

**COMMISSION FOR FINANCIAL AID  
FOR VICTIMS OF DELIBERATE ACTS OF VIOLENCE  
AND OCCASIONAL RESCUERS**

**TERRORISM DIVISION**

**HANDBOOK**



This handbook is intended to explain, in simple terms, the role of the Belgian Commission for Financial Aid for Victims of Deliberate Acts of Violence - Terrorism Division, from the moment your case is taken under management to the compensation (financial aid) of your losses. With this document, we also wish to inform you of the steps to be taken and thereby help you through any difficulties encountered.

The Law of 1<sup>st</sup> August, 1985 set up, within the Belgian Federal Public Service Justice (also known as the SPF Justice), a Commission for Financial Aid for Victims of Deliberate Acts of Violence. This administrative court aims to grant financial aid under specific legal conditions. The Belgian Commission for Financial Aid (abbreviated to 'The Commission' for the purposes of this document) is divided into 2 sub-divisions: the 'Victims of Terrorism Division' deals with victims of terrorist acts while the 'General Division' deals with victims of all other deliberate violent crimes (such as assault, homicide, rape, ...). The Commission is not competent for psychological / legal and social assistance to victims.

The Commission does not award a full compensation but a (limited) financial support and our scheme is intended to be one of last resort. So victims should first seek compensation via insurance companies and/or via the perpetrators. There cannot be double compensation.

However, victims may apply at our Commission even if the compensation process via insurance companies is still ongoing (in this case the Commission will have to await the result of the compensation scheme with the insurance companies before it can examine the claim for financial support).

**This document is intended for the Victims of Acts of Terrorism.**

**SUMMARY :**

**Page 3 SECTION I : THE FINANCIAL AID PROCESS**

**Page 4 SECTION II : CATEGORIES OF VICTIMS & HEADS OF DAMAGE**

**Page 9 SECTION III : MEDICAL EXPERTISE**

**Page 9 SECTION IV : THE 'SUBSIDIARITY'**

**Page 10 SECTION V : QUESTIONS & ANSWERS**

**Page 11 SECTION VI : GLOSSARY**

## SECTION I : THE FINANCIAL AID PROCESS

First of all, please be advised of the following eligibility criteria

Remember ...

- You may only apply for financial aid to the 'Commission'- Division Terrorism from the date of the publishing of a Royal Decree recognizing the incident ;
- You have a period of 3 years to apply for financial aid to the Commission – Division Terrorism from the from date of the publishing of a Royal Decree recognizing the incident (deadline);
- You may apply at our Commission even if the compensation process via insurance companies is still ongoing (remember that the Commission is one of last resort & subsidiary): in this case the Commission will have to await the result of the compensation scheme with the insurance companies before it can examine the claim for financial support).
- You must submit the application by filling in the required form accompanied by the required supporting documents (e.g. medical certificates , invoices for lawyer's fees / medical expenses/ funeral costs , evidence of your loss of income, evidences of the insurances' intervention...)
- Direct victims and/or the beneficiary beneficiaries (indirect victims) may be granted a financial support, regardless of the beneficiary nationality;
- The Belgian financial aid scheme is not linked to the criminal proceedings regarding the incident.

### What are the steps in the financial aid claim process?



In the following days of the arrival of your application form at our Commission, the secretary of the Commission will write an acknowledgement of safe receipt for your claim. This confirms the Commission has received your claim. The acknowledgement of receipt (by letter or by email) will also include your case reference as well as any remarks if your claim needs to be completed.



When your claim is completed (ie when the Commission has received all the required information and documents), the Commission will have to rule on your claim and decide if you get granted a financial aid or not. The examination of your case takes place during a hearing (physical hearing or remote hearing via videoconference). Should you wish to attend this hearing, then you must explicitly request it by post or email. There is no obligation to attend the hearing : the Commission can examine your claim on the basis of all the documents it has received.

How do you know if your claim is completed and ready to be examined ? The Secretary of the Commission will inform you on that subject by post or by email.



In the weeks following the hearing, the judgement of the Commission regarding your claim will be communicated to you. The legal term for this judgement is known as an 'Order'.



