What do I do if my child has an accident when participating in school activities?

1. Depending on how serious the accident is, and the amount required to pay, assess whether or not to claim on the school's insurance.
2. If you do decide to submit a claim, complete and send the accident declaration form (obtained from the infirmary) to Sarah Williams. Sarah Williams will then submit the information to Ethias and send you the reference number and contact person who is dealing with the claim.
3. Pay all bills for the various medical treatments received following your child's accident.
4. Claim reimbursement in the usual way from the Joint Sickness Insurance Scheme (JSIS) or '*Mutuelle*'; the amount recuperated is usually 85%.
5. Send the final statement from the JSIS or *Mutuelle* which indicates the balance to be paid by the claimant, together with accompanying documentary evidence (bills, official receipts, prescriptions etc.) directly to Ethias for the attention of the person who is responsible for your child's file. Ethias should then reimburse you for the outstanding amount.

Is there a time limit for submitting the declaration form?
Submission of the declaration form should be within a reasonable time limit, estimated by Ethias to be several weeks after the accident.

How do you define 'school activity'?
Pupils are considered to be on a school activity '*intra and extra muros'* when they are under the responsibility of the school both during and after classroom hours, including extracurricular activities organised by CESAME, holiday periods, in Belgium or abroad. Activities carried out as private initiatives are not counted as school activities.

Are pupils covered by this insurance on the way to and from school?
For accidents yes, for civil responsibility no.

Ms Sarah WILLIAMS is available for questions relating to school insurance and may be contacted by e-mail: sarah.williams@eursc.org or by telephone: 02 373 86 03 on Mondays, Tuesdays, and Thursdays from 8.00-16.00 and on Fridays from 8.00-14.00.