

One of your employees leaves on a business trip, is seconded or goes to work abroad as an expat. What impact will this have on his or her social security? And how will this affect your duty of care as an employer? Each form of international employment requires a different insurance package.

As an employer, you have a duty of care for the health and safety of your employees during working hours. And this duty of care does not stop at national borders. Business travellers, secondees and expats, therefore, require specific insurance cover and assistance, depending on their destination, the nature of their employment abroad and the degree to which they can fall back on the social security of their native country or their country of employment.

You send an employee on a business trip

You send one of your employees on a specific assignment abroad, for an audit, for example, for contract negotiations or for the start-up of a new production line. The employee will stay there for no more than three months.

Social security

Your employee will continue to be subject to Belgian social security. He will continue to build on his or her statutory pension in Belgium and if the employee becomes ill or incapacitated, he or she can fall back on Belgian social security.

Insurance cover

In principle, all current personal insurance cover will continue while abroad. Please note, however:

- you must report trips to high-risk countries to your insurer as you may have to pay an additional premium for these;
- reimbursement of medical expenses abroad is often limited;
- the insured amount is often capped;
- repatriation is often not or not fully insured;
- travel to countries at war may be excluded.

Checklist

- Check the travel advice on the website of the Federal Public Service Foreign Affairs or the French Ministry of Foreign Affairs for the country to which your employee is travelling.
- Report the business trip to your insurers.
- Check whether your insurance policies cover 'assignments abroad' and, if necessary, extend the cover provided under the existing policies.
- Take out a travel insurance policy which guarantees your employee additional cover for medical expenses and higher insured amounts, but which also provides medical and legal assistance and luggage cover.
- Consider Kidnap & Ransom insurance.
- Apply for the European Health Insurance Card (EHIC) if your employee is travelling to an EEA country or Switzerland. This will enable him or her to receive the necessary medical care.
- Notify the health insurance fund and the insurer providing hospitalisation and/or assistance cover immediately if your employee is hospitalised abroad.

An employee is seconded

Your employee goes to work abroad on a specific project but remains on your payroll. The employee therefore does not have an employment contract with the foreign company. The duration of the assignment is planned to take no longer than twelve months, but may be extended to a maximum of five years.

Social security

If your employee is seconded to a country in the European Union or to a country with which Belgium has concluded bilateral treaties, he or she will fall under Belgian social security and will therefore pay social security contributions in Belgium.

Insurance cover

Normally, your employee can remain insured under your existing personal insurance policies. However, you will need to take into account that:

- the insurer may ask for an additional premium;
- the insurer may exclude secondment to a high-risk country;
- the insurer may limit the cover of medical expenses abroad.

Checklist

- Report your employee's secondment to your insurer(s).
- Verify whether the seconded employee is insured for 'assignments abroad'.
- Extend the existing policies.
- Ensure that the family members are also adequately insured.
- Check whether a travel insurance policy provides cover to employees who reside permanently abroad.
- Take out an individual or group expat policy which will increase the insured amounts and guarantee appropriate medical and legal assistance. This will enable your employee to gain access to the international medical network without having to make advance payments.
- Consider a Kidnap & Ransom insurance policy.
- Explain to your employee the practicalities of dealing with claims abroad.
- Notify the health insurance fund and the insurer immediately if your employee is hospitalised abroad.

You work with expats

Your employee has an employment contract in another country or has been working abroad for more than twelve months (not an extended secondment).

Social security

Your employee pays social security contributions in the country of employment and will therefore fall under a foreign social security scheme.

Insurance cover

An expat cannot remain covered under the existing personal insurance policies.

In order to supplement the state cover, the expat could take out the following alternative insurances:

- the expat can make use of the General Overseas Social Security Service Scheme (DOSZ/DIBISS) for pension, health and disability insurance;
- local personal insurance (attention should be paid to the scope of the insurance cover, whether or not it is mandatory, its coordination, etc.);
- a group expat policy with cover for death, incapacity for work and medical expenses;
- individual assistance insurance;
- Kidnap & Ransom insurance.

Checklist

- Check what personal insurance cover is available in the country where the expat is working and precisely what cover is included.
- Employment abroad is also quite an adventure for the expat's family members, so ensure they have proper guidance and insurance.

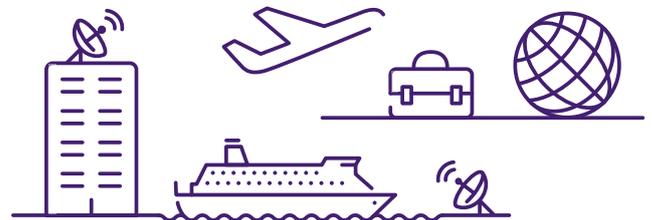
What does an expat policy cover?

An expat insurance reimburses medical expenses incurred by the expat and family members, whether or not in the context of a hospitalisation. The insurance can be extended with cover for eye and dental care.

The expat insurance will also pay compensation in the event of death or disability due to illness or an accident. In order to ensure that the expat is not left completely to his or her own devices when faced with problems, the expat insurance provides extensive assistance, up to and including evacuation or repatriation for medical or political reasons. Finally, an expat insurance also covers family liability and home contents.

An expat policy also provides a number of practical advantages for those insured:

- online information about medical facilities abroad;
- third-party payer system, whereby the insurer makes full payment directly to the hospital if there is a bill for hospitalisation;
- prompt processing of claims.



We are there for you.

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