



What do I do if my child has an accident when participating in school activities?

1. If the child is involved in an accident resulting in damage to a third party's property or person:

Do not admit to responsibility for the accident; responsibility will be determined by the insurance companies. Remain calm and take note of the facts (time, circumstances, contact information of injured person or owner of damaged property).

2. If the child's accident resulted in bodily harm to themselves:

The procedure is to first submit medical costs in the usual way to the Joint Sickness Insurance Scheme (JSIS) or 'Mutuelle/Ziekenfonds'. The school's insurance company adds to the amount reimbursed by the primary health insurance.

To submit a claim:

- Page 1:** Fill in the information in the 'Reimbursement' section, as well as the date and your signature at the bottom of the form.
Page 2: Expense sheet (optional).
Page 3 & 4: Read the terms and conditions on personal data and fill in the information at the bottom of the page (name, date, signature).
Page 5: To be filled in and signed by the attending medical professional. If this isn't possible, request a copy of the detailed medical report of the incident.
- Send the completed declaration form to the person in charge of insurance as soon as possible, either by e-mail (ucc-insurance@eursc.eu) or drop it off for him at the Château's reception desk. They will then submit the information to our broker WTW. **Do not wait to receive invoices before sending the accident declaration form.**
- Pay all bills for the various medical treatments received following your child's accident.
- Claim reimbursement in the usual way from the Joint Sickness Insurance Scheme (JSIS) or your 'Mutuelle/Ziekenfonds'.
- Send the final statement from JSIS or the *Mutuelle/Ziekenfonds* which indicates the balance to be paid, together with accompanying documentary evidence (bills, official receipts, prescriptions etc.) to our broker WTW, referencing the claim number you received. The insurance should then reimburse you for the outstanding amount.

Is there a time limit for submitting the declaration form?

The declaration form should be submitted within 8 days or within a reasonable timeframe if this delay cannot be observed (i.e. as soon as physically possible).

How do you define 'school activity'?

Pupils are considered to be on a school activity '*intra and extra muros*' when they are under the responsibility of the school both during and after classroom hours, including extracurricular activities organised by CESAME, holiday periods, in Belgium or abroad. Activities carried out as private initiatives do not count as school activities.

Are pupils covered by this insurance on the way to and from school?

For accidents yes, for liability no.

Are glasses covered?

Only insofar as the event results in bodily injury certified by a doctor. Glasses may be covered by the school's civil liability policy if another insured party is responsible for the damage, with the following deductible:

- 250€ if another student is responsible
- 1250 if a member of staff is responsible

Compensation is based on the original value of the damaged pair of glasses.

The person in charge of insurance is available for questions relating to school insurance and may be contacted by e-mail: ucc-insurance@eursc.eu or by telephone: 02 373 86 03 on Mondays, Tuesdays, Thursdays and on Fridays from 8:30-13:15.