Should you agree with this Order and in the case the Commission has granted you financial aid, the Secretary of the Commission will require you to share your banking data as well as a copy of your identity card/passport and a copy of your bank card. Thereafter the payment transfer process will be initiated . It may take a few days or weeks to process the payment.

Should you disagree, you may appeal against the Order. All information on the 'Appeal Procedure' are conveyed with the 'Order' of the Commission.

## **HOW TO APPLY :**

### **LODGE AN APPLICATION FOR FINANCIAL AID IN 3 STEPS:**

**1. Complete the application form in full**

**2. Attach a copy of your identity card or passport and a copy of supporting documents to complete your application**

**3. Send the entire form:**

**By registered post, to the following address:**

COMMISSION POUR L'AIDE FINANCIERE AUX VICTIMES D'ACTES INTENTIONNELS DE VIOLENCE ET AUX SAUVETEURS OCCASIONNELS – DIVISION 'TERRORISME'

Postal Address: Boulevard de Waterloo, 115;1000 BRUXELLES / BELGIUM

**Or hand in to our offices:** SPF JUSTICE – Rue Evers 2-8, 1000 BRUSSELS / BELGIUM

**Email (all attachments must be in PDF format):** [terrorvictims@just.fgov.be](mailto:terrorvictims@just.fgov.be)

You may only apply in French, Dutch, German and English. Orders and decisions from the Commission are in French or Dutch only.

## **SECTION II : CATEGORIES OF VICTIMS & HEADS OF DAMAGE**

**What can you normally get financial aid for?** First of all, the financial aid will depend on the category of victims you are eligible for (see below).

Second, victims may suffer different losses. According to courts, magistrates and medical doctors, the damage of a victim is divided into different components (losses) named 'heads of damage'. Heads of your damage may be considered by the Commission – Terrorism Division in accordance with the terms of the Law of 1st August, 1985. Heads of Damage may vary from one victim's category to the other. For each category there is a legally limited list of heads whom a financial aid might be granted for.

Below you will find the different categories of victims who may be eligible for a financial aid. For each category we have listed and described the specific Heads of Damage.

**We draw your attention that you may have to supply evidence and supporting documents for the Heads of Damage you are applying for.**

### **CATEGORIES OF VICTIMS** ##

#### **direct victims**

**Definition :** the **direct victim** is the person who has suffered significant physical and/or mental harm as the direct result of an intentional act of violence. This is the person against whom the act of violence was perpetrated. Someone who witnessed the incident is not considered as a 'direct victim'.

Eligible Heads of Damage :

#### **A Non-pecuniary damage ( also known as 'moral damage' or 'dommage moral' in French)**

Non-pecuniary damage (or moral damage) is also described by courts and insurance companies in Belgium as the 'personal disability' of a direct victim. It aggregates all non-pecuniary losses of a victim

and would include : the loss of a quality of life, pain and suffering, frustrations and the impact of the incident on the victim's family life, hobbies (practicing a sport, ..) and social life.

In Belgium the non-pecuniary damage is determined by a medical expert and is linked to personal disability impairment rates (both temporary and permanent impairments).

## **B Temporary and/or Permanent Disabilities**

Both Temporary and Permanent disability ratings are used to assess the degree of damage that resulted from your physical and/or psychological injury. If an injury impairs your physical condition and/or mental health condition in any way, no matter how minimally, then you have an 'impairment'. A permanent disability rating, sometimes known as a permanent impairment rating, is an assessment of the severity of your permanent impairment. Disability ratings are important in calculating the amount of monetary compensation you are eligible to claim for as compensation for the impairment related to your injuries / illness and are commonly used by Courts, magistrates, insurance companies and the Commission.

The degree of impairment is expressed as a percentage (from 0 to 100%). Like permanent partial impairment, permanent functional deficit covers physical impairment, permanent pain and suffering and hindrance in day-to-day activities.

**More details on disability ratings in Section III – Medical examination.**

## **C Cosmetic injuries**

This type of damage focuses on the alteration of the appearance of a direct victim. Obvious scarring can cause both **cosmetic** embarrassment and inflexibility. This Head of Damage is assessed by medical doctors and represents the final and permanent physical change as the consequence of the incident (e.g. permanent scars). The location of the scars on the body might affect the assessment of this head of damage.

