

EUROPAT INSURANCE

As an EU official or staff member you probably live abroad as part of your job. Working across different borders means you have specific insurance requirements as you want to be sure you have the same level of coverage, wherever you go. Our Europat Insurance is the ideal solution (for EU civil servants on RCAM/JSIS only).

Create your own personal policy

with essential covers such as medical treatment costs topping up your RCAM/JSIS scheme, assistance, personal protection (death, accident, illness), income protection, household goods and baggage, personal non-contractual liability, and tenant liability.

Coverage wherever you go

RCAM/JSIS is a worldwide valid social security. We provide additional insurance wherever you are in the world. (Unfortunately, RCAM/JSIS does not collaborate with private insurers and does not share information. This means we cannot provide third-party payment.)

Easily adaptable

Has your situation changed? Did you leave the EU institution, and RCAM/JSIS? Simply let us know and we will switch your Europat Insurance into an Expat Insurance. Thanks to our time and money-saving Chameleon Principle, you enjoy a smart plan that adapts to every country you move to. Full Cover or topping up your local social security. All this without medical underwriting (when affiliated at least 2 years in the Europat Insurance).

24/7

Our multilingual alarm centre is available 24 hours a day, 7 days a week. Whether it is a medical emergency or a problem with your family in your home country, our representatives give you all the support you need.



Module 1: Medical treatment costs

This part covers you for any medical expense you might have, such as:

- * hospitalization costs
- * dental care
- * ambulatory treatments
- * vaccinations
- * medicines
- * and more...

Module 2: Assistance abroad

This module is also part of your core plan and offers worldwide support in case of:

- * referral service for doctors/hospitals
- * repatriation in case of natural disaster or political instability
- * linguistic assistance in case of a claim
- * early return in case of death/critical illness of a family member or major damage to your home
- * medical repatriation/evacuation
- * and more...
- * repatriation of mortal remains

Module 3 (partly optional): Personal protection

A small cover is already provided in the core plan, but the option is to fully tailor this module to suit your personal requirements. It is designed to pay out a lump sum in case of a covered incident such as:

- * death by accident or illness
- * permanent or temporary disability by accident or illness

Module 4 (optional): Income protection

This optional module is available for working persons only. It guarantees your income in case you are temporarily or permanently unable to work due to economic or physical disability following:

- * a private or occupational accident
- * an illness
- * a complicated pregnancy

In case of temporary disability, this guarantee pays the insured pension according to the degree of disability of the insured person. In case of permanent disability, the pension will be converted into a one-off capital.

Module 5 (optional): Personal belongings (on the move)

This optional module protects your most important and valuable objects, whether at home or during your business or private travels. It covers:

- * home contents and household furniture against fire, explosion, natural disasters, flooding by burst pipes or water tanks, damages by riots, strikes, mal-intent, burglary, robbery and even the breaking of glass plates and mirrors
- * baggage
- * all risk personal valuables worldwide

Module 6 (optional): Personal and tenant liability

Our liability coverage is the final optional module. It covers the financial consequences of accidents you may have in your private life that cause damage or harm to a third party or their property. It also guarantees legal assistance against the third party if they have caused you damage.

Furthermore, we can cover your contractual liability as a tenant towards your landlord for damage to his property.

