

# easyPROTECT PRO – Company accident insurance

## Insurance Product Information Document

### LALUX Assurances - Product : easyPROTECT PRO – Accident insurance



**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 ?

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 an accident (event occurring independently of the insured person's will and which has a sudden and violent impact from the outside on the insured person's body, and which results in either death or a medically certified bodily injury). This coverage is granted to both the company owner and employees.



## What is insured ?

### Company accident insurance:

#### What is considered as an accident?

- ✓ Bodily injuries caused by lightning and electricity
- ✓ Pulled and ruptured muscles, tendons or ligaments following physical exertion
- ✓ Poisoning and asphyxiation, when they are the sudden consequence of the involuntary absorption of a product not intended for this purpose or of an accidental release of gas or steam
- ✓ Drowning, when not caused by congestion
- ✓ Blood infections, freezing and sunstroke, but only when they are the direct consequence of a covered accident
- ✓ Animal or insect bites or stings

### Basic guarantees:

#### Benefits in the event of death:

- ✓ If the insured person dies as a result of a covered accident, the Company guarantees the payment of the death benefit stipulated in the Special Conditions to the designated beneficiaries immediately or within two years from the date of the accident. If no beneficiaries are designated, the capital is paid to the insured person's legal heirs.

#### Benefits in the event of permanent disability:

- ✓ If the insured person suffers from a permanent disability following a covered accident, the Company guarantees the payment of an indemnity calculated by applying the rate of permanent disability to the total permanent disability capital stipulated in the Special Conditions. The rate of permanent invalidity is determined, regardless of the insured person's occupation, according to the scale of permanent invalidity set out in the Ordinary General Conditions.

### Reimbursement of medical expenses:

- ✓ The Company guarantees, within the limit of the amount insured, the reimbursement of medical expenses\* incurred by the insured person during the two-year period following a covered accident.

\* Medical expenses: e.g. medical and prosthetic expenses, pharmaceutical and paramedical expenses incurred on medical prescription, expenses for prostheses damaged by the accident or made necessary as a result of the accident, transport expenses from the accident site to the nearest hospital



## What is not insured?

### ✗ **Animal bites:**

Accidents caused by dog bites by dogs of the Staffordshire terrier and American Staffordshire terrier (pit bull, in particular), tosa and mastiff breeds, owned, kept or guarded by insured persons, are not covered.

### ✗ **Uninsurable persons:**

Persons with paralysis, epilepsy, insanity, stroke or delirium tremens are not insurable under the company accident insurance. If any of these illnesses or conditions already existed at the time the policy was taken out, all premiums collected since its effective date shall be refunded, at the request of the most diligent party.

### Specific restrictions:

- ✗ Illnesses, illnesses of any kind and their direct or indirect consequences, including allergies, as well as surgical operations and their consequences, unless these illnesses and operations are the direct consequence of a covered accident
- ✗ Varicose veins and their consequences, calluses, eczemas and dermatoses, even when produced by external agents
- ✗ Lumbago, sciatica and hernias of all kinds
- ✗ Injuries caused by radiation devices and radioactive substances used in diagnoses and radiotherapy, unless they result from a malfunction or misuse for the person treated, or are the result of treatment which the insured person undergoes as a result of a covered loss.

**Non-exhaustive list**



## Are there any restrictions on cover?

### ! **Benefits in the event of death:**

For a single accident, death and permanent disability benefits cannot be combined.

### ! **Medical expenses:**

Transport costs from the accident site to the nearest competent hospital are reimbursed only for a maximum distance of 200 km.

**Non-exhaustive list**



## Where am I covered ?

- ✓ The insurance is valid throughout Europe.  
By extension, it is valid worldwide for stays outside Europe of no more than three months.



## 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.