



# PROTECTION AT WORK (anglais/engels)

La protection au travail (fr)  
Beschermd op het werk (nl)



Welcome guide of the ACV-CSC for employees from E.U. states  
Guide d'accueil de l'ACV-CSC pour les travailleurs des pays de l'U.E  
ACV-CSC-onthaalgids voor werknemers uit de E.U.-landen



*This guide has been written in your language. The ACV-CSC service providers will help you in Dutch or French. If you know someone who does speak Dutch or French well, it is always a good idea to take them with you to the ACV-CSC service centre.*

# PROTECTION AT WORK (eng)

Beschermd op het werk (nl)

La protection au travail (fr)

Do you work in Belgium? Are you a job seeker? Are your wages not right? Do you have questions about agreements in the sector you work in? Questions about social security? Your rights as an employee? Are you in conflict with your employer? Are you temporarily or fully unemployed? Do you find it difficult to understand the work and social laws?

Get to know your rights. Let specialists resolve your doubts. Get in touch with the ACV-CSC with your questions.

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# TAILOR-MADE SERVICES

Dienstverlening op jouw maat  
Des services individualisés

## **Which questions and problems can we help you with?**

*Met welke vragen en problemen kan jij bij ons terecht?*

*Avec quelles questions et pour quels problèmes pouvez vous nous contacter?*

## **European legislation**

*La législation européenne - Europese wetgeving*

- We inform you about your rights based on European regulations: child benefits for children residing in another EU country, pension laws, right to health insurance within the European Union etc.
- We inform you about the transfer of your social rights from your country to Belgium or from Belgium to your country.
- We can also give you information and help about your tax status in Belgium: resident or non-resident, when you are entitled to person-related benefits if the members of your family reside in another EU country.

## **Work duration**

*Durée du travail - Arbeidsduur*

- What is the weekly work duration in your sector?
- Which hours are overtime?
- How must those hours be paid?
- Can you also take them as days off?
- What if you work on a public holiday?

## **Employment contracts**

*Contrats de travail - Arbeidscontracten*

ACV-CSC can clarify the different types of contracts, statutes and their content.





## Wages

### *Salaire - Loon*

- There are different minimum wages in every sector.
- The correct wage is not only a very important concern to you but also to ACV-CSC.
- There are also the various deductions (social security contribution, company tax deduction, contribution deduction for low wages,...)

## Annual bonuses

### *Primes de fin d'année - Eindejaarspremies*

- What if you have just been fired? The ACV will gladly calculate it for you.

## Accidents & illnesses

### *Maladie et accident - Ziekte en ongeval*

- If you are ill or had a work accident, the last thing you need are more problems.
- ACV-CSC is at your disposal for questions about returns, guaranteed wages, dismissal during illness, help of the health fund,...

## Work accidents and occupational illnesses

### *Accidents du travail et maladies professionnelles*

### *Arbeidsongevallen en beroepsziekten*

- We help you with all the formalities for the insurance companies the Fund for Occupational illnesses.
- We examine the problem and negotiate with the insurance company or the Fund for the recognition of the work accident or the occupational illness;
- And the allocated disability percentage...
- If need be the ACV-CSC will start a procedure at the work tribunal (see also Free legal assistance)

# PERSONALISED SERVICES

Des services individualisés  
Dienstverlening op jouw maat

## Holidays

*Vacances - vakantie*

- Do you know when and to how many days off you are entitled?
- And that holiday pay, how is that calculated?

## Time credit and career decrease

*Crédit-temps et diminution de carrière*

*tijkrediet en loopbaanvermindering*

Under pressure of the ACV-CSC the opportunities to better combine work and family increasingly become wider:

- time credit,
- career decrease,
- maternity/paternity leave,
- palliative leave,
- Flemish bonuses,...
- Which rights could you claim and what this means for your income.
- We will obviously also help you with your application.





