

**ETHIAS INSURANCE**

Rue des Croisiers 24  
4000 LIEGE  
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**HAUTE ECOLE EN HAINAUT  
RUE P.-J. DUMENIL  
7000 MONS**

**INSURANCE CERTIFICATE**

Ethias with registered office in Rue des Croisiers 24, 4000 Liège, certifies that Wallonia-Brussels Federation took out the following insurance contracts:

Name of the academic institution:  
Name of the intern:  
Internship period:

Coverages are guaranteed up to the following amounts:

**School insurance policy no. 45.417.115:****Civil liability exploitation – School (per claim):**

- |   |                   |
|---|-------------------|
| - Consequential bodily and material damages                 | EUR 21,000,000.00 |
| - Consequential material and non-material damages           | EUR 5,000,000.00  |
| - Purely non-material damages                               | EUR 250,000.00    |
| - Damages to goods entrusted to students during internships | EUR 80,000.00     |

**Civil liability after delivery (per claim and per insurance year)** EUR 5,000,000.00

**Bodily injured students in “non-technical” education (per victim):**

- |                        |   |
|------------------------|---|
| - Treatment costs      | 200% of the costs listed in the INAMI/RIZIV rate nomenclature |
| - Death                | EUR 30,000.00   |
| - Permanent disability | EUR 120,000.00  |

**Bodily injured students in “technical” education (per victim):**

- |   |   |
|---|---|
| - Treatment costs                                       | 200% of the costs listed in the INAMI/RIZIV nomenclature  |
| - Death, permanent disability and temporary incapacity: | compensation and annuities are calculated according to the Law of 10 April 1971 on work-related accidents |

**Policy n° 6.582.20 on work accidents involving student interns:**

The guarantee complies with the provisions of the Royal Decree of 13 June 2007 amending the Royal Decree of 25 October 1971 extending the scope of the Law of 10 April 1971 on work-related accidents.

Medical expenses are covered up to 200% of the INAMI/RIZIV rate.

Cases of temporary incapacity are covered by daily allowance amounting 90% of the victim's average daily salary which is paid from the day following the start of the incapacity and up to the actual loss of salary.

The cover is valid for students during their school internships, weekends included, in Belgium and abroad. Activities organised on the students' or teachers' own initiative shall not be covered by the aforementioned contracts.

This attest is valid from September 1, 2019 until August 31, 2020.

Drawn up in Liège, on 18 November 2019.

For the Management Committee,

Florian Pirard  
Head of Motor, Property & Liability  
Underwriting Public & Corporate South  
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