

Family Insurance

What is a family insurance?

This insurance covers damages that a consumer causes to others in the context of personal life. This type of insurance is also referred to as 'personal accident' insurance.

How does it work?

If a consumer is held liable for a fault that causes harm to another person, the insurer intervenes. Usually insurers apply an excess which obliges the consumer to pay for part of the damage himself/herself.

What rules apply to civil liability insurance?

This insurance covers a consumer's civil liability as well as that of his/her family and all other dependents. Professional activities and certain sports are not covered.

What is the FSMA's role?

The FSMA is tasked with ensuring compliance with the insurance laws and legislation, especially as regards information provided to clients.

Where can you get more information?

You can find more information on family insurance on Wikifin.be ([French](#) - [Dutch](#)).

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