

INSURANCES

CIVIL LIABILITY INSURANCE

- 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 a civil liability insurance when renting an apartment or a room in a university dorm.
- It is most often included in the housing insurance policy.

HOUSING INSURANCE

In France, it is compulsory to insure the 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 an optional health assistance offered by insurance companies. It covers part or all of the remaining cost of a health service that are not covered by compulsory health insurance.

The civil liability insurance, the housing insurance and complementary health insurance can be arranged with a French bank or students health insurers such as MGEL or LMDE.

HEALTH INSURANCE

European Students

- If the student comes from the European Economic Area (EEA) and if he pays for a health insurance, the health protection in France will be ensured by this health insurance system.

Students from Quebec

- If the student has the RAMQ card, he will be exempt from registering in the French social security.

Non-European Students

- Health coverage by the French State is free for international students.
- Online registration in the French social security is highly recommended by French law upon the student arrival even if he already has private insurance.
- More information here: <https://etudiant-etranger.amelie.fr/>

Documents required by the Social Security to validate your insurance policy

- Proof of registration for the current academic year. It can be downloaded from your ENT account (Mon dossier - Justificatifs de scolarité - Certificat de scolarité)
- Proof of identity: a copy of passport
- Copy of the student visa
- A vital record : the 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)
- An official banking information in your name : IBAN - Bank information in France (to receive the refund of the medical expenses)