

## Declaration of insurance cover for students during extramural activities

The undersigned, Britt Loos, legal and policy advisor and insurance policy administrator at the rectorate of Hasselt University (hereinafter UHasselT), declares that the students of UHasselT have insurance cover in the following areas:

1. The **civil liability cover** applies to any liability on the part of students arising from damage caused to third parties **during activities in the framework of their studies at UHasselT and on the way to or from UHasselT**. School activities are activities that are part of the study programme and that are recognised by the school management. These activities therefore fall under the ultimate responsibility of the university. School activities may take place both on university premises and off them, such as required and approved study tours, scientific stays and visits or internships in institutions and companies, anywhere in the world.

Maximum cover:

- € 12.500.000 per claim for physical injury, material damage and non-material damage arising therefrom;
  - € 1.250.000 per claim for purely non-material damage;
  - € 100.000 per claim for damage to objects provided.
2. The **physical accident cover** applies to accidents causing physical injury involving students during school activity and on the way to or from school, except for physical accidents covered by the school interns' work accident policy (see point 3 below). This cover provides for the reimbursement of the treatment costs and the payment of compensation in the event of death, permanent disability or temporary incapacity for work.

This cover is granted as follows:

### Treatment costs:

- medical costs included in the RIZIV-INAMI classification up to 200% of the tariff;
- dental prosthesis:
  - maximum per claim: € 2.000
  - maximum per tooth: € 500
- damage to glasses:
  - frame: up to € 250
  - lenses: reimbursement in full
- transport costs: according to the work accidents scale;
- medical costs not included in the RIZIV-INAMI classification up to € 500;
- search, location and repatriation costs up to € 2.500.

### Allowances in the event of death, permanent disability or temporary work incapacity (for students with a professional income):

These allowances are covered in line with the Law of 10 April 1971 on accidents in the workplace.

3. The **work accident** policy covers any damage resulting from physical injuries that the student in question incurs during unpaid internships within the meaning of the Royal Decree of 13 June 2007 amending the Royal Decree of 25 October 1971 on the scope of the Law of 10 April 1971 on accidents in the workplace, and provides cover in line with the provisions of the aforementioned Royal Decree of 13 June 2007.

Hasselt University has insurance against the aforementioned risks 'civil liability' and 'physical accidents' with the insurance company AXA, having its registered office at Brussels, Troonplein 1, under the following policy number: 010.730.515.453

Hasselt University has insurance against the aforementioned risk 'work accident' with the insurance company AXA, having its registered office at Brussels, Troonplein 1, under the following policy number: 010.720.215.081

*This document is a mere translation of the declaration of insurance cover for students during extramural activities. Besides this declaration does not represent either a promise of cover for any individual claim or an acceptance of any liability. Decisions regarding any payment in the event of a claim are taken by the insurance company concerned: AXA.*

Hasselt, January 16<sup>th</sup> 2023



Britt Loos  
Insurance Policy administrator

---