

SERVICES/INSURANCE

NEW for the European Public Sector



**Union
Syndicale
Bruxelles**



Income guarantee insurance covers loss of salary in the case of illness or accident in your private life for civil servants.

Who can be insured?

Contract agents and officials in the public sector.

What risks can be insured?

- *Sickness.
- *CFS, fibromyalgia, and certainly psychological problems including burnout.
- *Accidents in your private life.

USB recently signed a contract with **ETHIAS** to allow its members in all the institutions who work in an operational or specific environment with certain constraints related to night work, work at the weekends, during holidays or on stand-by etc. and who, following an accident or sickness lasting more than 30 days would lose part of their salary or bonuses, to subscribe to an insurance policy and obtain supplementary income.

ETHIAS undertakes for a maximum period of six months to pay them €25 per day (or €750 per month). This sum would enable those concerned to recover part of their salary loss. The annual premium amounts to €133,50 for members.

Management is assured by USB and any request to subscribe to this policy should be sent to the local USB section in your institution and to the secretariat general of the USB at USB@unionsyndicale.eu who will follow-up.

For further information on the general conditions, please click on the link below:

<http://bruxelles.unionsyndicale.eu/wp-content/uploads/2018/05/20180528-ETHIAS-Assurance-Revenu-garanti-Conditions-générales-FR.pdf>

<http://bruxelles.unionsyndicale.eu/wp-content/uploads/2018/05/20180528-ETHIAS-USB-Déclaration-daccident-Modèle-FR.pdf>

SERVICES/INSURANCE

EXISTING CONTRACTS for European Officials and other Officials of the Institutions



**Union
Syndicale
Bruxelles**

***Package of insurance policies from Union Syndicale Bruxelles
In collaboration with Allianz - Concordia
*In the whole world***

[Read online](#): "*Assurances EuroSanté (3.98 MB)*".

Advantages for members USB

For EuroSanté supplementary health care insurance : a discount of 5% on the Equilibre and Optimum insurances. For more information, [click here](#).

Contacts

We invite you to contact us (web@unionsyndiclae.eu) or Concordia for any further information, preferably by registering for one of the permanent offices that Concordia will be held at the Maison de l'Union Syndicale, avenue des Gaulois 36 à 1040 Bruxelles: <http://bruxelles.unionsyndicale.eu/wp-content/uploads/2018/04/201804-05-Assurances-EuroSanté-et-FIDEA-Permanences-USB.pdf>.

***Package of insurance policies from Union Syndicale Bruxelles
In collaboration with Allianz - Concordia - Fidea
*In Belgium and soon adapted in Luxembourg***

Car

Read online: [Assurance Auto](#) or download: [Assurance Auto](#) (427.53 KB).

Home insurance

Read online: [Assurance Habitation](#) or download: [Assurance Habitation](#) (352.72 KB).

Civil liability insurance - Private life

Read online: [Assurance Familiale](#) or download: [Assurance Familiale](#) (259.02 KB).

Individual accident insurance

Read online: [Assurance Accident](#) or download: [Assurance Accident](#) (107.28 KB)

Advantages for everyone

*Very competitive rates

*A no-claims bonus (bonus malus) of -2 'for life' for motor car

*A comprehensive cover formula based on purchase price

*If wished, an excess (deductible) at the particularly low level of 250 euros

*No change in the no-claims bonus rate (bonus malus) in the case of comprehensive cover

*For new cars, no depreciation during the first 30 months

*In the event of subscription to a minimum of 3 insurance policies, referred to as Elit3:

- free splitting of the premiums,
- buy-back of excess up to 250 euros when you have your first claim (motor and home insurance),
- an annual reduction of 5%,
- a membership card, referred to as Elit3, that gives you access to a multitude of advantages.

Additional advantages for members of USB

*Additional rate reductions:

- motor - 20% compared with the standard rate
- house fire - 15% compared with the standard rate

*In the event of a total loss under motor, a supplementary compensation of 10%

*In the case of subscription to a minimum of 3 insurance policies, referred to as Elit 3 Elit3: free bicycle assistance (up until 14 July 2016). Read online: [Assurance Avantages Elit3](#) or download: [Assurance Avantages Elit3 \(743.6 KB\)](#).

Contacts

We invite you to contact us (web@unionsyndiclae.eu) or Concordia for any further information, preferably by registering for one of the permanent offices that Concordia will be held at the Maison de l'Union Syndicale, avenue des Gaulois 36 à 1040 Bruxelles: <http://bruxelles.unionsyndicale.eu/wp-content/uploads/2018/04/201804-05-Assurances-EuroSanté-et-FIDEA-Permanences-USB.pdf>.

CONCORDIA

*Contact, for Belgium: our insurance broker Concordia, in charge of managing our program, Mr Alain Voets (tel. office: +3224200033 - mobile: +32471133507 - e-mail address: expats@concordia.be - postal address: Romeinsesteenweg/chaussée Romaine 564/b, 1853 Strombeek-Bevere;

*Contact, for the Grand Duchy of Luxembourg: our insurance broker IBS Europe, in charge of managing our program, Mr Yannick Morera (tel. office: +35226310611-40 - mobile: +352661515005 - adress e-mail: yam@ibseurope.com - postal address: route de Luxembourg, 68, L4972 Dippach.