

INSURANCE | SCHOOL TRIPS IN BELGIUM

All the students attending EEB3 and participating in a mandatory school trip in Belgium are covered by a cancellation insurance by Move & Study and school insurance during the school trips.

1. Move & Study insurance

Cancellation insurance is included in the coverage for school trips organized by Move and Study. This cancellation insurance covers the costs related to the cancellation of the trip for listed unforeseen reasons (e.g. serious illness/injury or traveller or close relative, compulsory quarantine, certain travel restrictions).

Insurance company:	AXA (Inter Partner Assistance SA)
Broker:	CAP GROUPE - CHAPKA
Policy number:	22 43 707

Deductible: Maximum per insured party: € 6.000 – Maximum per event: € 50.000

2. School's insurance

The school's insurance policy provides coverage in two areas: **personal accidents and civil liability**, valid during the school trips.

• PERSONAL ACCIDENTS

Insurance company:	AIG BELGIUM
Policy n°:	9004167
Broker:	Willis Towers Watson Company (WTW)

Definition of accident:

According to this insurance policy (article 1.5), an accident is a sudden event, the cause of which or one of the causes of which is outside the control of the INSURED PERSON, and which leads to bodily injury.

The following are considered as accidents:

- Health problems that are the direct and exclusive consequence of a covered ACCIDENT or an attempt to rescue persons or property in danger;
- Inhalation of gas or vapor and absorption of poisonous or corrosive substances;
- Muscular dislocations, distortions, pulling and tearing, caused by a sudden effort;
- Frostbite, heatstroke, and exposure to the sun, with the exception of sunburn;
- Drowning.

In the event of illness, accident coverage does not apply.

- ▶ Therefore, all students must be covered either through the **JSIS of the European Institutions** or a **Belgian mutuelle**.
- ▶ The **responsibility** for ensuring this coverage rests with **the parents or legal guardians**.

• CIVIL LIABILITY

Insurance company:	HDI Global SE, branch for Belgium
Policy n°:	110-76666848-30011
Broker:	Willis Towers Watson Company (WTW)

Definition: In insurance terms, civil liability insurance (or public liability insurance) covers legal costs and compensation payments if a student/a staff member is held liable for injury or property damage to a third party. It does not cover criminal acts or intentional wrongdoing.

Deductible: 1.250 €/claim but 250 € if a student is involved and 5.000 €/claim for professional liability.

Disclaimer

Please note that all decisions regarding submitted claims are made solely by the insurance provider. The school cannot be held liable for the assessment or settlement of any claim.