## Unemployment

*Chômage - Werkloosheid*

- ACV-CSC also deals with the full processing of your unemployment file.
- ACV-CSC consults and supports for collecting the necessary documents.
- And we will pay your monthly benefits.

## Redundancy and bankruptcy

*Licenciement et faillite - Ontslag en failliet*

- We check whether the correct dismissal procedure was followed, whether the notice period and compensation meet the legal norms.
- If your employer is declared bankrupt, ACV-CSC will deal with the creation and processing of all the required documents, to ensure you get what you are entitled to.
- If need be the ACV-CSC will start a procedure at the work tribunal.



# PERSONALISED SERVICES

Des services individualisés  
Dienstverlening op jouw maat

## Temporary work

*Travail intérimaire - Interimwerk*

What are your rights as a temporary worker (more than what most think, definitely)?

- How long is your contract?
- What is the work duration for you as a temp?
- Are you entitled to annual holiday or justified absence?
- What happens if you become sick or have a work accident?
- What wages are you entitled to?
- Are you entitled to refund of travel expenses?
- Are you entitled to annual bonuses and a union bonus?
- Are you entitled to payment by the Social Fund for temporary workers?

## Pension

*Pension - Pensioen*

- If you want to retire, you should pop in at the ACV-CSC.
- ACV-CSC will check what the possibilities are in your sector and company.
- And for the further application and processing of your payment ACV-CSC will do the necessary.

## Strikers' support

*Indemnité de grève - Stakerssteun*

Those who don't listen need to be taught a lesson. If negotiations and consultations really don't work, a strike is called. ACV-CSC-members on strike receive strikers' support from the ACV-CSC. You can go to the ACV-CSC-service centres with your strikers' card.



# WE WILL ALSO HELP YOU WITH:

Autres domaines dans lesquels nous pouvons vous aider:  
Verder helpen wij u met:

## Child and birth benefits

*Allocations familiales et allocations de naissance - Kinderbijslag en kraamgeld*

- We will help you with administration for child benefits.
- We give you all necessary information and if necessary we will contact the competent services.
- We also check in which circumstances you are entitled to increased child benefits.

## Scholarships

*Bourses d'études - Studiebeurzen*

Studying is important, but also costs money.

- In the first months of the academic year ACV-CSC in cooperation with ACW-MOC organise service providing information on scholarships and study financing.
- On specific days or in the ACV-CSC-service centre we will check whether you are entitled to a scholarship or study financing and how high that scholarship or financing possibly is.

## Free legal aid

*Assistance juridique gratuite - Gratis juridische bijstand*

If specific procedures need to be started you can rely on the legal services of the CSC. Those services provide free legal aid and will represent you at the labour court (to benefit from this you need to have been an ACV-CSC-member for an uninterrupted 6 months).



# WHO ARE WE?

Qui sommes-nous?  
Wie zijn wij?

The Algemeen Christelijk Vakverbond (ACV) in Flanders and the Confédération des Syndicats Chrétiens (CSC) in Wallonia have existed for more than 125 years. It is a strong union with 1.7 million members and therefore is the largest of the three Belgian unions. It is a respected and prestigious social partner, recognised by employers and governments. It is also a strong service providing organisation. In more than 150 service centres (387 contact points) and by more than 3100 members of staff the valued ACV-service is provided.

ACV-CSC defends together with volunteers in thousands of companies all workers of any status, the employed and unemployed, in companies, in services, in institutions, in the whole society.

ACV-CSC defends its members individually and as a group for their: work, income, social protection and quality of life.

Within the ACV-CSC various professional centres are active: ACV-CSC building – industry & energy, ACV-CSC METEA (metal and textile), ACV-CSC Transcom (transport and communication), ACV-CSC Food and Services, ACV-CSC Public Services, LBC-NVK (employees and management private sector and non-profit in Flanders), CNE (employees and management private sector and non-profit in Wallonia), COC-COV (education in Flanders) and CSC-Enseignement (education in Wallonia).



# GET IN TOUCH ...

Poussez la porte de l'ACV-CSC...  
Waar kan je voor al die diensten terecht?

