



# HEALTHCARE AND INSURANCE

## HEALTH INSURANCE

In Belgium, individual health insurance is mandatory. EU Students with health insurance should bring with them proof of such insurance (the European Health Insurance Card). To receive it, contact your local health insurance before leaving your country. Generally speaking, if you are a EU citizen, you will only have to pay the supplementary fee.

Non-EU students also need health insurance valid in Belgium. It is strongly recommended that such insurance be taken out before leaving your country of origin (private health insurance). An alternative is to participate in the Belgium's health insurance scheme once you are here. This will cover you as a student for the duration of your stay.

If the system does not exist in your country, you must sign up with a mutuality or get private health insurance. This way, if you have a health problem, you will be able to see a doctor and will be reimbursed for most of the related medical costs.

## PUBLIC LIABILITY INSURANCE

All ULB students benefit from public liability insurance covering any accidents related to your university activities.

## MEDICAL ASSISTANCE

A medical service (general practitioners, sports medicine and a general clinic) is available to the university population at INAMI (National Institute of Health and Disability Insurance) rates, i.e. fully reimbursed by the "mutuelle".

[www.ulb.be/fr/vie-sur-les-campus/sante-et-bien-etre](http://www.ulb.be/fr/vie-sur-les-campus/sante-et-bien-etre)

Along with providing help in choosing a study

programme, Psy-Campus, our psychological consultation service, welcomes those who find it hard to adapt to university life or who are in search of personal well-being.

[www.ssmulb.be/](http://www.ssmulb.be/)

"Aimer à l'ULB", a family planning centre, offers various medical, psychological and legal services.

A multidisciplinary team is available to assist those who have emotional or sexual problems, in complete confidentiality.

[www.aimerulb.be/](http://www.aimerulb.be/)

## REPATRIATION INSURANCE

Please note that the mutuality will cover the cost of medical expenses in Belgium, but will not repatriate you to your home country in the event of illness or accident. You may therefore wish to take out a private repatriation insurance in your home country. Should you do so, we advise you read the small print carefully (particularly regarding the number of months you can spend abroad).

## HOME INSURANCE

It is generally stipulated in the rental contract that the tenant must take out liability insurance to cover against damage caused to the home and/or any equipment provided by the landlord. Basic home insurance also covers damage caused by fire, water or natural disasters.

## FAMILY INSURANCE

«Family insurance» or «Third party liability insurance» covers the damage you cause to other people or their property. If the policy includes personal legal protection, it will also defend your interests should you incur damage.