

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

Luxembourg, 02/0702020

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^[2] 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) [click here](#)
- 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>

IMPORTANT MESSAGE!

If there is a liable third parties do not forget to mention it on the accident report (Point 4)

Remember that the JSIS health insurance is not a travel insurance!

- It does not cover costs such as repatriation, search and rescue operations, travel costs of a relative.
- A part of the medical costs incurred in countries with expensive medical care could be excluded from reimbursement through the application of ceilings or the rule on excessive costs and/or reimbursement-level coefficients. The amounts remaining at your expense can therefore be very high.
- Some hospitals might not accept the direct billing by JSIS and require an immediate payment, even a cash payment.

Do not forget to purchase private travel insurance.

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

You need help, questions? Contact us at:

[REP PERS OSP USF LUXEMBOURG](#)

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^[2] With a few exceptions, including 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/hr_admin/en/sickness_insurance/Documents/ass_accident_def_en.pdf#page=4.