



FAQs on extra insurance for school trips outside Belgium

(for teachers organising school trips)

When do I need to apply extra insurance for a school trip?

When the school trip goes out of Belgium and is for one night or more.

How is it different to the normal school insurance?

The school's standard insurance only reimburses costs for illness or injury. This additional insurance provides upfront assistance, such as repatriation, costs of search and rescue, sending urgent medication etc. See Annex below with a summary of what is covered.

How much does it cost?

The cost per person depends on the number of days and the destination. The pricing is as follows:

Duration	Europe and Maghreb	Other countries
1 day	1.95 EUR	3.20 EUR
2 to 3 days	3.85 EUR	6.30 EUR
4 to 5 days	6.95 EUR	11.90 EUR
6 to 11 days	10.20 EUR	16.95 EUR
12 to 17 days	13.50 EUR	21.80 EUR
18 to 23 days	16.80 EUR	29.05 EUR
24 to 32 days	20.25 EUR	37.25 EUR
Per additional month	10.20 EUR	16.95 EUR

Who pays for the extra insurance?

The pupils going on the trip.

What do I have to do to organise this extra insurance?

1. Using the above table, identify how much it will cost per person going on the trip. Factor in this amount to the price of the trip for each pupil, including an averaged amount of the cost of insuring the teachers participating in the trip.
2. Before departing, send electronically a list of the names of pupils and teachers plus the dates and place of the trip, to Marleen De Buck (marleen.de-buck@eursc.eu, tel: + 322 373 8606), cc'ing Sarah Williams (sarah.williams@eursc.eu, tel: + 322 373 8603).
3. If anything changes, e.g., someone drops out, or is added in, keep Christine and Sarah updated.

Which number do I call if we need this extra assistance?

Ethias Emergency number: + 32 4 220 30 40 (24 hours a day, 7 days a week)

Insurance policy: 45.310.556

Languages spoken: FR/EN

Even if it is not an accident or an emergency, if a child has to go to hospital or a doctor for medical treatment whilst on a school trip, phone Ethias on this number, so that they can take down the details and open the case file. This will significantly speed up the reimbursement process.

What if we need to insure a vehicle?

You would need to provide the school administration with the type of vehicle being used, i.e. make, type, number plate and age. Note that not all vehicles are covered. Please contact Sarah Williams well in advance about this.

Annex - Checklist of assistance provided with additional insurance, policy 45.310.556 for travel outside Belgium

No	Assistance provided/insurance when traveling	Automatic standard insurance for all EEBI pupils <i>Ethias contract 45.099.381</i>	Extra insurance <i>Ethias Assistance privilège Ethias contract 45.310.556</i>
I	<i>Assistance to persons abroad (outside of Belgium):</i>	-	-
1	Reimbursement of medical costs, surgery, pharmaceutical bills and hospitalisation.	✓	✓
	24 hour phone line 7 days a week (FR/EN)	✗	✓
2	Repatriation from illness or injury	✗	✓
3	Costs of search and rescue.	✗	✓
4	Getting one member of family in Belgium to the person's bedside if ill or injured person there for more than 5 days.	✗	✓
5	In case of death, will get the body home.	✗	✓
6	Will get the traveller home in case of death of a close family member.	✗	✓
7	Extension of stay if medically necessary.	✗	✓
8	Send urgent medication if necessary.	✗	✓
9	Provide cost of bail and lawyer fees.	✗	✓
10	Provide an advance of funds if the situation requires it.	✗	✓
11	If baggage stolen, will send replacement with necessary personal effects.	✗	✓
12	Convey urgent message about a grave incident.	✗	✓
II	<i>Assistance to vehicles :</i>	-	-
1	Find and send spare parts required.	✗	✓
2	Send a driver.	✗	✓
3	Bring the vehicle home.	✗	✓
4	Bring the passengers home.	✗	✓
5	Tow in case of breakdown or accident.	✗	✓
6	Replace the vehicle.	✗	✓

✓ = assistance provided, ✗ = assistance not provided