

**FSE/FBZ - Fonds de sécurité d'existence des ouvriers de la construction**  
**- Fonds voor Bestaanszekerheid van de Werklieden uit het Bouwbedrijf**

Country Belgium

Name of Organization FSE/FBZ



Main activity Other

## General Information

### Presentation

The Security Fund of Existence of construction workers (FSE) guarantees the granting and payment of additional benefits and extra workers to construction. There may be many active workers as workers retired, sick, disabled or nearing retirement. In some cases, members of the family of construction workers are also entitled to compensation from the FSE. The FSE also supports employers in the construction sector.

The FSE is active in three areas:

#### **1) The existence of security schemes for workers**

Loyalty pays. This idea is the thread that follows the FSE when granting benefits to construction workers. The sector makes a distinction between workers who work only a few years in the construction and experienced workers. The latter group can count on a recovery further expressed in extra financial.

The workers have, with the identity card issued by the FSE, proof of their occupation in the construction sector. Each card is strictly individual and is valid for one year. It mentions the number of days actually worked or assimilated during which a worker has been active in construction. All workers who during the years of work in question - the reference year - have been engaged with one or more businesses receive the card automatically.

There are two types of cards:

- the identity card of claimant (CLAD) is for workers who can prove for the reference year a minimum number of days worked or assimilated. The exact number of days depends on the worker's age and number of identity cards claimant has already received earlier. Young workers and workers beginners (or relapse) are also entitled to a CLAD.
- the identity card of non-entitled (CLNAD) is for workers who do not meet the minimum requirements mentioned above.

With his identity card entitled, the construction worker is entitled to additional compensation.

Worker productivity is rewarded. All active workers are entitled to compensation for days off, stamps loyalty and / or weather compensation for development, a social benefit and medical plan.

Inactive workers may also receive compensation from the FSE. They are entitled to supplementary unemployment benefits and a special supplementary allowance gel. In case of illness or accident,

the area also provides a supplement.

Workers can also count on the support of FSE after the end of their careers.

## **2) The existence of security schemes for employers**

Solidarity among workers is a cornerstone of security funds in existence. The FSE extends the principle of solidarity to employers and also pays a series of employer costs. These charges can indeed be very heavy to bear. We thus avoid the employer having financial problems.

## **3) The fight against social fraud**

The social partners want to actively reduce moonlighting.

### **The FSE and the future**

The social status of the construction worker has not been achieved in a single day. It is the result of over sixty years of collaboration between organizations of employers and workers within the Joint Committee for Construction. Since the beginning, the initiatives fit the social context: they act on unemployment, pensions, diseases, etc.

The social partners have agreed, from 1 January 2010, a medical plan with extensive guarantees for active workers of the construction. From 1 January 2011, workers will also have the opportunity to benefit family members of a medical plan offering the same guarantees.

### **Address**

Rue Royale 132 boîte 1, 1000 Bruxelles

### **Website**

[www.fsefbz.be](http://www.fsefbz.be), [www.constructiv.be](http://www.constructiv.be)

### **Contact details**

Mr. Daniel Vanhaeverbeke (General Director)  
d.vanhaeverbeke@fsefbz.be  
Tel. : +32.2.209.65.06

### **Organization**

The paritarian committee works under the Minister of Labour. The board is composed of 75 members and the OPOC, the "Office patronal de compensation", unions and public funds control the correct application of the social schemes.

### **Regulatory framework**

- Law on occupational pensions of 2003 related to the inception framework of occupational pension schemes
- Sectorial Collective Agreement of the building industry