**You will get access to this wide array of services via an ACV-CSC-service centre near you**

*Acces à cette grande offre vous obtenez par les centres de services de la ACV-CSC proche de chez vous*

*Toegang tot dit ruime aanbod krijg je via het ACV-CSC-dienstencentrum bij jou in de buurt*

## **AALST-oudenaarde**

Hopmarkt 45, 9300-Aalst  
053 77 92 92  
[www.acv-aalst-oudenaarde.be](http://www.acv-aalst-oudenaarde.be)

## **ANTWERPEN**

Nationalestraat 111, 2000-Antwerpen  
078 15 20 58  
[www.acv-antwerpen.be](http://www.acv-antwerpen.be)

## **BRUGGE-OOSTENDE-WESTHOEK**

Oude Burg 17, 8000 Brugge  
050 44 41 11  
Kan. Dr.L. Colensstraat 7, 8400 Oostende  
059 55 25 11  
St. Jacobsstraat 34, 8900 Ieper  
059 34 26 11  
[www.acv-brugge-oostende-westhoek.be](http://www.acv-brugge-oostende-westhoek.be)

## **BRUSSEL-HALLE-VILVOORDE**

Pletinckxstraat 19, 1000 Brussel  
02 557 88 88  
[www.acv-brussel.be](http://www.acv-brussel.be)  
[www.csc-bruxelles.be](http://www.csc-bruxelles.be) (fr)

## **GENT-EEKLO**

Poel 7, 9000-Gent  
09 265 44 50  
[www.acv-gent-eecklo.be](http://www.acv-gent-eecklo.be)

## **KEMPEN**

Korte Begijnenstraat 20, 2300-Turnhout  
078 15 16 16  
[www.acvkempen.be](http://www.acvkempen.be)

## **LIMBURG**

Mgr. Broekxplein 6, 3500-Hasselt  
011 30 60 00  
[www.acv-limburg.be](http://www.acv-limburg.be)

## **LEUVEN**

Martelarenlaan 8, 3010-Kessel-Lo  
078 15 15 99  
[www.acv-leuven.be](http://www.acv-leuven.be)

## **MECHELEN-RUPEL**

Onder den Toren 5, 2800-Mechelen  
015 45 46 47  
[www.acv-mechelen-rupeel.be](http://www.acv-mechelen-rupeel.be)

## **MIDDEN-WEST-VLAANDEREN**

Henri Horriestraat 31, 8800-Roeselare  
051 26 55 55  
[www.acv-midden-west-vlaanderen.be](http://www.acv-midden-west-vlaanderen.be)

## **WAAS EN DENDER**

H. Heymanplein 7, 9100 St.-Niklaas  
03 765 20 00  
[www.acv-waasendender.be](http://www.acv-waasendender.be)

## **ZUID-WEST-VLAANDEREN**

President Kennedypark 16D  
8500-Kortrijk  
056 23 55 11  
[www.acv-zuid-west-vlaanderen.be](http://www.acv-zuid-west-vlaanderen.be)

**BRABANT WALLON**

Rue des Canonniers 14, 1400 Nivelles  
067 88 46 11  
www.csc-bw.be

**CHARLEROI - SAMBRE ET MEUSE**

Rue Pruniau 5, 6000 Charleroi  
071 23 09 11  
www.csc-charleroi.be

**LIEGE - HUY - WAREMME**

Boulevard Saucy 10, 4020 Liège  
04 340 70 00  
www.csc-lg-h-w.csc-en-ligne.be

**MONS - LA LOUVIERE**

Rue Claude de Bettignies 10-12  
7000 Mons  
065 37 25 11  
www.csc-mons-lalouviere.be

**HAINAUT OCCIDENTAL**

Avenue des Etats-Unis 10/1  
7500 Tournai  
069 88 07 07  
www.cscservice.be

**NAMUR - DINANT**

Chaussée de Louvain 510, 5004 Bouge  
081 25 40 40  
www.csc-namur.be

**LUXEMBOURG**

Rue Pietro Ferrero 1, 6700 Arlon  
063 24 20 20  
www.csc-luxembourg.be

**VERVIERS ET REGION DE LANGUE ALLEMANDE**

Pont Léopold 4-6, 4800 Verviers  
087 85 99 99 (francophone)  
087 85 99 98 (germanophone)  
www.csc-verviers.be (fr.)  
www.csc-ostbelgien.be (germ.)

