

Service easyPROTECT - Discover Insurance Product Information Document

LALUX Assurances - Product : easyPROTECT - Discover

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 easyPROTECT Discover service is a package of guarantees for insured persons whose main residence is in the Grand Duchy of Luxembourg, who are aged between 15-27 years and who are preparing to begin their professional life (students, apprentices and similar categories).



What is insured ?

- ✓ **Insured persons:** students or similar categories (with regard to Civil Liability cover, the related Legal Protection and "Student accommodation" extension, Mobile IT, Assistance and Medical Emergency)

Basic package:

- ✓ **Civil liability:** e.g. damage caused during private and student life excluding professional activities, damage caused as a keeper or guardian of domestic animals or damage caused by water resulting from burst water pipes.

"Student accommodation" extension: coverage granted to the policyholder who, as a tenant, occupies student housing located in Europe, e.g. for material damage caused to the rented building as a result of fire, water damage or glass breakage or material damage to the rented furniture or furniture belonging to the lessee and located in the rented housing (e.g. theft).

- ✓ **Legal protection:** e.g. costs and fees for all procedures, investigations, expert opinions and proceedings following the occurrence of damage causing either death or material/bodily damage (criminal proceedings brought against the insured person or actions to be brought against any person liable for the damage suffered by the insured person).

As an **option** and for an **additional premium**:

- ✓ **Mobile IT coverage:** breakage and theft of computer and non-portable audiovisual equipment inside the home; breakage and theft of computer/portable audio-visual/ portable telephone equipment worldwide
- ✓ **Assistance:** reimbursement of tuition and apprenticeship fees (in the event of interruption of studies due to illness, accident or death of the insured person or their parents), reimbursement of return costs, and recovery of lost computer data (stored on a desktop or laptop computer).
- ✓ **Medical emergency:** In the event of accident, illness or death, the Company guarantees, within the limits provided for in the General Terms and Conditions, outpatient treatment, dental care and hospitalisation abroad, as well as repatriation (if medically necessary).



What is not insured ?

In addition to the restrictions provided elsewhere in the general conditions of the easyPROTECT product, the following are excluded:

Mobile IT coverage:

- ✗ Damage resulting from wear and tear or progressive deterioration or purely aesthetic damage
- ✗ Losses related to viruses
- ✗ Forgotten, misplaced or lost property

Assistance - Recovery of lost computer data:

- ✗ Use of deficient or unauthorised software
- ✗ Loss of computer data stored on mobile phones, smartphones or tablets

Medical emergency:

- ✗ Costs of contraceptive methods
- ✗ Costs of preventive medicine and vaccination
- ✗ Suicide or attempted suicide

Non-exhaustive list



Are there any restrictions on cover ?

- ! **Civil liability - Extension "Student accommodation":** material damage to furniture resulting from theft limited to EUR 3,000.
- ! **Mobile IT coverage:** for breakage and theft, the intervention is limited to EUR 284 (index 100) per claim and per year.
- ! **Assistance:** reimbursement of tuition and apprenticeship fees limited to EUR 2,000 per year and per claim; maximum return costs of EUR 500 per claim per year
- ! **Medical emergency:** for dental treatment, temporary prostheses are limited to EUR 250 per prosthesis.

Non-exhaustive list



Where am I covered?

- **Civil liability:** worldwide
- **Civil liability** - "Student accommodation" extension: student accommodation located in Europe.
- **Legal protection relating to civil liability:** worldwide
- **Assistance:** worldwide
- **Medical emergency:** European Union, with the exception of the Grand Duchy of Luxembourg and the United Kingdom



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.

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
- Provide as soon as possible all information enabling the company to determine the circumstances and assess the extent of the damage.

Special provisions per guarantee:

- Legal protection: Free choice of lawyer in Luxembourg. For abroad, the prior agreement of the insurance company is required.



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)
- The insurance covers damage occurring during the term of the contract, even if the claim is made after the end of the contract. In the event of claims made after the end of the contract, the parties agree that the guarantee is limited to claims made within three years of the occurrence of the damage.



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.