## **D Loss of income**

This Head of Damage refers to the loss of income (partial or full loss) directly linked to the incident.

## **E Health care expenses (pharmacy, hospitals, psychological/psychiatric follow-up care...)**

This refers to all medical expenses directly linked to the incident (and not covered by insurance companies). But for the victims of terrorism, those expenses must primarily be covered by the 'mutuelles' (in Belgium) and the CAAMI (see vocabulary section for more details on this institution) if the victim was granted the status of 'National Solidarity' (see Questions & Answers section for more details). As a result, the Commission might not have to cover this Head of Damage.

## **F Material costs**

In accordance with case-law, material costs are limited to the deteriorated or destroyed items the direct victim was carrying at the moment of the incident (e.g. watches, mobile phone, bags, clothes..). For this head of the damage, the cap is €1,250 . The Commission cannot reimburse your material costs above that sum.

## **G Administrative costs/costs of the proceedings (e.g. procedural indemnity, experts' fees, ...)**

These are the expenses / costs you sustain for the legal and criminal proceedings (lodging a civil action claim, costs of your own medical expert) as well as procedural indemnity (the latter refers in Belgium to the part of the lawyer's fees which may be granted by a judge at the end of the legal proceedings. For victims of terrorism, the procedural indemnity is not considered as lawyer's fees and may be reimbursed).

The cap on the costs of the proceedings is €6,000.

## **H Lawyer's fees (legal aid)**

Lawyer's fees (also known as attorneys' fees or solicitor's fees) are the fees, including labor charges and costs, charged by lawyers or the beneficiary firms for legal services provided by them to the beneficiary clients.

This Head of Damage is specific to the victims of terrorism: the Commission may reimburse paid-by-the-victim lawyer's fees if these fees are not covered by insurance companies. The cap on lawyer's fees at the Commission is €12,000

## **I The loss of one or several school years**

This refers to the failure of your exams (primary school, secondary school, college, university,...) at the end of the schooling year if linked to the incident. Victims may need to provide evidence they have failed a year or several years of schooling.

## **J Travel costs**

Paid-by-the victims travel costs (transport expenses e.g. airline tickets, train tickets, ..) and hospitality costs (hotel accommodation,...) directly linked to the incident may be reimbursed only to Belgian nationals (or to the victims who have their main residency in Belgium) and who are the victims of an act of terrorism abroad.

International victims (who are not living in Belgium) of an act of terrorism on Belgian soil might be eligible too for this head of the damage.

The cap on 'travel costs' is €6,000.

## **☑ Indirect victim (if the direct victim is deceased) or a family member of a deceased occasional rescuer**

Definition : An indirect victim (**if the direct victim is deceased**) under the terms of article 31 (2) is the beneficiary (within the meaning of article 731 of the Civil Code) up to the second degree or a relative up to the second degree of an individual who has died as a result of an intentional act of violence, or the individual who was in a lasting family relationship with the deceased

**Do remember** : As an indirect victim, you must provide the Commission proof of your relationship with the deceased victim (, Marriage, Birth Certificates etc).

Eligible Heads of Damage :

### **A Bereavement damage ( also known as 'moral damage' or 'dommage moral' in French)**

'Bereavement damage' is the damage of indirect victims for the grief and trauma suffered when the direct victim died as the consequence of the incident (the terrorist attack). The relationship between the indirect victim and the deceased victim will be considered by the Commission when examining the claim. The commission might also take into account if the direct victim and the indirect victim were part of the same household before the incident.

### **B Health care expenses (pharmacy, hospitals, psychological/psychiatric follow-up care...)**

This refers to all medical expenses directly linked to the incident (and not covered by insurance companies). But for the victims of terrorism, those expenses must primarily be covered by 'mutuelles' (in Belgium) and the CAAMI (see vocabulary section for more details on this institution) if the victim was granted the status of national solidarity (see Questions & Answers section for more details).

As a result, the Commission might not have to cover this Head of Damage.

### **C Loss of Support Income / loss of maintenance (as result of the death of the direct victim)**

Beneficiaries who were financially reliant on the deceased direct victim before the incident may claim for the loss of income. The assessment of this Head of Damage would take into consideration the age of the beneficiaries, incomes of the deceased victims etc ...

