

Insurances for incoming exchange and degree students

		Incoming Exchange Students	Incoming Degree Students
Health Insurance	What is it?	<p>Both exchange and degree students: All residents of Belgium, irrespective of their nationality, are required by law to be covered by a health insurance. You have to arrange affiliation with health insurance yourself, as it is <u>not provided by Howest</u>. Health insurance funds will cover around 75% of the costs for doctors, hospitals and clinics; around 20% of prescription costs; basic dental costs.</p> <p>Please note that a health insurance is not an alternative to travel insurance. It does not cover any private healthcare or costs such as a return flight to your home country or lost/stolen property nor does it cover your costs if you are travelling for the express purpose of obtaining medical treatment and it does not guarantee free services.</p>	
	EU students	<p>Exchange and degree students who are EEA nationals should obtain a so-called <u>European Health Insurance Card (EHIC)</u> proving you already have insurance coverage in your home country. Bring this card with you to Belgium (Note: check its validity date). This blue free 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.</p> <p>The certificate of your health insurance in order to extend your coverage for the whole period of stay needs to mention:</p> <ol style="list-style-type: none"> 1) the period you are covered, 2) in the Schengen area, 3) for a minimum coverage of 30.000 euros. <p>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 EHIC card will be valid for the whole period of stay, even when it is longer than 3 months</p> <p>How to obtain the EHIC card: You can obtain the EHIC card by contacting your health insurance institution in your country. If you don't have an EHIC, you need to affiliate with a Belgian health insurance fund or take out a private insurance for medical costs in Belgium. We advise Expat & Co*.</p> <p>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.</p>	
	non EU students	<p>Exchange and degree students who are non-EEA nationals <u>are absolutely obliged to take out a health insurance policy</u>. This is possible by concluding a (temporary) private health insurance in your home country. The insurance package must include hospitalisation, dental care and repatriation (of corpse). We advise Expat & Co*.</p> <p>Non EEA students can also choose to register at a Belgian mutual benefit society, though. With your proof of enrolment, you can subscribe to a health insurance policy at the insurance company of your choice.</p> <p>Health insurance funds will cover around 75% of the costs for doctors, hospitals and clinics; around 20% of prescription costs; basic dental costs.</p>	
	Do you need to take out this insurance?	<i>Students need to take out this type of insurance themselves in the home country or Belgium.</i>	

	Extra for Healthcare and Social Work Students	Healthcare 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: Ø Rubella (only necessary for girls) Ø Hepatitis A Ø Hepatitis B Ø Diphtheria – tetanus Ø a certificate proving that you have got a tuberculin injection OR that your lungs have been X-rayed within the past 12 months. Ø Don't forget your hospital uniform!	Not applicable.
Howest School Insurance	What is it?	The school insurance covers physical injuries and third party liability during school related activities.	
	EU and non EU students	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 by Howest 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 lifetime in our country (see next item for that). Those coverages do not replace a normal health and travel assistance insurance, which each incoming student needs to take (see the relevant items in this table).	Incoming degree students that enroll at Howest are insured by Howest 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 (see next item for that). More details can be found in the Education and examination Code (see www.howest.be/english). Those coverages do not replace a normal health and travel assistance insurance, which each incoming student needs to take (see the relevant items in this table).
	Do you need to take out this insurance?	Your home institution or Howest takes out this insurance for you.	Howest takes out this insurance for you.
Third Party Liability Insurance (during private lifetime while studying in Belgium)	What is it?	Third-party/civil liability coverage is an insurance policy that protects you outside the scope of school related activities, if you accidentally cause physical and/or material damage to others. For example, when you hit a pedestrian/car with your bike and cause physical injuries to the pedestrian/damage to the car or when you accidentally cause damage to a Howest property.	
	EU and non EU students	Some home universities do cover their students for third-party liability during private time, so we advise you to check it first with your home university. If not covered by your home university, we recommend to take out the 'Student Insurance' of Expat & Co before you travel to Belgium since this extensive insurance complies with the very strict guidelines of the European Commission's Erasmus programme. There are of course also other insurance formulas that will cover you sufficiently but it is impossible for Howest to screen them all. <u>Attention!</u> If you take out another insurance policy, please make sure you have thoroughly screened it and all risks are covered, including third-party liability outside the school related activities.	<u>Howest strongly recommends you to take out this type of insurance</u> , we advise the 'Student Insurance' of Expat & Co *.
	Do you need to take out this insurance?	Student needs to take out this type of insurance him-/herself if not insured by the home university.	Student needs to take out this type of insurance him-/herself

Travel Insurance	What is it?	A travel insurance covers unforeseen losses incurred while travelling, either internationally or domestically. Basic policies generally only cover emergency medical expenses, while comprehensive policies typically include coverage for trip cancellation, lost luggage, flight delays, public liability, and other expenses.
	EU and non EU students	We strongly advise all incoming exchange and degree students to conclude a personal travel insurance covering repatriation (of corpse) 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 advise Expat & Co *.
	Do you need to take out this insurance?	<i>Students need to take out this type of insurance themselves.</i>
Fire Insurance	What is it?	In case of fire, a fire insurance ensures your personal belongings in the accommodation where you reside.
	EU and non EU students	In case of hiring a student room, we recommend all foreign students to check whether fire insurance is included. If not, it is recommended and sometimes required to contact an insurance company to take out insurance for your personal belongings.
	Do you need to take out this insurance?	<i>Students are not required to take out this kind of insurance, though we recommend it.</i>

*Expat & Co offers insurances for both incoming exchange and degree students. They have 2 modular insurance formulae :

Type of insurance formula

1) **Basic Formula**

- includes medical treatment, accidents, assistance abroad, baggage and non-contractual liability in private life
- already complies with the European minimum requirements for Erasmus+ (EACEA)
- Cost: 0,80 euro/day excl. 8,7% insurance tax per student (about 132 euros per semester of 5 months)

2) **Comprehensive Formula = basic formula with some extras**

Comprehensive formula adds extra coverage for winter and water sports, better dental cover, home contents and baggage.

Type of reimbursement

1) **Full Cover (Integral)**

Reimburses all treatments as from the 1st euro.

2) **Top Up Health Fund:**

Complementary to a European social cover based on mutual funds (bridges the gap between social insurance and 100%).

For more information and prices, please see the [Expat & Co Student Insurance Plan brochure](#).