**ACV-CSC Service Cross-border workers**

*ACV-CSC Service Frontaliers - ACV-CSC Dienst Grensarbeiders*

**Netherlands/Pays-Bas/Nederland**

Mgr. Broeckxplein 6 in 3500 Hasselt (011/306000)

**Germany/Allemagne/Duitsland**

Postbus 33 in 4720 Kelmis/La Calamine (087/859949)

**France/France/Frankrijk**

St. Jacobsstraat 34 in 8900 Ieper (059/342639)  
en Rue St-Pierre 52 in 7700 Moeskroen/Mouscron (056/330303)

**Luxembourg/Luxemburg**

Rue Pietro Ferrero 1 in 6700 Arlon (063/242040)

**New European Member States/Nouveaux Etats membres de l'Union européenne/  
Nieuwe Europese Lidstaten**

Nationalestraat 111 in 2000 Antwerpen (03/2227150)

# HOW DO I BECOME AN ACV-CSC MEMBER?



Comment s'affilier à l'ACV-CSC?  
Hoe kan je ACV-CSC-lid worden?

- You can register online on our website: [www.acv-online.be](http://www.acv-online.be) (Flanders) and [www.csc-en-ligne.be](http://www.csc-en-ligne.be) (Wallonia).
- You can also complete the registration strip below and return it to an ACV-CSC in your region (addresses in this brochure on p 9-10).
- You can also visit the ACV-CSC-service centre near you to become a member. You will find the addresses on the website: <http://adressen.acv-online.be> (NL) or <http://adresses.csc-en-ligne.be> (FR), enter your postcode. You will receive an address and opening times of a local ACV/CSC-administration. Bring your ID card when you visit. If you don't have a Belgian identification document yet, you can bring the ID-card of your country of origin. Depending on the sector you work in, you can get part of your membership payment refunded via a union benefit (the amount also depends on the sector you work in). For students and school leavers, in waiting time after their studies, membership is free.



## I WANT TO BECOME A -MEMBER OF THE ACV-CSC

**First name:** \_\_\_\_\_  
Voornaam - Prénom:

**Surname:** \_\_\_\_\_  
Familiennaam - Nom de famille:

**Date of birth (DD/MM/YYYY):** \_\_\_\_\_  
Geboortedatum - Date de naissance:

**Address - Street:** \_\_\_\_\_  
Adres - Adresse; Straat - Rue:

**Number:** \_\_\_\_\_ **Box:** \_\_\_\_\_ **Postcode:** \_\_\_\_\_  
Nummer - Numéro: Bus - Boîte: Postcode - Code postal:

**Town:** \_\_\_\_\_ **Email address:** \_\_\_\_\_  
Woonplaats - Commune: Emailadres - Adresse e-mail:

**Telephone number:** \_\_\_\_\_ **National Register number:** \_\_\_\_\_  
Telefoonnummer - Numéro de téléphone: Rijksregisternummer - Numéro de registre national:

**Status:**  
Statuut  
Statut

- Unemployed**  
Niet-werkend - Non-actief
- Employed**  
Werkend - Actief
- Employer**  
Werkgever - Employeur

Your personal data will be entered in a database by ACV-CSC, to enable us to register, represent, serve and inform you as a member of our union organisation. In conformity with the Law on personal life regarding the processing of personal data of 8.12.1992 you have the right to access and correct the maintained information by the ACV-CSC.

