

During the holidays, remember that you have a 24-hour accident insurance cover

Luxembourg, 11/12/2018

Whether you are an official or a member of the temporary or contract staff, you are covered 24 hours a day, wherever you are throughout the world, for any accident^[1] occurring during or even outside working hours.

Your insurance therefore covers:

- travel to and from work,
- sports and other leisure activities, except participation in motorised competitions and high-risk sports,
- accidents of any sort in your private or family life (gardening, odd jobs around the house etc.),
- poisoning, bites of animals or of stings of insects.

Once an accident is recognised to have occurred, the victim is entitled not only to 100 % reimbursement of all medical expenses incurred, but also to monetary compensation where some degree of post-injury invalidity is recognised.

If you suffer an accident, you must:

- fill in an 'accident report' form (the section entitled 'Medical certificate – Initial accident report' must be completed by a doctor):
<https://myintracomm.ec.europa.eu/staff/Documents/health/accident-report-en.pdf>
- date, sign and send it to PMO within 10 days of the accident (except in cases of *force majeure*);

For further information, see:

<https://myintracomm.ec.europa.eu/staff/en/health/specific-events/Pages/accident.aspx>

Needless to say, L'**Union Syndicale Fédérale Luxembourg** can provide advice and assistance.

1. With a few exceptions (manifestly reckless acts, excessive use of alcohol or drugs, deliberate handling of military weapons etc.). See the complete list at:

<https://myintracomm.ec.europa.eu/staff/Documents/health/ass-accident-def-en.pdf#page=4>

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