

INSURANCE

Health Insurance:

Visiting students are required to obtain and provide proof of international health insurance prior to arriving in Brussels. We does not provide a health insurance plan; however, does recommend that students consider obtaining supplemental Belgian national health insurance for spring and/or fall terms in Brussels. This is not mandatory for students.

Some Belgian hospitals and emergency treatment centers will refuse treatment of patients without up-front down-payments of considerable sums of money. Others will allow for initial treatment but will require rapid payment for services rendered and will not direct-bill US or other international health insurance companies. This means that, although the student's international health insurance will cover reimbursement of the medical expenses, the student will still initially be required to provide considerable sums out-of-pocket, which may prove to be quite a hardship.

With Belgian national health insurance, the hospital or emergency care service will direct bill the student's Belgian insurance provider, thus requiring no up-front payment. Seventy-five percent of the student's medical expenses will be covered, including routine medical visits and prescription drugs (policy-holder pays discounted price directly at the pharmacy). For more information on obtaining Belgian health insurance, please see the following site for Partena: www.bepartena.be/students. Our contact at Partena is Katrien Vanden Waeyenbergh : katrien.vandenwaeyenbergh@bepartena.be.

Students will have the opportunity to meet with a Partena representative during orientation week (fall and spring only). Registration for Belgian National Health Insurance will take place once the student arrives in Brussels.

Personal Liability Insurance – Home Stay Students Only:

Included in the housing costs for students choosing the home stay program is a personal liability policy carried by the Brussels School of Governance on behalf of students staying with host families. This policy covers any property or physical damages that the student might cause within the host family. In case of a claim, the student is responsible for filing the claim, which must be accompanied by an estimate of cost of the damages. The claim will then be reviewed by an expert from the insurance company. The insurance policy will cover damages as of a €500 minimum. For damages valued at less than €500, the School will utilize funds from the student's initial home stay deposit (€500) and the remainder will be reimbursed to the student. Should no claim be filed by the student, the entirety of the €500 will be reimbursed to the student pending final confirmation of the Housing Coordinator in accordance with the host families at the end of the term.