

Disclaimer: This document is not tailored to your specific needs and the information and obligations set out herein are not exhaustive. For full information on the rights and obligations of the insurance company and policyholders, please consult the general and/or special conditions relating to the insurance product chosen.

What type of insurance is it ?

easyPROTECT-Auto is an insurance that covers your motor vehicle third party liability as well as the damage caused to your vehicle when exercising your professional activity. This includes cars, driving school cars, ambulances for the free transport of patients, fire engines and motorhomes.



What is insured?

Civil liability

- ✓ Damage caused by the insured vehicle to persons (including persons transported) and to property.
- ✓ Unless otherwise agreed, civil liability is covered for vehicles on public roads, land open to the public and land open to persons entitled to use it.

Legal protection

- ✓ Payment up to a maximum of EUR 10,000 (unless otherwise agreed) of the costs and fees of all proceedings or instances following a traffic accident involving the vehicle designated in the contract.

Fire

- ✓ Fire, lightning strike, burns, short circuit

Theft

- ✓ Theft, destruction/deterioration in the event of attempted theft
- ✓ Replacement of keys and locks

Glass breakage

- ✓ Damage to windscreen (also splinters and cracks), sunroofs, side windows and rear windows
- ✓ Repair/replacement in case of broken headlights or lights

Collision with a stray animal

- ✓ Material damage caused directly to the vehicle (and its accessories) as a result of a collision with a stray animal

Forces of nature

- ✓ Material damage caused directly by landslides, falling rocks, falling ice, storms, hail, floods, etc.

Damage to the vehicle

- ✓ Damage caused accidentally or by third parties
- ✓ Damage caused by martens/weasels
- ✓ Damage to tires (also if caused by vandalism)
- ✓ Discounts on the "Vehicle damage" premium are applicable for good drivers.

Replacement vehicle

- ✓ Provision of a replacement vehicle of category B (or equivalent)

Luggage and personal effects

- ✓ Theft or damage to luggage and personal effects inside the insured vehicle.

Value Plus insurance:

- ✓ The indemnity to be paid by the Company shall be equal to the replacement value of the vehicle, increased by 10%, after deduction of any deductibles, for 36 months from the vehicle's first entry into service

Replacement value for three years:

- ✓ The indemnity to be paid by the Company will be equal to the replacement value of the vehicle for 36 months from the first entry into service of the vehicle

Death, disability and medical expenses coverage for occupants of a designated vehicle

- ✓ The Company guarantees the payment of the benefits agreed upon in the Special Conditions, when, during the period of validity of the contract, the insured person is the victim of a traffic accident

Driver's guarantee (package A)

- ✓ Damage to beneficiaries resulting from a bodily injury suffered by the insured person (e.g. prosthesis costs) and/or death (e.g. funeral costs) as a result of a traffic accident

Top Assistance

- ✓ In the event of an accident or attempted theft that immobilises the insured vehicle and requires towing, the Company organises and assumes responsibility for towing the vehicle to a competent garage.
- ✓ In the event of an incident abroad, and if the vehicle cannot be repaired within five working days, the vehicle is repatriated to Luxembourg.



What is not insured?

Civil liability

- ✗ Insured persons whose liability is involved in the occurrence of the loss are excluded from the insurance benefit.
- ✗ Damage caused by drivers applying for a Luxembourg driving licence

Legal protection

- ✗ Costs and fees relating to legal proceedings for the recovery of amounts of less than EUR 1,250.

Theft

- ✗ Theft of the insured vehicle parked when the ignition key is inside the vehicle or on a lock

Glass breakage

- ✗ Driver who has taken drugs or hallucinogens

Damage to the vehicle

- ✗ Damage to parts due to wear and tear or lack of care

Luggage and personal effects

- ✗ Theft of jewellery and valuable items

Driver's guarantee (package A)

- ✗ Accident occurring when the vehicle has been requisitioned or leased

Top Assistance

- ✗ Driver with obvious signs of intoxication

Non-exhaustive list



Are there any restrictions on cover ?

Civil liability

- ! Coverage limited to EUR 2,500,000 per claim for material damage caused by fire, jets of flames, explosion or pollution of the natural environment.
- ! Damage caused abroad: civil liability is covered under applicable laws, principles and conventions.

Damage to the vehicle:

- ! Costs for emptying, breakdown or engine repairs up to a maximum of EUR 1,000, if the insured person uses the wrong fuel

Replacement vehicle:

- ! The replacement vehicle must be rented in the Grand Duchy of Luxembourg and the insured person must take charge of the vehicle and return it to the renter who made it available

Death, disability and medical expenses coverage for occupants of a designated vehicle:

- ! Death must have occurred immediately or after two years from the day of the accident

Non-exhaustive list



Where am I covered ?

- ✓ **For civil liability, legal protection, death, disability, medical expenses, occupants of a designated vehicle, driver's guarantee, the insurance is valid in countries where the national insurance bureaus are contractually linked with the Luxembourg Bureau.**
- ✓ **For insurance against damage to motorised land vehicles and for baggage and personal effects coverage, the insurance is valid in the following countries:**

Luxembourg, Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (and the Faroe Islands), Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Macedonia (F.Y.R.O.M), Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom of Great Britain and Northern Ireland (including the Channel Islands, Gibraltar, Isle of Man), Vatican State



What are my obligations ?

When subscribing

- Provide as complete and accurate a description as possible of the risk to be insured, without misrepresentation or omission
- Submit a certificate from the former insurance company specifying the degree of bonus-malus and any claims

During the contractual period

- Report to the company any new circumstances that may increase the risk or create new ones
- Notify the company of any change in the data included in the contract, in particular in the event of a change of address or a change of bank account
- Pay your insurance premiums within the time limits stipulated in your contract. In case of non-payment, the company can suspend the warranties or cancel the contract

In the event of a claim

- Declare all claims within eight days of their occurrence and obtain the company's consent before any action involving its intervention
- Send in all the items required by the company to settle the claim. Transcripts, accident reports and other official documents must be sent as soon as possible.

If the policyholder and/or the insured person or their beneficiaries do not fulfil one of the obligations provided for in the General Terms and Conditions and this results in damage to the Company, the Company is entitled to claim a reduction in its benefit up to the amount of the damage it has suffered. The Company may decline its coverage if the insured person or their beneficiaries have not fulfilled one of these obligations due to fraudulent intent.



When and how do I pay ?

- The amount indicated on the annual due date notice is payable on the first day of the month of the due date
- Monthly payments may be made by direct debit, without additional costs



When does the cover start and end ?

- The start (effective date) and expiry of the contract are indicated in the Special Conditions
- The contract is extended from year to year unless terminated by the customer or the company (tacit renewal)



How do I cancel the contract ?

- Cancellation must be requested by registered letter 30 days before the annual expiry date of the contract, within one month following the cancellation of a guarantee or other contract by the company after a claim or within 60 days after a rate increase notified by the company.
- The company may cancel the contract after a claim has been submitted, in the event of fraud, non-payment, or following notification 60 days before the annual expiry date of the contract.
- In the event of cancellation, the company shall provide the customer with a bonus-malus certificate stating the degree and the claims for the current period.