

EN

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ASSURANCES



easyPROTECT | **AUTO**



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easyPROTECT Auto insurance gives you comprehensive cover, protecting your vehicle, occupants and luggage. With the help of your agent, choose the formula and options that meet your requirements.

SECURITY FORMULA

This formula offers protection against the most common risks, including glass breakage, theft and collision with a stray animal, with the option of covering total loss.

COMFORT FORMULA

It adds to the Security formula cover against damage to the vehicle with a Bonus-Malus Joker: if there is no Casco claim for three years, your material damage premium does not increase on the first Casco claim.

PERFORMANCE FORMULA

Benefit from optimum protection against all types of damage, without any unexpected costs. In the event of a Casco claim, your Bonus is protected: all damage to your vehicle is covered without impacting your premium.

easyPROTECT, THE ALL-IN-ONE CONTRACT

easyPROTECT combines all your private insurance policies into a single contract: Home, Auto, Family Civil Liability, Legal Protection, Accident and Travel.

Benefit from a clear view of all your coverages and simplified monitoring with a single contract, a single premium and a single expiry date.

Benefit from a discount of € 50 per home and up to € 100 per car insured with comprehensive coverage. You also have the option of paying your premium monthly.

COMPARE THE FORMULAS

FORMULAS	SECURITY	COMFORT	PERFORMANCE
CIVIL LIABILITY AND LEGAL PROTECTION	■	■	■
TOP ASSISTANCE (FOLLOWING BREAKDOWN, ACCIDENT OR THEFT)			
Towing (24/7), repatriation of the vehicle and/or occupants	■	■	■
REPLACEMENT VEHICLE (MAXIMUM NUMBER OF DAYS)			
In the event of a breakdown	5	5	5
In the event of an accident	5	15	15
In the event of total loss	5	36	36
In the event of theft	30	61	61
FIRE	■	■	■
THEFT			
Carjacking, homejacking	■	■	■
Replacement of wheels, tyres, hubcaps, keys and locks, repair of the anti-theft system	■	■	■
GLASS BREAKAGE			
Repair or replacement of windshield, sunshades, sun-roof, mirrors, headlights, etc.	■	■	■
FORCES OF NATURE	■	■	■
COLLISION WITH A STRAY ANIMAL	■	■	■
TOTAL LOSS (OPTIONAL FOR SECURITY FORMULA)	□	■	■
DAMAGE TO THE VEHICLE (CASCO)			
Direct handling of the repair invoice		■	■
Contribution to the cost of engine repair in the event of incorrect fuelling		■	■
Tyre damage, even in the event of vandalism		■	■
Repairing damage caused by rodents		■	■
Car hire: reimbursement of excess (€ 1 000)		■	■
Joker if no Casco claims for three years		■	
Bonus protection following a Casco claim			■
Repair Plus			■

YOUR BENEFITS

TOP ASSISTANCE FREE 24/7

In the event of a breakdown or an accident that immobilises your vehicle, you have access to assistance 24/7 in Luxembourg, including at your home, and abroad. You and your passengers also benefit from assistance.

REPLACEMENT VEHICLE

With the Comfort formula, you benefit from a replacement vehicle for up to 15 days in the event of a covered claim and up to 61 days in the event of theft. With the Security formula, you already benefit from a replacement vehicle for up to five days in the event of a breakdown and up to 30 days in the event of theft, thanks to **Top Assistance**.

FREE CHOICE OF YOUR REPAIRER

In the event of a claim, you are free to choose your repairer.

BONUS PROTECTION

With the Performance formula, there is no increase in premium due solely to material damage to your vehicle.

TOTAL LOSS

You benefit from compensation when your vehicle cannot be repaired following a covered loss, or when your vehicle is not recovered following its theft.

REPAIR PLUS

After a guaranteed claim where repairs exceed the value of your vehicle, **easyPROTECT Auto** allows you to repair and keep your vehicle, thanks to additional compensation.

REPLACEMENT / PURCHASE VALUE

In the event of total loss of your new or used vehicle of less than three years old, you will be reimbursed at its replacement value (new vehicle) or its purchased value (for vehicles aged less than one year) up to the age of three years.

COMPREHENSIVE AUTO LEGAL PROTECTION

An extension is possible with the **Comprehensive Auto Legal Protection** insurance in order to defend yourself in the event of contractual disputes linked to the purchase, sale or use of a vehicle.

The Legal Protection insurance covers disputes with the seller, buyer or garage and car wash. The **Comprehensive Auto Legal Protection** insurance also includes a "road" criminal defence guarantee.

OPTIONAL GUARANTEES

REPLACEMENT VALUE FOR THREE YEARS

SECURITY COMFORT PERFORMANCE

PERCHASE VALUE OF USED VEHICLE

SECURITY COMFORT PERFORMANCE

DRIVER PROTECTION

Accident Cover (Death, Disability, Medical expenses)

SECURITY COMFORT PERFORMANCE

Driver's Guarantee

SECURITY COMFORT PERFORMANCE

LUGGAGE AND PERSONAL EFFECTS

Luggage rack, child seat, roof box contents, smartphone, satnav and personal items

SECURITY COMFORT PERFORMANCE

COMPREHENSIVE AUTO LEGAL PROTECTION

SECURITY COMFORT PERFORMANCE

HIGHER CATEGORY REPLACEMENT VEHICLE

SECURITY COMFORT PERFORMANCE

This cover is provided within the limits of the General and Special Conditions of the insurance contract.

included option

PROTECT YOURSELF TOO!

The driver is the only person who is never protected by their car insurance. **Driver's Guarantee** and **Accident Cover (Death, Disability, Medical expenses)** are essential complements for any driver responsible for an accident.

They fill the gap and cover bodily injuries suffered by the driver. Treatment costs, medical care, loss of income in the event of incapacity for work, disability or death can be insured for up to € 1 250 000.

DOWNLOAD AND DISCOVER THE easyAPP

- Consult the details of your guarantees, check your bonus-malus level
- Declare your claims easily in a few steps
- Download your documents, the General and Special Terms and Conditions and your tax certificate

DON'T WORRY
be happy

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