⁶ The contact details of the fire insurance broker for VUB students is:

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