### **D Funeral expenses**

Funeral expenses ie expenses of the funeral, burial, cremation or other chosen method of interment, including a tomb and other necessary procedures required for the funeral rites as well as the costs of the funeral ceremony and the costs of the repatriation of the deceased victim. The cap on the funeral costs is €6.000 in total (not per applicant).

### **E Administrative costs/costs of the proceedings (e.g. procedural indemnity, experts' fees, ...)**

These are defined as the expenses / costs you sustain for the legal and criminal proceedings (lodging a civil action claim, costs of your own medical expert) as well as procedural indemnity (the latter refers in Belgium to the part of the lawyer's fees which may be granted by a judge at the end of the legal proceedings. For victims of terrorism, the procedural indemnity is not considered as lawyer's fees which may be reimbursed).

The cap on the costs of the proceedings is €6,000.

### **F Lawyer's fees (Legal Aid)**

Lawyer's fees (also known as attorneys' fees or solicitor's fees) are the fees, including labor charges and costs, charged by lawyers or their firms for legal services provided by them to their clients.

This Head of Damage is specific to the victims of terrorism: the Commission may reimburse paid-by-the-victim lawyer's fees if these fees are not covered by insurance companies. The cap on lawyer's fees at the Commission is €12,000 .

### **G The loss of one or several school years**

This refers to the failure of your exams (Primary school, secondary school, college, university,...) at the end of the schooling year if linked to the incident. Victims may be required to provide evidence they have failed a year or several years of schooling.

### **H Travel costs**

Paid-by-the victims travel costs (transport expenses e.g. airline tickets, train tickets, ..) and hospitality costs (hotel accommodation,...) directly linked to the incident may be reimbursed only to Belgian nationals (or to the victims who have their primary residency in Belgium) who are the victims of an act of terrorism abroad.

International victims (who are not living in Belgium) of an act of terrorism on Belgian soil might be eligible too for this head of the damage.

The cap on 'travel costs' is €6,000.

### **☑ Indirect victim (if the direct victim is not deceased)**

Definition : **An indirect victim (if the direct victim is not deceased)** under the terms of article 31 (3) is the beneficiary (within the meaning of article 731 of the Civil Code) up to the second degree of an individual who didn't die (as a result of an intentional act of violence) who satisfies the conditions of

article 31 (1) but also a relative up to the second degree or individuals who were in a lasting family relationship with the direct victim (who didn't die).

**Do remember : if you are a beneficiary of an injured direct victim, you must provide the Commission a proof of your relationship (copies of Birth, Marriage Certificates etc ).**

Eligible Heads of Damage :

**A Non pecuniary damage ( also known as ‘moral damage’ or ‘dommage moral’ in French)**

This refers to the damage of indirect victims for the emotional impact and trauma suffered when the direct victim has been severely (physically and/or psychologically) harmed as the consequence of the incident (the terrorist attack). The degree of kinship between the indirect victim and the injured direct victim will be considered by the Commission when examining the claim. The commission might also take into account if the direct victim and the indirect victim are part of the same household.

**B Health care expenses (pharmacy, hospitals, psychological/psychiatric follow-up care...)**

This refers to all medical expenses directly linked to the incident (and not covered by insurance companies). But for the victims of terrorism, those expenses must primarily be covered by ‘mutuelles’ (in Belgium) and the CAAMI (see vocabulary section for more details on this institution) if the victim was granted the status of national solidarity (see Questions & Answers section for more details). As a result, the Commission might not have to cover this Head of Damage.

**C Administrative costs/costs of the proceedings (e.g. procedural indemnity, experts’ fees, ...)**

These are the expenses / costs you sustain for the legal & criminal proceedings (lodging a civil action claim, costs of your own medical expert) as well as procedural indemnity (the latter refers in Belgium to the part of the lawyer’s fees which may be granted by a judge at the end of the legal proceedings. For victims of terrorism, the procedural indemnity is not considered as lawyer’s fees and may be reimbursed).

The cap on the costs of the proceedings is €6,000.

