Accident at work?
The CNE supports you

HAVE YOU SUFFERED AN INJURY CAUSED BY AN EVENT THAT OCCURRED IN THE COURSE OF YOUR WORK OR ON THE WAY TO WORK? THEN YOU ARE THE VICTIM OF WHAT IS KNOWN AS AN ACCIDENT AT WORK, AND COVERED BY SOCIAL LEGISLATION. THE TRADE UNIONS HAVE INDEED WON THE RIGHT FOR INJURED PERSONS TO BE COMPENSATED FOR ALL COSTS INCURRED. THE CNE TEAM GUIDES YOU THROUGH THE STEPS TO TAKE.

THE MEDICAL CERTIFICATE

If you are injured on your way to work or at work, go as soon as possible to the medical service indicated in your work regulations to have the injuries, even slight ones (in case of future complications), established. Give the certificate to the employer and keep a copy.

REPORTING THE ACCIDENT

You must report your accident to your employer as soon as possible, even if you do not stop working. Remember to gather evidence: your medical certificate, witnesses, a police report if the accident occurred on the public highway, etc. Be as precise as possible and never change your description afterwards. If you are asked to co-sign the employer's statement, check that the description of the facts is correct. The employer is then obliged, under penalty of law, to declare your accident to his insurer within 8 days of the accident. The employer's opinion does not count: it is up to the insurer to decide whether it is an accident at work. If the insurer refuses to consider the facts as an accident at work, FEDRIS (the Federal Agency for the occupational hazards) can intervene and control its decision. The intervention of the employer is justified because the accident report contains technical data. These data make it possible to draw up statistics, thanks to which the trade unions can collectively improve safety and accident prevention at work.

COMPENSATION FOR THE ACCIDENT

If your accident at work is recognised by the insurer, you are entitled to full reimbursement of the health care (and any prosthetic or orthopaedic appliances) required as a result of the accident. If you need to be examined or treated as a result of your accident at work or if you have to travel at the request of FEDRIS, the insurance company or the labour court, your travel expenses are also reimbursed.

COMPENSATION FOR INCAPACITY FOR WORK

If your accident at work prevents you from returning to work, either totally or partially, temporarily or permanently, you are entitled to compensation for your loss of income. The amount of this compensation is calculated on the basis of your gross salary and varies according to the extent and duration of your incapacity for work (see the sheet "Incapacity for work? The CNE supports you"). You can obtain this information from the CNE team in your company or from our website www.lacsc.be/cne.

DID YOU KNOW ?

The **first mandatory social insurance program** won by Belgian workers was... for workplace accidents!

At **the end of the 19th century,** accidents were commonplace in mines, factories, and workshops. Every day, workers were injured or killed on the job. To receive compensation, they had to prove that the employer was at fault—an almost impossible task. If he survived, an injured worker would lose his income overnight and could only rely on his family or charity.

For decades, workers organized themselves into unions and mutual aid societies. The major strikes of **1886** and the campaigns for universal suffrage (1893, 1902, 1913) strengthened their bargaining power and gradually established the idea that the risks of work should not be borne by the victims.

In **1903**, Belgium passed a law on workplace accidents. For the first time, a victim of a workplace accident could receive compensation without having to prove fault on the part of their employer. But unlike what would later be done for sickness, unemployment, or pensions, lawmakers chose to entrust this protection to private insurers rather than integrating it into a public system as part of the broader development of Social Security.

Even today, workplace accidents remain an exception within our social protection system. This insurance is managed by private insurance companies, which operate on a for-profit basis. As a result, victims often face disputes or procedures (such as expert assessments) aimed at limiting compensation. The other branches of Social Security, on the other hand, are based on a principle of solidarity rather than profitability.

Need to mail us ? Please write to : cne.advice@acv-csc.be **(English only!)**
Need to contact us ? **Please call 067 88 91 00** on Mondays, Tuesdays and Wednesdays from 9AM to 12PM and Tuesdays from 1.30PM to 4.30PM (French).
Need to meet us ? Our offices are open on Mondays, Tuesdays and Wednesdays from 1.30PM to 4.30PM and Tuesdays from 9AM to 12PM (French).

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