



*European Communities
Commission
Background Report*

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COMMUNITY BENEFITS FOR HOLIDAY MAKERS

Summary

Membership of the Community offers its citizens certain advantages when visiting in the member countries.

Reciprocal medical care is one of these advantages; travellers crossing internal Community frontiers may take in, free of tax, more goods in their personal luggage than those coming in from outside; motorists are automatically guaranteed minimum legal insurance cover, according to the laws of the country visited, in case of accident.

MEDICAL CARE - Be sure to carry form E 111

It can be expensive to be taken ill on holiday or on a business trip abroad. Community citizens, however, provided that they are insured through their own national insurance schemes and follow certain procedures, are entitled, under Community regulations, to receive medical care, in emergency, on the same terms as the people whose country they are visiting.

This does not mean that treatment will always be free, as under the British National Health Service. It does mean, however, that through reimbursement or other arrangements only a small proportion of the costs should be born by the visitor.

Despite annual attempts by the European Commission to publicise the reciprocal arrangements available, many holiday makers are unaware that they exist.

Who can benefit?

The Community regulations have long applied to insured workers or pensioners and their families; since April 1978 certain categories of the self-employed and non-employed are also included in their scope. Self-employed people are eligible if at some time they have been insured in the UK as an employed person and have paid contributions within the current tax year as self-employed. People who are no longer working but have been insured in the UK as an employed person, and have paid sufficient contributions to enable them to draw a full rate retirement pension, may also benefit.

Take Form E 111

Those who wish to insure themselves against trouble abroad must obtain, before they go on holiday, an Entitlement Certificate Form E 111. This should be applied for on Form CM1, to be found at the back of the DHSS leaflet SA28, available at local social security offices. The leaflet also provides full information about medical care in the Community countries. In the event of sickness or accident, the visitor must apply to the nearest sickness insurance organisation, taking Form E 111 with him. These organisations are listed on the back of the form.

UK citizens, however, do not need these forms if they are visiting either Ireland or Denmark.

Treatment abroad

Normally a visitor is only entitled to treatment for an ailment requiring immediate attention, though pensioners or someone in receipt of Industrial Injuries benefit may be able to obtain a wider range of care. In some cases also sickness benefit can be claimed if application is made within three days to the local sickness institution.

Sickness expenses (medical care, medicines, hospital treatment, etc) will be paid by the insurance organisation at the place where the insured person is staying, in accordance with the system in force in the country.

Generally speaking, in Denmark, Germany, Ireland and Italy medical care is given free by doctors approved by the insurance organisations. Medicines are also provided free in the Netherlands and in Ireland. In other countries insured persons are required to make a (non-recoverable) contribution.

In Belgium, France and Luxembourg the insured person must normally pay all or part of the costs incurred, and is then reimbursed by the competent local sickness insurance organisation in accordance with the scale applied to persons insured with the organisation.

If during his stay sickness or accident renders a worker unfit for work, he may receive the daily benefits provided for under the regulations of the country where he is insured. He must inform the insurance organisation at the place where he is staying, by submitting a medical certificate of unfitness for work, and he must be examined by its medical adviser. This organisation will then request the organisation with which the worker is insured (in the UK the DHSS) for cash payments of the benefits. The latter, if the worker is so entitled, will pay him the benefits by international money order or through the organisation at the place where he is staying.

Where to get the information

The following lists the places where information can be obtained regarding medical treatment.

BELGIUM

Regional offices of the Auxiliary Fund for Sickness and Invalidity Insurance (Caisse Auxiliaire d'Assurance Maladie-Invalidité) Head Office: 10, Boulevard St Lazare, 1030 Brussels. Alternatively, Friendly Societies (Mutualités)

DENMARK

The social and health division of the local council, or the National Social Security Office (Sikringsstyrelsen), Aebeløgade 1, Postbox 2566, 2100 Copenhagen.

FRANCE

Outside Paris: Local Sickness Insurance Offices (Caisses Primaires d'Assurance Maladie). In Paris: the Social Security International Relations Service (Service des Relations Internationales de la Sécurité Sociale), 84 rue Charles Michel, St Denis (93).