**D Lawyer’s fees (Legal Aid)**

Lawyer’s fees ( also known as attorneys’ fees or solicitor’s fees) are the fees, including labor charges and costs, charged by lawyers or t firms for legal services provided by them to t clients.

This Head of Damage is specific to the victims of terrorism: the Commission may reimburse paid-by-the-victim lawyer’s fees if these fees are not covered by insurance companies. The cap on lawyer’s fees at the Commission is €12,000.

**E Travel costs**

Paid-by-the victims travel costs (transport expenses e.g. airline tickets, train tickets, ..) and hospitality costs (hotel accommodation,...) directly linked to the incident may be reimbursed only to Belgian nationals (or to the victims who have t primary residence in Belgium) and who are the victims of an act of terrorism abroad.

International victims (who are not living in Belgium) of an act of terrorism on Belgian soil might be eligible too for this head of the damage.

The cap on ‘travel costs’ is €6,000.

### **Occasional Rescuers**

**Definition :** an **occasional rescuer** is an individual who comes to the aid of victims, and who does so not in a professional (security-related) capacity or as part of an organization set up to provide rescue and assistance services.

**Eligible Heads of Damage :** Similar to the Heads of Damage as for direct victims (see above)

## **SECTION III : MEDICAL EXAMINATION**

The examination of your claim for financial aid might require (for direct victims only) a medical examination to assess your injuries (evaluation of the damage including assessment of it being for temporary or permanent impairment and for disability rates). At the 'Commission', medical examination is limited to direct victims who sustained physical injuries and /or psychological harm.

The medical examination by a doctor (experts, ..) might be required:

- by insurance companies;
- by the victim;
- by the Cel ? for civilian victims of war and terrorism (as part of the measures linked to the granting of the status of national solidarity for victims of terrorism. More on this below). In the event of a medical examination required by this Cel, the medical examination is free of charge and will be operated by Medex ( also known as 'Office medico-légal), one department from the Belgian Federal Public Service Health;
- by the Commission itself.

The main purpose of **the medical examination** is to determine the extent of personal injury to the victim (objectively assessing the physical and psychological after-effects following the terrorist act).

During the medical examination, you may be assisted by your own doctor (trained in personal injuries) or by a lawyer.

After the expert assessment, the doctor will summarize the clinical and forensic situation of the victim and will write a medical report which will contain an assessment including the degree of impairment (disability), the temporary damage (before consolidation) as well as the permanent damage (after consolidation).

One key element to keep in mind when dealing with injury claims is the notion of 'consolidation'. Once your medical condition has reached a stationary level, at which there is no further treatment available that will improve your condition (the injuries have stabilized and are not expected to improve or deteriorate thereafter), doctors may assess whether you have any permanent disability. Consolidation can occur within days, months or even years. The degree of disability is expressed as a percentage (from 0 to 100%). Like permanent partial impairment (disability), permanent functional deficit covers physical impairment, permanent pain and suffering and hindrance in day-to-day activities. Consolidation is a key factor for the Commission as it will await until the consolidation date before examining your claim.

## **SECTION IV : SUBSIDIARITY**

As previously mentioned, the Belgian state financial aid is to be one of last resort as this action is legally based upon subsidiarity. But what do we call 'subsidiarity' ? victims may first seek and get compensation from e.g. insurance companies, the perpetrators.... The Belgian Commission for

financial aid – Division Terrorism assesses your Heads of Damage taking into account the sums that may be collected from other sources (e.g. social security or a mutual insurance company) for the same losses / Heads of Damage. Of course you may not get double compensation and the Commission might not grant you a financial aid if your losses have already been compensated by other sources.

The Commission does not provide a full compensation of your damage. This limited and subsidiary financial support is to be considered as a gesture of solidarity from the Belgian State. Compensation must primarily have been sought from :

- insurance companies
- the perpetrators
- mutuelle (in Belgium) and social security systems or
- other State compensation schemes if the terrorist attack occurred abroad.

## SECTION V : FAQs

The purpose of this question is to provide information on frequently asked questions or concerns by the victims.

1° Is there a cap on the financial aid from the Commission ? Is the Commission obliged to pay me the financial aid I ask for?

