

# Information on Insurances to be contracted while in France

## HEALTH/SOCIAL SECURITY

### European Students and Quebec Students:

If you come from one of the countries located in the European Economic Area ([EEA](#)) AND if you pay the fees of your national Health system, your health protection while in France will be ensured by your home country provided you hold a valid [European Health Insurance card](#).

Students from Quebec also benefit from an agreement between France and Quebec and have the same rights as the European students.

If you have an accident and need an urgent hospitalization, you will have to pay the fees and send the bill to the CPAM (French social security system). The fees will be reimbursed by the French social system provided you send them a copy of a valid [European Health Insurance card](#) or agreement between France and Quebec (RAMQ document).

### Non European Students:

- **ALL under 28 years old:** Provided you are less than 28 years old on October 1st 2012, you will have to register and pay for the French Health/Social security system **EVEN IF** you already have purchased a health insurance program in your country which covers you while abroad.
  - o Students coming for the 1<sup>st</sup> semester only, or for the full academic year ( September to April)
    - If you choose to be registered with MGEL, you will be covered as soon as you go to their office and show that you will be a student in Strasbourg (by showing your acceptance letter).
      - You will then need to pay for the fee during the orientation
    - If you choose to be registered at LMDE, your coverage will only start on October 1<sup>st</sup> as they consider that the academic year starts on October 1<sup>st</sup>.
      - In this case, please make sure to have a private health insurance for the month of September.

- **Students coming for the 2<sup>nd</sup> semester only (January to April)**
  - You will not be covered for the month of January by the MGEL or LMDE but still have to register and pay for their service for the other 3 months.
    - PLEASE MAKE SURE TO CONTRACT A PRIVATE INSURANCE WHICH WILL COVER YOU DURING THE MONTH OF JANUARY.
  
- In both cases, you will have to provide the MGEL or LMDE with the following documents to finalize your registration with them:
  - The proof of registration at the university which shows that you have paid for the insurance (*MGEL will cover you for the few weeks that you will be here before the registration without this document but they will stop in October if you don't provide it*) which you will get during the orientation
  - Your bank information in France to be able and reimburse you for your medical expenses
  - The invitation to OFII (Immigration office) or a copy of your visa if you do not need to go through OFII to complete your immigration process
  - A birth certificate translated into French if the original is not in English, French, Spanish or German (For students staying the whole year).
  
- **Students older than 28 years old on October 1<sup>st</sup> 2012**
  - As the French health/social security system does not cover you, please make sure to buy some insurance from home or as soon as you arrive in France which will cover for your medical costs while in France
    - In France, banks provide such insurances. Please contact them directly to know about their fees (Crédit Mutuel, Caisse d'Épargne, Société Générale, BNP Paribas, Crédit Lyonnais, HSBC, Banque Populaire...)
  
- **MGEL and LMDE:**
  - They are two organizations who provide the same services to all the students in France in terms of basic health coverage:
    - They cover 70% of your medical expenses based on a national chart (*if the doctor that you go to charges more than the national tariff, you will not be reimbursed 70% of what you paid*)
  - It is compulsory to choose one of the two for your basic coverage.
  - They both sell complementary insurances to cover the other 30% not covered by the basic coverage. You can choose to buy it or not as it is not compulsory.
  - MGEL offers to cover students in September when LMDE starts in October.
  - LMDE has a partnership with the "Banque Populaire" which enables students to have a "French guarantor" for landlords who ask for one when renting an apartment.
  - **Please read the complementary documents for more information**

## **OTHER COMPULSORY INSURANCES**

(Not provided by the school)

### **CIVIL LIABILITY INSURANCE**

Called *responsabilité civile* in French. It is a third party compulsory insurance that covers any accidental damage you, as a private person, cause to others or their property. Most often this is included in a home insurance policy but do check.

It is compulsory to have it when renting an apartment or a room in a university dorm.

### **HOUSING INSURANCE**

It is obligatory to insure your home if you rent (even a university dorm) - a tenant is liable for damage to a property including the common spaces of an apartment building.

**Both can be contracted with your bank in France or with the MGEL or LMDE**

**Please read the information on [MGEL](#) and [LMDE](#) that we have provided or click on the links to access their websites.**