

**INSURANCE CERTIFICATE - PERSONAL ACCIDENT INSURANCE –
CIVIL LIABILITY INSURANCE**

STUDENTS, ANYONE CONSIDERED AS STUDENTS AND PHD STUDENTS.

Within the limits and terms conditions of insurance contract no. **45.501.788**, underwritten by **the University of Namur**, Rue de Bruxelles, 61, 5000 NAMUR, ETHIAS S.A., rue des Croisiers 24, 4000 Liège (Belgium), covers personal accidents to students and anyone considered as students who are duly authorized by the academic authorities or by members of the teaching and scientific staff to attend university premises for study purposes (free, regular, external, incoming and Erasmus students), PhD students and free researchers.

This coverage is granted in the context of intra- and extra muros university life, in the broadest sense (including internships, whether Erasmus or not, compulsory or not, authorized by UNamur, even if these take place outside the academic year or extend beyond the end of the academic year) and related activities, during and after class and working hours (including travel to and from work), even on days off and vacations, both in Belgium and abroad.

The coverage provided by insurance policy no. 45.501.788 also applies to all members of the UNamur sports department - de facto association "CSU - Namur", including members of the sports club who are not part of the University of Namur.

SUMMARY OF COVERAGE UNDER POLICY NO. 45.501.788	
<p>A. TREATMENT AND FUNERAL EXPENSES</p> <ul style="list-style-type: none"> • medical services listed in the INAMI rate list (medical, surgical, pharmaceutical and hospital expenses, etc.): 2 x the INAMI scale (after legal compensation by the health insurance fund); • dental prostheses: €800,00 maximum per tooth and €2.000,00 maximum per victim; • orthodontic prostheses: €400,00 per victim; • hearing aids: €500,00 per victim; • glasses: - frame €500,00 - lenses and contact lenses: complete refund • medical services that are not on the INAMI rate list: €400,00; 	<ul style="list-style-type: none"> • funeral expenses: €3.000,00 • transportation expenses: fixed rate for occupational accidents; • search and rescue expenses: €3.000,00; • care provided abroad: € 6.000,00 <p>B. FIXED COMPENSATION</p> <ul style="list-style-type: none"> • Death benefit: €25.000,00 per victim; • Permanent disability benefit: €80.000,00 per victim.

Policy n° 6.580.453 on occupational accidents involving interns:

Guarantees are in accordance with the requirements of the Royal Decree of July 29, 2019, implementing Section 1 of Chapter 2 of the law of December 21, 2018, containing various provisions on social matters concerning minor statutes and all subsequent amendments to this text) covering work accidents that may occur to students during unpaid school internships and on the way to and from the internship.

On the way to activities

The normal journey that the insured must make to get from their home to the place where the university activities take place, and vice versa.

The notion of a round trip is similar to "on the way (and from) work" as provided for in the Law of April 10, 1971 on workers' compensation.

Policy n° 45.512.628 civil liability insurance:

This coverage guarantees the civil liability that may be incurred by the policyholder, its officers, and its employees in the performance of their duties or functions, for damages caused to third parties resulting from all of the policyholder's activities.

This certificate is valid until December 31, 2026