

HAUTE ECOLE EN HAINAUT
4 RUE P.-J. DUMENIL
7000 MONS

Brussels, 5/07/2017

Certificate of Insurance

Belfius Insurance, hereby confirm that the "French Community" has concluded an insurance policy under the number C-11/1580.102/00, to cover the civil liability and physical accidents from their students during school activities.

School name: HAUTE ECOLE EN HAINAUT

Name trainee:

Internship period:

The insurance cover relates to:

General third party liability (per occurrence)

- Third party injury	20.000.000 EUR
- Third party property damage	2.500.000 EUR
- Property damage caused by pupils/students on placement	75.000 EUR
- Injury and property damage as a result of errors or defects in the design, preparation, execution or presentation of products or objects delivered	5.000.000 EUR

Personal accidents of pupils in "non-technical" education

- Death:	20.000 EUR
- Permanent disability:	100.000 EUR (depending on the degree of invalidity after consolidation).
- Temporary incapacity:	not covered
- Medical costs:	200% of the medical costs included in the Belgian Social Security scale , after mutual insurance contribution.

Personal accidents of pupils in "technical" education

- Death, permanent and temporary incapacity: indemnities and allowances calculated by reference to the Law of 10 April 1971 on accidents at work.
- Medical costs: 200% of the medical costs included in the Belgian Social Security scale , after mutual insurance contribution.

Accidents at work involving pupils/students on placement

Cover complies with that that provided in the Royal Decree dated 13 June 2007 amending the Royal Decree dated 25 October 1971 extending the scope of application of the Law of 10 April 1971 on accidents at work.

Medical costs are taken into account up to 200% of the medical costs included in the Belgian Social Security scale.

Cases of temporary incapacity are covered by the payment of a daily indemnity set at 90% of the victim's average daily remuneration from the first day following the date of the accident, up to the amount of the effective loss of remuneration.

The present Certificate is valid from 1/09/2017 to 31/08/2018.



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