

lalux⁺
ASSURANCES



easyPROTECT | **ACCIDENT**



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Live your passions without any concerns!

An accident is one of the risks of everyday life and everyone can be a victim. **easyPROTECT Accident** covers you against accidents that can unexpectedly change your daily life and that of your loved ones. These can occur during:

- your trips (as a pedestrian, driver or passenger)
- your usual activities (housework, DIY)
- your leisure activities (non-professional sports including occasional extreme sports)
- your holidays (including winter sports)
- your professional activities (optional guarantee)

Two packages available in line with your needs:

- **COMFORT:** the lump-sum formula that compensates you on the basis of an insured amount that you define yourself.
- **PERFORMANCE:** the indemnity formula that covers all damage suffered, taking into account your age and personal situation.

LALUX FOR YOU

Discover the advantages of your personal area on www.lalux.lu

- Consult the details of your guarantees and insured services.
- Download your tax certificates and the General Conditions.
- Report your damages online in a few easy steps.

Your personal customer area is practical, simple and secure.

COMPARE THE FORMULAS

FORMULA	COMFORT	PERFORMANCE
PRINCIPLE	LUMP-SUM FORMULA	INDEMNITY FORMULA
IN THE EVENT OF DEATH	<ul style="list-style-type: none">▪ Predefined capital according to your personal requirements	<ul style="list-style-type: none">▪ Coverage of the economic loss suffered by your family▪ Compensation for the mental suffering of your loved ones (direct relatives)▪ Compensation for funeral expenses
IN THE EVENT OF PERMANENT DISABILITY	<ul style="list-style-type: none">▪ Predefined insured amount according to your personal choices▪ Compensation calculated according to the degree of disability applied to a predefined insured amount	<ul style="list-style-type: none">▪ Compensation as of 3% disability▪ Compensation for permanent physical injury calculated on the basis of the degree of disability, as determined by a medical expert▪ Compensation for loss of income, following temporary or permanent incapacity for work▪ Coverage of aesthetic damage: scars and visible after-effects▪ Compensation for loss of amenity: deprivation of sports and leisure activities▪ Compensation for damage to clothing
IN THE EVENT OF MEDICAL EXPENSES	Residual medical expenses: <ul style="list-style-type: none">▪ Doctor's and hospitalisation costs▪ Prescribed pharmaceutical and paramedical expenses▪ Costs of prosthesis▪ Transport costs from the place of accident to the nearest competent hospital (with a maximum of 200 km)	Residual medical expenses: <ul style="list-style-type: none">▪ Doctor's and hospitalisation costs▪ Prescribed pharmaceutical and paramedical expenses▪ Costs of prosthesis▪ Transport costs from the place of accident to the nearest competent hospital (with a maximum of 200 km)

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

COMPLEMENTARY GUARANTEE FOR HOME CARE SERVICES

Whichever formula you choose, the complementary **Home Care Services** cover also allows you to benefit from useful services:

- Domestic help: ironing, cleaning, meal preparation
- Care during illness
- Taxi transport from home to hospital for medical examinations
- Psychological support for you and your family
- Childcare including accompanying to school, to leisure activities and to a relative's home
- Remedial education
- Pet care

OPTIONAL GUARANTEES TO CHOOSE ACCORDING TO YOUR NEEDS

Do you have a high-risk job, do you practice extreme sports or ride a motorbike? Let your agent know so that he can offer you guarantees adapted to your needs.

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.

YOUR BENEFITS

COVERAGE FOR YOURSELF AND YOUR LOVED ONES

Customise your insurance for each family situation: single, couple, family with/without children or single-parent family. In the family package, all children living at the same address are insured up to the age of 18 (27 in the case of extended studies) at a single rate, regardless of their number.

IN LUXEMBOURG, EUROPE AND WORLDWIDE

You are covered all year round in Luxembourg and Europe, and you benefit from a territorial scope worldwide for any stay of up to 3 months.

TAX DEDUCTIBILITY

Your **easyPROTECT Accident** insurance premium is tax-deductible as special expenses (Art. 111. max. € 672 per year).

FORMULA COMFORT: SET YOUR PREDEFINED AMOUNTS

The Comfort formula allows you to determine the coverage you wish to devote to your protection and that of your loved ones. Ideal amounts insured: one annual income for death, three annual incomes for disability.



Ideal sums insured: 1 annual income for death, 3 annual incomes for disability

OCCASIONAL EXTREME SPORTS

Extreme sports practised occasionally are also covered (diving, bungee jumping, parachute jumping). For those who practice them more often, an extension of coverage to the year is also possible.

YOUR PROFESSION COVERED AS NECESSARY

An accident can deprive you of the ability to continue to practise your profession (amputation, loss of sight, etc.). With **easyPROTECT Accident**, you can extend coverage to accidents that occur during your professional activity. You can choose between the Comfort and Performance formulas, whichever one best suits your professional status and occupation. As a self-employed or freelance professional (doctor, lawyer, garage owner, restaurateur), or if you have significant responsibilities, the Performance formula is particularly suited to your situation. Indeed, it allows you to compensate for significant loss of income for the entire duration of your incapacity for work. Contrary to what is provided for employees, social security does not compensate self-employed people in the event of incapacity for work. So, it's a good idea to think about protecting yourself.

MOTORBIKE: PROTECT YOURSELF AGAINST THE CONSEQUENCES OF AN ACCIDENT

A motorbike accident happens quickly and it is important to be insured as a person. With **easyPROTECT Accident**, you have the option of benefiting from the extended warranty to protect you against the consequences of a motorbike accident.



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