*Financial aid is capped at €125,000. The Commission makes the decision on the financial aid you may be granted and is not bound to the amount of money you claim for. The Commission takes into account the heads of your damage as well as the compensation you get from other sources (insurances, etc...).*

2° Do I have to await the end of the criminal proceedings to get financial aid ?

*No. Victims of terrorism do not have to wait until the criminal proceedings is terminated. The financial aid scheme is independent from the criminal proceedings. Before making a decision on your claim, the Commission must primarily await until:*

- *the compensation scheme from other sources is finalized;*
- *your disability rates are consolidated and permanent (this concerns direct victims only).*

3° Can I get 'emergency financial support ?

*Yes. Victims of terrorism might apply for an advance (on the financial aid) even if the compensation scheme is not finalized with other sources and even if the damage is not consolidated yet. But it is important to note that 'advances' are aimed to financially assist victims of terrorism as soon as possible after the act of terrorism has occurred.*

4° How can my damage be assessed if I do not yet have a medical examination report ?

*If no medical examination has been set up, it might be possible to set up this examination (and evaluate your damage including temporary and permanent disability rates) with the help of Medex (a department of the Belgian Federal Public Service HEALTH). The medical examination from Medex is free of charge and might be considered by the Commission.*

5° What is the status/meaning of 'National Solidarity' for the victims of terrorism ?

*As a victim of an act of terrorism, you also gain the status of national solidarity. This specific status was set up by the Belgian government. The status is granted and operated by the Cel for civilian victims of war and terrorism (a department from the Belgian Federal Public Service Pension). Victims must apply*

*for the status via the Commission for financial aid by completing the application form for financial aid and the status (see page 1 of the form to apply for the status).*

*This Cel issues a ‘status of national solidarity’ card.*

*The rights and benefits (reimbursement of medical expenses and the invalidity pension) deriving therefrom are contained in the Law of 18<sup>th</sup> July, 2017.*

*In particular, this institution issues a disability card based on your disability.*

*The Commission for financial aid does not make any decision linked to this status as its role is limited to the transmission of the application form to the Cel for civilian victims of war and terrorism.*

6° Do I need to be granted financial aid by the Commission to be awarded the status of national solidarity ? Can I only apply for this status ?

*Victims of terrorism may opt for the granting only of the status of national solidarity and therefore may not wish to claim for financial aid. Victims will confirm their choice by completing the application form and notifying their choice (see page 1 of the form).*

7° Will the Commission get me a legal aid (lawyer...) ? Can I get a financial aid for my lawyer's fees ?

*The Commission does not provide legal assistance and will not grant you a provision to seek for a lawyer. The Commission can only reimburse the lawyer's fees of victims of terrorism. Victims must provide proof of t paid lawyer's invoices. The cap on the lawyer's fees is €12.000 per applicant.*

8° If I do not agree with the order (judgement) of the Commission regarding my claim ? what can I do to challenge that order ?

*If you disagree with the order of the Commission regarding your claim, you may appeal against that order. This is the internal appeal. The appealing process will be explained by the secretary of the Commission when it transmits you the order of the Commission. You will also receive an ‘act of appeal’ form which you will be entitled to fill in in the event of an appeal.*

*In the event of an appeal, your case will be re-examined by the Chamber of Appeal of the Commission which is formed by three members (judges). Judgements made by this chamber of Appeal are named ‘Decisions’. The appeal process might take place several months after you initiate an appeal.*

*Is it possible to challenge a decision made by the Chamber of Appeal of the Commission but you may have to lodge an appeal in cassation (cassation proceedings) in front of the Belgian Council of State. The Council of State does not re-examine any findings of fact. The Council of State does not pronounce on the merits of the case but it will only rule on questions of law concerning the contested decision. Neither can the Council of State change the content of any contested decision. Its jurisdiction is limited to rendering the decision final and irrevocable; or either annulling it if the Council of State finds the decision to violate the law.*

9° Do I have to attend the hearing of the Commission ?

*Victims and/or t solicitors can attend the hearings of the Commission. This is not mandatory. In case of the victims wish to attend the hearing, they will explicitly have to notify it by post or by email to the secretary of the Commission.*

## **SECTION VI : GLOSSARY**

Legal vocabulary and the Commission 's claim process terms might be complex and not easy to understand. This section aims to help you understand the legal terms you may be confronted with while in contact with the Commission for financial aid.

