

YOUR RIGHTS AS A SELF-EMPLOYED WORKER

Keep this document!
Situation as at 1 January 2018

As a self-employed worker as the principal or assisting spouse contributor to the maxi-status, you pay social security contributions. Those contributions give you a certain number of rights. Various bodies are at your service to give you all the information on the steps to be taken, the conditions to be met, etc. There are also solutions to help you in the event of major financial or other hardship.

This document will give you a general overview of your rights, measures to help you and the contact details of the bodies you can contact for further information. Keep it!

Law	What/Why?	Contact
YOUR FAMILY		
Childbirth allowance	Childbirth allowance (single payment)	Your family allowances fund or FAMIFED
Maternity leave + maternity allowance	Max. 12 weeks (3 are mandatory) + allowance (with the option for the other 9 weeks of working half-time + half-allowance) For a multiple birth: max. 13 weeks	Your health insurance fund
Exemption from social security contributions after childbirth	Exemption from contributions for the quarter following that of childbirth	Your social insurance fund
Maternity support	105 free service vouchers after childbirth	Your social insurance fund
Adoption allowance	Adoption allowance (single payment)	Your family allowances fund
Adoption leave + adoption allowance	Max. 6 weeks + allowance	Your health insurance fund
Family allowances	Monthly allowance	Your family allowances fund
Family carer	Providing care in the event of serious illness or palliative care for a relative or care for a disabled child under the age of 25 Full allowance/half-allowance (in the event of total (100%)/partial interruption (at least 50%) of occupational activity for a max. of 12 months + guarantees of social rights without payment of contributions for a max. of 4 quarters	Your social insurance fund
YOUR HEALTH		
Medical expenses	Reimbursement of health care, including small risks	Your health insurance fund
Illness or accident	Allowance as of 15 th day	Your health insurance fund
Assimilation due to illness	Social rights without payment in the event of full cessation as a result of prolonged incapacity for work	Your social insurance fund
TIME FOR YOU		
Substitute contractor	Substitute in the event of temporary cessation: voluntarily or in the case of illness	FPS Economy Your social insurance fund www.entrepreneurremplacant.be
YOUR PENSION		
For all your questions	Claim, calculation, minimum, advance payment, etc.	Freephone number 1765 www.mypension.be INASTI - 02 546 42 11 www.rsvz-inasti.fgov.be
Survivor's pension and transition allowance	≥ 46 years old on the death of the spouse and 1 year of marriage (except exemptions): survivor's pension calculated on the career of the deceased spouse < 46 years old on the death of the spouse and 1 year of marriage (except exemptions): transition allowance of 12 months or 24 months (if dependent child)	

Work after retirement	Early retirement and 45 years of career or having a minimum of 65 years: unlimited Others: caution, limited amounts!	
Free Supplementary Pension	Supplement to the pension amount: tax benefits!	Your social insurance fund
YOUR ONGOING SOCIAL SECURITY CONTRIBUTIONS		
Support in the event of temporary financial problems	Temporary payment facilities, dispensation, exemption, reduction of contributions	Your social insurance fund
CESSATION OF YOUR SELF-EMPLOYED ACTIVITY		
Bridging right	Bankruptcy, collective debt settlement, forced cessation (due to fire, natural disaster, destruction or allergy) and economic difficulties: max. 12 months of allowance + max. 4 quarters entitlement to health care and family allowances	Your social insurance fund
Continued insurance	Preservation of social rights with limited payment	
Unemployment allowances	Under certain conditions for former salaried employees	ONEM - www.onem.be
FINANCING OF YOUR SELF-EMPLOYED ACTIVITY		
Support in searching for financing to create or expand your project	Walloon Region	Sowalfin - 04 237 07 70 - www.sowalfin.be
	Flemish Region	Participatiefonds Vlaanderen - 02 229 53 10 www.pmv.eu Agentschap Innoveren en Ondernemen - 800 20 555 www.vlaio.be
	Brussels-Capital Region	Brupart - 02 548 22 11 - www.srib.be
Difficult relationship with your bank Mediation between you and your bank	Walloon Region	Sowalfin - 04 237 07 70 - www.sowalfin.be
	Flemish Region	Agentschap Innoveren en Ondernemen - 0800 20 555 www.vlaamsekredietbemiddelaar.be
	Brussels-Capital Region	GIMB - 02 548 22 11 - www.gimb.be
YOUR STAFF		
Different social security discounts	Discounts for the initial hires (an almost total exemption from employer contributions for the first worker - discount for the 2 nd to the 6 th worker), etc.	Your social secretariat
AND ALSO...		
Specific regulations by region/sector	Opening hours, sales, etc.	SPF Economy - www.economie.fgov.be
Change or cessation of your activity	Mandatory registration via your business one-stop shop	Your business one-stop shop Your social insurance fund
Concern due to public works (with financial difficulties) - interest subsidy	Only in the Flemish Region Bridging loan interest subsidy due to public works	Agentschap Innoveren en Ondernemen - 0800 20 555 www.vlaio.be
Payment of income compensation (during financial difficulties due to public works)	Only in the Flemish Region From the 8 th day: compensation for a max. of 30 days	Participation Fund - 02 210 87 54 www.openbarewerkenzelfstandigen.be



Contact our Formalis business one-stop shop
for the set-up procedures or a change of activity as a self-employed worker! www.formalis.be



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For an updated version see our website: www.groups.be