Personal injury/damage insurance for your children

ISP strongly encourages you to insure your child during his or her time at school and during extracurricular activities for personal injury/damages caused or incurred. This should not be confused with medical insurance.

Policies that can be taken out for potential injury/damages should include two types of coverage:

1. Civil liability

This covers the consequences of injury/damages that might be caused by the child to someone else.

2. Accident coverage

This covers the child’s own injury. It can be in the form of a “garantie des accidents de la vie” (life protection insurance) policy or an “individual accident” policy.

- **“Garantie des Accidents de la Vie (Life protection insurance)**
  This comes into play from a certain level of disability (5%, 10%, 30%, for example). It enables the victim to be compensated according to common law liability rules, as would be decided by a court if a person were responsible for the accident. It therefore also covers compensation for other forms of prejudice such as pain and suffering (pretium doloris), aesthetic prejudice, loss of amenity and, in the event of death, compensation for the moral prejudice suffered by the family.

- **“Individual accident” policies**
  They make provision for the payment of a lump sum in the event of disability or the death of the child. They may also include the reimbursement of treatment expenses (possibly the cost of prostheses) as a top-up to national health schemes. The lump sum indicated in the policy is paid whether or not someone was liable for the accident. As applicable, this comes in addition to the sums paid by a person deemed liable or the latter’s insurance company.

Insurance options

These different types of coverage may be taken out from the same insurance company or different ones, in the framework of separate policies.

They can also be grouped together in one specific policy covering school and extracurricular activities. They then apply to school activities and the return journey between home and school (school insurance) and, on a broader level, throughout the year in any location, twenty-four hours a day, including leisure activities and holiday periods (extracurricular insurance). Most of these specific policies include additional coverage: emergency assistance service, notably enabling an injured or sick child to continue his or her schooling at home;
theft of a musical instrument or satchel; racketeering, etc. They can be taken out individually by parents but also through a parent/teacher association if proposed. (The ISP PTA does not propose this at the present time.)

Questions and answers on school life

1. What are the formalities in the event of an accident?

If your child is injured:

- Obtain as much information as possible on the circumstances of the accident.
- Have a doctor draw up a detailed certificate indicating the nature of the injuries and foreseeable evolution.
- Declare the accident within five working days (specifying the circumstances and enclosing the medical certificate) to:
  - your personal insurance company (life protection, individual accident, legal protection cover, etc.).
  - the organization with which the school and extracurricular insurance coverage was taken out.
- Keep the reimbursement statements received from the Sécurité Sociale (French national health service) and from any top-up insurance scheme.

Once the child is well again or when his or her condition is stable (or "consolidated", that is to say when doctors have finally established the level of disability), you will receive the amount set out in the policy.

In the event of third-party liability, your insurance company will handle the formalities to claim compensation from the former if you have "legal protection" coverage either as part of your comprehensive household insurance or another policy.

If your child causes an accident:

In all cases, an accident declaration must be sent to the insurance company by registered letter. If you have civil liability coverage through specific policies (comprehensive household insurance, school/extracurricular insurance), you must inform each insurance company.

2. Is insurance compulsory?

No, not for compulsory school activities during school hours inside or outside the school premises. But insurance is strongly recommended. On the other hand, schools require parents to have insurance to cover accidents incurred or caused by their children when they take part in certain optional activities organized by the school. This involves outings not within normal classroom hours or residential outings (adventure classes, etc.).

You can satisfy this requirement with school and extracurricular insurance or your own personal insurance. If your child is already covered by your personal policies, all you need to
do is give the school the certificates provided by your insurance company. You can submit these documents to the Business Office.

3. What does civil liability coverage mean?

This covers injury/damage caused by your child to someone else. It is generally included in comprehensive household policies.

4. What does individual accident coverage mean?

This covers injury/damage that your child might suffer without it being possible to establish the liability of a third party. Should the insurance policy not include this coverage, the family should either request extended coverage from its insurance company in the form of a policy amendment or take out school insurance. Parents sometimes contest the necessity of this coverage for the sake of freedom of choice. However, to protect a child as fully as possible, the organizer of optional educational activities is legitimately entitled to demand that this condition be met. Parents still have the option of taking out this type of insurance or, failing this, refusing to allow their child to take part in the activity in question.

More information

For more information about school insurance in France, please visit the Ministère de l’Économie website.