FEDERAL REPUBLIC OF GERMANY

Local sickness insurance offices (Allgemeine Ortskrankenkassen - known as AOK) normally open Monday to Friday, mornings only.

IRISH REPUBLIC

The Health Board of the area in which you are staying.

ITALY

Any of the local offices of the National Institute for Sickness Insurance (Istituto Nazionale per l'Assicurazione Contro le Malatti - known as INAM).

LUXEMBOURG

The National Sickness Insurance Fund for Manual Workers (Caisse Nationale d'Assurance Maladie des Ouvriers), 10 rue de Strasbourg, Luxembourg, or its local offices.

NETHERLANDS

The Netherlands General Sickness Insurance Fund (Algemeen Nederlands Onderling Ziekenfonds - known as ANOZ), Kaap Hoordreef 24-28, Utrecht.

Duty-Free Allowances

A Member of the European Parliament, M. Dondelinger, suggested* last December, that the "parsimoniously calculated" duty free imports of cigarettes, alcohol, and perfume allowed in by excise regulations in the member countries had a "deplorable psychological effect" on Community travellers, a quarter of a century after the creation of the European Community.

The Commission pointed out in reply that several proposals it had sent to the Council of Ministers to ease the situation had yet to be implemented. The problem is that substantial differences exist between

* Written Question No 623/77

the excise duties on certain products from one member country to another, and these have been widening in recent years. For this and other reasons it has not yet been possible to propose improvement in the duty free import arrangements.

Duty-Free allowances

(including day trippers)

If you have come from a Community country and the goods were not bought in a duty free shop or on a ship or aircraft

If your goods were bought in a duty-free shop or on a ship or aircraft or you have come from a country outside the Community (1)

Tobacco Goods

Cigarettes	300	200
or Cigarillos	150	100
or Cigars	75	50
or Tobacco	400 grams	250 grams

Alcoholic Drinks

Over 38.8°proof (22°Gay Lussac)	1½ litres	1 litre
or Not over 38.8°	3 litres	2 litres
or Fortified or sparkling wines		
(2)	3 litres	2 litres
and Still table wine	3 litres	2 litres

These allowances are not for persons under 17

<u>Perfume</u>	75 grams (3 fl oz)	50 grams (2 fl oz)
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<u>Toilet Water</u>	3/8 litre	¼ litre
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(1) If you live outside Europe you can bring in double the allowance of tobacco goods.

(2) Sherry, port and vermouth, for instance, are fortified wines.

Conversion Tables

Perfume

1 fluid ounce=approx 28gm/28cc/28ml
3/8 litre=approx 13 fl oz/357 cc
1/4 litre=approx 9 fl oz/250cc

Drinks

Brandy is often sold in 24 oz bottles. Most whisky, gin and sherry in 26.2/3 fl oz bottles
Flasks are half bottles
1 reputed quart=26.4 fl oz=0.75 litre
1 litre=35.2 fl oz
1 US quart=33.3 fl oz=0.95 litre

In addition travellers crossing internal Community frontiers may take in, free of tax, goods in their personal luggage not exceeding a total value of 125 units of account (about £85). For travellers entering the Community, exemption from tax and duty is accorded for goods in their personal luggage up to a total value not exceeding 25 ua. (about £16).

Insurance Cover for motorists

Frontier officials no longer ask motorists to present their insurance "green card" when they cross the Community, or when they enter or leave Austria, Switzerland, Sweden, Norway and Finland. This is because insurance companies within the Community must provide third party cover for motorists travelling to other Community countries and have extended this principle to the other countries mentioned.

It should be emphasised, however, that the automatic cover is only the legal minimum required according to the laws of the country visited, and this differs amongst states.

The "Green card" therefore is not legally essential. But motorists wishing to be fully insured against accident should make their own private arrangements.

Minibuses

Anyone taking a minibus to the Continent should remember that passenger vehicles with seats for more than nine people including the driver require to be fitted with a tachograph for travelling in other Community countries and in most non-EEC countries as well. For purely national traffic, governments may seek an exemption for vehicles of up to 13 seats (as the United Kingdom has done), but this does not affect someone taking a minibus from the UK to another European country.