

PERSONAL ACCIDENT & TRAVEL INSURANCE

Who is insured ?

All employees of the University of Luxembourg (UL),

- travelling on business abroad, with the approval of the UL (approved travel in accordance with the UL's guidelines);
- also on personal trip abroad.

Coverage & Limits

Personal Accident Insurance Professional and private/7 days a week, 24 hours a day/Worldwide (including the Grand-Duchy of Luxembourg)	
Coverage	Limits
a) Job seniority < 1 year	
Death	50% of gross annual salary
Permanent Disability	100% of gross annual salary
Medical expenses	€ 5.000
Temporary Disability *	€ 30/day (120 days)
b) Job seniority ≥ 1 year	
Death	100% of gross annual salary
Permanent Disability	200% of gross annual salary
Medical expenses	€ 5.000
Temporary Disability *	€ 70/day (120 days)
* allowances for temporary disability shall be paid directly to the University of Luxembourg	

Travel Insurance Professional and private/7 days a week, 24 hours a day/Worldwide (excluding the Grand-Duchy of Luxembourg)	
Coverage	Limits
Transfer/repatriation of patient	Actual expenses incurred
Visiting the hospitalized patient <ul style="list-style-type: none"> • accommodation expenses • travel expenses 	€ 300/day (maximum 10 days) Actual expenses incurred
Early return in case of hospitalization/death of a close relative at home	Actual expenses incurred
Early return in the event of a serious incident at home	Actual expenses incurred
Despatch of a replacement	Actual expenses incurred
Accompaniment of the patient	Actual expenses incurred
Replacement driver	Actual expenses incurred
Advance payment of hospitalization expenses	Actual expenses incurred
Legal assistance in case of a traffic accident abroad	€ 10.000
Bail bond in case of traffic accident abroad	€ 30.000
Coffin and deceased body repatriation expenses	Actual expenses incurred
Burial expenses	€ 5.000
Rehabilitation expenses	€ 10.000
Medical expenses (Accident and Illness)	€ 1.000.000
Despatch of medicines, blood, glasses on location	Actual expenses incurred
Despatch of a doctor on location	Actual expenses incurred

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Additional accommodation expenses	€ 300/day (maximum 10 days)
Search and rescue expenses	€ 15.000
Telephone expenses	Actual expenses incurred
Natural disaster	€ 500/day (maximum 10 days)
Loss/theft of <ul style="list-style-type: none">• travel documents• professional documents	€ 1.500
Theft/loss of luggage	€ 10.000
Luggage delay and/or transport	€ 1.000
Travel delay	€ 1.000
Psychological counselling	€ 6.250
Cash made available	€ 5.000
Limit per claim and event	€ 20.000.000

Personal assistance card

Every employee of the University of Luxembourg will receive a personal assistance card indicating the phone number to contact in case of an event, and the reference number of the UL insurance policy. At the end of the work contract, the personal assistance card has to be returned to the HR Department.

International SOS

If you require assistance whilst abroad, please contact without any delay the **AXA Assistance Benelux** helpline 7 days a week, 24 hours a day

+ 32 2 552 53 53 / claims@axa.lu

Please quote policy number: 27/0112847

As part of the travel insurance, any claim not immediately reported to the assistance helpline will not be compensated.

More information

The benefit outlines of the personal accident and travel insurance can be accessed on the Intranet, under the following link:

If you have any question concerning the benefit outlines of the policy insurance, please contact the Legal Office by email at assurance@uni.lu

Long term visit in a foreign institution

If your professional stay abroad is 3 days or longer, you have to inform the HR department four weeks before your departure and once the dates and places are definitive. HR will file a posting request at the social security (CCSS9) to assure your insurance coverage during your stay abroad.

For more details, see memorandum "Professional stay abroad and posting request" dated 25/10/2016 (Ref.: RH/10-2016).