



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

Luxembourg, 29/06/2023

We are at the fringe of the summer break. As we regularly do, we remind you about you and your family coverage assorted with some extra advice.

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 accident¹ occurring during or even outside working hours. Bear in mind that this cover is reserved to active statutory personnel only. Family members (children, recognized partner) are not entitled to this cover even if they benefit from primary JSIS cover. Inactive staff (CCP, invalidity, retired) are not covered in the event of an accident, but if there is a "liable third party" a declaration **must** be submitted to PMO.

Tel: **+32 2 29 97777**. Send the accident report to PMO : My IntraComm > Staff > Health > Specific-events > Accident > Contact us

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 (Subject to ceilings like all reimbursements), 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)

One talks of liable third party when an accident involves the responsibility of another person. When filling out your declaration, it is compulsory to complete the section concerning the liable third party even if no third party is involved in the accident (in this case, declare "no liable third party").

If a third party is involved in the accident, an additional file will be opened by another sector called subrogation.

Remember that the JSIS health insurance is neither a travel insurance nor covers your family members in case of accident, i.e. :

- 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 (i.e. Switzerland, United States) 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.

We therefore advice you to take a private travel insurance as well as an insurance that covers your family members in case of accident.

Needless to say, **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>.

Need help? Contact us:

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