

# INSURANCE

## 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.

## 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.

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, health protection in France will be provided by this health insurance system.

## Students from Quebec

- 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.amelie.fr/>

## 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 \(to receive reimbursement for medical expenses\)](#)
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