

HEALTHCARE AND INSURANCES IN GENERAL

SCHOOL INSURANCE: PHYSICAL INJURIES AND THIRD PARTY LIABILITY

We expect incoming students to be insured by the university policy of their home institution. However, incoming exchange students without insurance coverage by their home institution will be covered for third-party liability and physical accidents during the school related activities and on their way to and back from the campus or work placement. Not during their private time. Those coverages do not replace a normal health and travel assistance insurance, which each incoming student needs to take. We can advise <http://expatinsurance.eu/en/individual-policies/global-student-insurance.aspx>.

Regularly enrolled students

Foreign students that enroll at Howest are insured against physical injuries and third party liability during educational activities, field trips and work placements for the duration of one academic year. Not during their private lifetime in our country. More details can be found in the Education and examination Code (see www.howest.be/english).

Exchange students

We expect incoming exchange students to be insured by the university policy of their home institution. However, incoming exchange students without insurance coverage by their home institution will be covered for third-party liability and physical accidents during the school related activities and on their way to and back from the campus or traineeship. Not during their private time. Those coverages do not replace a normal health and travel assistance insurance, which each incoming student needs to take (see below for those items)

THIRD PARTY LIABILITY

Make sure that your personal third party insurance covers the damage suffered abroad. You might need this coverage in case something happens outside the scope of educational activities and work placements.

MEDICAL INSURANCE

Irrespective of your nationality, everybody living in Belgium must have a health insurance, since medical costs (especially hospitalisations) can be very high.

Before you leave, make sure that you are sufficiently insured. Don't forget to have a [European Health Insurance card](#). This blue card guarantees that all medical costs, including certain costs for medication, are covered by your health insurance during the first 3 months of your stay in Belgium.

In order to extend the coverage for your whole stay, make sure you submit a certificate of your health insurance to the city hall when registering upon your arrival in Belgium.

This certificate needs to mention:

- the period you are covered



- in the Schengen area
- for a minimum coverage of 30.000 euros.

Exception: Students from France, the Netherlands, Luxemburg, Germany and the United Kingdom do not need to submit such a health certificate when registering at the city hall. Their Blue card will be valid for the whole period of stay, even when it is longer than 3 months.

It is important to know that all medical authorities need a copy of this card before they can draw up an invoice. Hospitals will settle financial matters directly with your insurance office, whereas ready money is needed to pay a doctor's visit. Go to a Belgian mutual benefit society with your doctor's certificate and blue card to get a refund afterwards.

Non-EEA (European Economic Area) students that don't obtain a European health insurance card from their home country, are **absolutely obliged to take out an insurance**. This is possible by concluding a (temporary) private health insurance in your home country. The insurance package must include hospitalisation, dental care and repatriation. Non-EEA students can also register at a Belgian mutual benefit society, though. We can advise <http://www.expatsinsurance.eu/en/individual-policies/global-student-insurance.aspx>

TRAVEL INSURANCE

We strongly advise all foreign students to conclude a personal travel insurance covering repatriation and/or the travel journey of a relative in case of a serious accident or sickness. Please check whether your travel insurance also covers longer stays abroad. It is possible that this is already included in your health insurance. We can advise <http://www.expatsinsurance.eu/en/individual-policies/global-student-insurance.aspx>

HEALTH CARE AND SOCIAL WORK STUDENTS

Health Care students at Howest must contact the internationalisation coordinator about vaccines and other specific requirements beforehand. Students following nursing or occupational therapy classes, as well as social work students with a specific work placement, need a certificate proving vaccinations against:

- Rubella (only necessary for girls)
- Hepatitis A
- Hepatitis B
- Diphtheria – tetanus
- a certificate proving that you have got a tuberculin injection OR that your lungs have been X-rayed within the past 12 months.
- Don't forget your hospital uniform!