



Dear member,

Union Syndicale Brussels is pleased to announce that it is teaming up with Concordia for all your insurance needs. Twice a month, we offer you a consultation with our broker Concordia, and Concordia will be happy to help you find the kind of insurance that best suits your needs.



Life can entail all kinds of situations that could lead to potential disputes. It is possible, too, you are not used to dealing with conflicts and might not be sure about your rights.

Legal protection insurance not only informs you of your rights, but also protects you financially from the cost of legal proceedings which can be long and costly.

When does legal protection insurance work?

Legal protection insurance is useful in different types of situations, for instance if:

- you suffer injury or damage and wish to obtain compensation from another person. For example, you have been bitten by a dog while walking in the park;
- a person considers you are liable for any injury or damage you may have caused and takes legal action against you.



Of course, you would like to avoid such disputes. However, life entails risk and the likelihood of accidents. For instance, your dog might damage the rug at a neighbour's house, your child might accidentally break someone's window etc. You are legally obliged to assume financial responsibility for any accident you cause in your private life. And that can be quickly cost a lot of money. Family Civil Liability insurance can help bear the cost of such risks.

What does Family RC cover?

If you are responsible for an accident in your private life, Family Civil Liability insurance, also called private life insurance, provides financial compensation to the victim(s). It covers both material damage, bodily injury or any other type of damage.



R.C. Auto covers the liability of drivers of a vehicle. This insurance is compulsory for all vehicle owners as soon as the vehicle is on the road. If you are responsible for an accident, this insurance covers the material and bodily damage caused to the victims. However, it does not cover your own injuries or the material damage caused to your vehicle. For this reason, R.C. Auto is often supplemented by other cover such as "omnium" and "mini-omnium" which cover material damage caused to the insured vehicle.



Are you a tenant or owner? **Home insurance** - also known as fire insurance - helps you protect the value of your home and its contents, as well as your liability for damage done to someone else's property.

Whether you own or rent an apartment or house, you are exposed to a number of risks. A flood, a fire, a theft while you are on holiday ... No one is immune to small and large disasters at home, but it is possible to limit the risks through to home insurance.

You will find all the information about the different types of insurance on:
<https://bruxelles.unionsyndicale.eu/en/union-syndicale-brussels/our-services/insurance>

If you wish to make an appointment, you can send an email to the following address:
noemie.mertens@unionsyndicale.eu

You will be given various options, slots and dates. In order to make it easier to make an appointment, you can indicate the insurance you wish to discuss in the subject line of the e-mail.