**Financial aid** : Financial aid (also known as primary aid) is financial assistance that the Commission for financial aid can grant to cover any damage suffered. The maximum amount that the Commission can award as financial aid is €125,000 (the Commission will naturally take into account any sum granted in the form of an 'advance'. Financial aid is capped at €125,000). This type of aid may be awarded to the victim or a relative. Before awarding financial aid, an analysis will be made of the harm suffered and the various damage headings under which the applicant may be entitled to assistance (e.g. mental harm, loss of income, disabilities, etc.). Consideration will also be given to any other sources of compensation available to the victim (e.g. insurance, etc.). In addition, when considering this type of aid it is assumed that the harm suffered by the victim is permanent (or stable).

**Advance** : An advance is a sum of money granted by the Commission in order to be able to provide urgent financial support to victims of terrorist acts to help with the initial outlay. Naturally, the terrorist incident first needs to have been recognized as such in a royal decree. An advance may be awarded for any damage costing in excess of €500. An advance is capped at €125,000.

**Additional aid** : Additional aid may be sought by the victim if the injury suffered has worsened significantly within 10 years of primary aid being awarded. Evidence of the worsening of the injury must be provided in the form of medical or specialist reports. Simply having incurred additional healthcare costs does not constitute proof of worsening of the injury.

**Beneficiary** : for the Commission, the beneficiary (ayant droit in French) is an indirect victim (beneficiary) who may inherit from the direct victim as he disposes of a right to compensation because of his family link with the direct victim.

**CAAMI** : The '**Caisse Auxiliaire d'Assurance Maladie-Invalidité**' (also known as CAAMI) is a governmental health agency in Belgium which may reimburse – under specific circumstances – an additional reimbursement for the medical expenses of victims of terrorism. The CAAMI might examine the reimbursement of medical expenses for victims of terrorism (regardless of nationality and place of residence) if they have been granted the status of national solidarity.

**Cel for civilian victims of war and terrorism (cellule des victimes civiles de guerre et de terrorisme)** : this is the department (within the Belgian Federal Public Service Pension) in charge of the awarding of the status of national solidarity to victims of terrorism. The Cel also makes the decision regarding the awarding of an invalidity pension to direct victims of terrorism.

**Consolidation** : a victim is deemed to be consolidated when the (physical and/or psychological) injuries have stabilized and are not expected to either improve or deteriorate thereafter. Doctors and medical experts do also refer "the consolidation" as the period when the injuries of the victims become permanent. Consolidation can occur within days, months or even years. In Belgium as well as in lots of states, victims will be compensated according to 'permanent' injuries (such as they can be assessed after consolidation) amongst other things.

**Decision** : this term refers to a judgement made by the Chamber of Appeal of the Commission for financial aid. The Chamber of Appeal is made up of three members. The Chamber of appeal operates if the victim has appealed against an order by the Commission.

**Office médico-légal (or Medex)** : Medex is a public institution (within the Federal Public Service Health) aiming to organize and conduct medical examination, including the one destined to assess the direct victims of terrorism's disability rates in order to grant them an invalidity pension.

**Order** : this is the legal term for a judgement made by the President of the Commission only after the examination of a claim for financial aid.

**The applicant** : the applicant is the person who claims for financial aid.

**Status of national solidarity** : specific status for victims of terrorism set up by the Belgian Federal government.

**Subsidiarity**: legal principle upon which the role of the Commission for financial aid is based upon and implies, in the area which falls within its competence, that the Commission can act (ie can grant financial aid) only after other sources of compensation for the victims (e.g. insurance companies) have been fully exhausted.

<b>HOW TO CONTACT US :</b>
----------------------------

COMMISSION AIDE FINANCIERE AUX VICTIMES – TERRORISM DIVISION

By post : Boulevard de Waterloo, 115 1000 BRUXELLES

By email : [terrorvictims@just.fgov.be](mailto:terrorvictims@just.fgov.be)

By phone: 0032 2 542 72 24 or 0032 2 542 XXXX