

# INSURANCES



## CIVIL LIABILITY INSURANCE

- This insurance is called "responsabilité civile" in French.
- It is a third-party compulsory insurance that covers any accidental damage that the policyholder, as a private person, causes to others or to their property.
- It is compulsory to have civil liability insurance when renting an apartment or a room in a university dorm.
- It is most often included in the housing insurance policy.

Civil liability insurance, housing insurance, and complementary health insurance can be acquired with a French bank or student health insurance company such as MGEL or LMDE.

## HEALTH INSURANCE

### European Students

- If students come from the European Economic Area (EEA) and if they pay for health insurance, they can benefit from health protection in France and ask for the European Health Insurance Card (EHIC). Sometimes you can find it on the back side of their national insurance card. The card is proof that they are insured in an EU country.

### Students from Québec

- If students have a RAMQ card, they will be exempt from registering for French social security.

### Non-European Students

- French health coverage is free for international students.
- Online registration for French social security is highly recommended by French law upon students' arrival even if they already have private insurance.
- More information here: <https://etudiant-etranger.ameli.fr/>

## HOUSING INSURANCE

In France, it is compulsory to insure an accommodation if you are a tenant (even in a university dorm). All tenants are liable for damage to property including the common spaces of an apartment building.

## COMPLEMENTARY HEALTH INSURANCE

It is optional health insurance offered by insurance companies. It covers part or all of the remaining cost of a health service that is not covered by compulsory health insurance.

### Documents Required by Social Security for an Insurance Policy

- Proof of registration for the current academic year. It can be downloaded from your ERNEST account
- Proof of identity: a copy of passport
- Copy of student visa
- Original birth certificate and its translation in French
- A residency permit: a copy of the student visa stamped by OFII (French Office for Immigration and Integration)
- A statement of French bank account information in your name (to receive reimbursement for medical