**Gender**  
Geslacht  
Sexe

- Man**  
Man - Homme
- Woman**  
Vrouw - Femme

**Civil status:**  
Burgerlijke  
staat -  
Etat civil

- Married**  
Gehuwd - Marié(e)
- Single**  
Niet-gehuwd - Célibataire
- Divorced**  
Gescheiden - Divorcé(e)

**Nationality:** \_\_\_\_\_  
Nationaliteit - Nationalité:

# REGISTERING WITH A HEALTH FUND, A MUST

S'affilier à une mutualité, une démarche indispensable  
Aansluiten bij een ziekenfonds een must

In Belgium we benefit from a strong health insurance. It is even mandatory: anyone who has an income automatically gives part of his/her wages to the health insurance.

This contribution gives everyone the right to refund of consultations with a GP, dentist or specialist, refund of medication and hospitalisation expenses... But it does not stop there: if you become unable to work through illness or accident, the health insurance will provide you with a benefit payment. The refund of illness expenses and the payment of benefits are handled by the health funds. That is why it is mandatory to join a health fund.

It is important that you choose a health fund that not only pays quickly and correctly, but that you can also count on when necessary. CM is the health fund in Flanders and MC the health fund in Wallonia that combines those two assets perfectly.

You can return your doctor's notes at all times via one of the many CM-MC-post boxes near you. Do you want to know what to do when you start working, become ill, have an accident, are pregnant or become a mother or father? Please contact the consultants in the CM-MC-office near you or on [www.cm.be](http://www.cm.be) (Flanders) or [www.mc.be](http://www.mc.be) (Wallonia).

Pop in at the CM-MC-office near you (often this is the same building where the ACV-CSC offices are) or visit [www.cm.be](http://www.cm.be) (Flanders) or [www.mc.be](http://www.mc.be) (Wallonia) for more information.



## MORE QUESTIONS? About your rent, electricity bill, school... or child care?

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D'autres questions sur votre loyer, votre facture d'électricité, l'école ou la garde d'enfants? - Nog vragen? Over je huishuur, elektriciteitsfactuur, school... of kinderopvang?

The trajectory assistant of the Welcome Office Integration will help you with questions about your rent contract, child care or a school for your children, or about problems with your electricity supplier etc.

Anyone who is new in Belgium or has been living here longer can follow an integration path at the Welcome Office Integration. The welcome office will assist you as a newcomer to make sure you find your way quickly in Belgium. An integration trajectory is adapted to you as much as possible and is free. In Flanders it consists of trajectory assistance, a course in social orientation, Dutch courses and career orientation.

The trajectory assistance is the common denominator of the integration programme. The trajectory assistant will help you with questions during the whole trajectory. In Flanders the trajectory assistance is provided in Dutch or the language of the newcomer such as Polish, English and Russian.

In the course 'social orientation' you will learn more about life in Belgium. You will learn where and how to find information. A lot of attention is paid to Belgian values, standards and customs. This course too is sometimes given in Polish, English, Russian, Rumanian, French or German.

The Dutch courses in Flanders are given by the schools for adult education (CVO). Newcomers in Flanders are also assisted in their search for work or a training course. The Welcome Office works together with the VDAB for this.

Addresses of the Flemish welcome offices can be found on the website [www.inburgering.be](http://www.inburgering.be).

In Wallonia too there are Welcome Offices for the integration of foreigners, more info on [www.wallonie.be](http://www.wallonie.be).

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Guide d'accueil de l'ACV-CSC pour travailleurs des pays de l'U.E  
Welcome guide of the ACV-CSC for employees from EU states

This welcome guide will show you the way in the services provided by the ACV-CSC union.

ACV-CSC has a lot to offer in the field of employment and income.

ACV-CSC membership can bring you a lot. This guide maps out the services provided by the ACV-CSC. This guide is created in your language. The ACV-CSC service providers will help you in Dutch or French. If you know someone who speaks Dutch or French well, it is a good idea to take them with you to the ACV-CSC service centre.

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