

Annex M9. How to declare an accident

Have you had an accident? This is the procedure to follow if you wish to declare your accident and claim under the insurance scheme.

This page is only about the accident declaration to the insurance if you have one but although retired staff and other family members covered by the sickness insurance scheme do not benefit from accident insurance, in the event of an accident for which an identified third party is responsible, an accident report should be submitted.

Step 1 : fill in the form

Fill in the ['accident report' form](#) (Annex M9.) . Where the accident results in death or wherever it is impossible for the insured parties or those entitled under them to report the accident, this may be done by any member of their family or any other person with knowledge of the facts. The section entitled **medical certificate** must be filled in by a doctor.

N.B. If the accident was caused by a third party, you need to fill in the 'liable third parties' section (see below) of the accident report.

Your accident report is only valid if it is signed and dated!

Step 2 : attach the supporting documents

Enclose with your accident report any related medical documents (x-ray, MRI scan, hospital records, etc.). Do not enclose pictures but keep them carefully.

Step 3 : send to your settlements office

Do not wait! The accident report must be submitted within 10 days of the accident!

Send everything in an envelope to the relevant address for your department (you will find this on the form). If necessary, make a copy for your [medical service](#).

Step 4 : claim reimbursement

You can ask straight away for your medical expenses to be [reimbursed](#). Initially you will be reimbursed up to the usual ceiling (80-85%). As soon as your accident report has been accepted, you will be paid the difference so that 100% of the fees incurred are covered.

You simply need to [fill in the claim for reimbursement](#) of medical expenses, not forgetting to give the **date of the accident and to tick the box 'ACCIDENT (ACC)'**. N.B. the form is only valid if it is **filled in in full and signed**. Send this form to your [settlements office](#).

Step 5 : medical examination

You will be invited to attend a medical examination carried out by a doctor from the 'Accidents' department to evaluate your condition following the accident, and any subsequent problems. The doctor will then write a report. If you are still suffering the after-effects of the accident, you will be offered a lump sum in the event of invalidity according to Article 73 of the Staff Regulations. Your file is then closed (it is possible to [re-open the file](#)). A lump sum is paid in the event of death, total permanent invalidity or partial permanent invalidity.

Liabile third parties

If the accident was caused by someone else (a liable third party), it is important that you provide the following information so that the PMO can recover the medical expenses from their insurance company :

- name and address of the third party
- name and address of the third party's insurance company
- any evidence you have (to enable the institution to take action against the third party)
- the existence and status of any amicable or legal procedures undertaken privately against the third party.

If you sign an amicable arrangement or settlement with the third party, you must write "subject to compliance with Article 8 of the common rules on accidents and occupational disease and Article 85a of the Staff Regulations of officials of the European Communities" above your signature and send a copy of this document with your accident declaration form.

N.B. : although retired staff and other family members covered by the sickness insurance scheme do not benefit from accident insurance, in the event of an accident for which an identified third party is responsible, an accident report should be submitted.

Non reimbursable

The cost of your transport home is never reimbursed by the sickness insurance scheme. To cover such eventualities it is advisable to take out private travel insurance (for example, from your credit card providers, if you have paid for your trip in this way).