

lalux⁺
ASSURANCES



easyPROTECT | PRO



easyPROTECT | PRO

Whatever your sector of activity, whether you are an entrepreneur, craftsman, retailer, working in the automotive or hospitality industry, medical professional or freelancer, LALUX supports you throughout your professional career.

Thanks to a complete range of insurance policies that can be customised to suit your needs and profession, your protection is optimally guaranteed for your properties, your business, your staff and yourself.

Taking out insurance for your business has never been easier. **easyPROTECT PRO** offers you complete cover adapted to your professional specificities.

YOUR ADVANTAGES easyPROTECT | PRO

- Grouping together of the majority of your contracts
- Specific guarantees adapted to each profession
- Protection of your work tools
- Defending your professional interests
- Specialised and individual advice
- Financial protection for your business
- Monthly payment of your premiums available
- Discounts when setting up a business
- Tailor-made insurance amounts

easyPROTECT | PRO AT A GLANCE

FLEET INSURANCE AND COMMERCIAL VEHICLES

Auto Civil Liability and Legal Protection	<input checked="" type="checkbox"/>
Fire	<input type="checkbox"/>
Theft	<input type="checkbox"/>
Glass breakage	<input type="checkbox"/>
Collision with a stray animal	<input type="checkbox"/>
Forces of nature	<input type="checkbox"/>
Material damage (Casco)	<input type="checkbox"/>
Passenger accidents	<input type="checkbox"/>

INSURANCE FOR BUILDINGS, EQUIPMENTS AND GOODS

Fire	<input checked="" type="checkbox"/>
Water damage	<input checked="" type="checkbox"/>
Theft	<input checked="" type="checkbox"/>
Property damage	<input checked="" type="checkbox"/>
Glass breakage	<input checked="" type="checkbox"/>
Climate risks, Earthquake	<input checked="" type="checkbox"/>
Decontamination of soil and insured property	<input checked="" type="checkbox"/>
Transport of goods and equipment	<input type="checkbox"/>
All risks office automation and computer equipment	<input type="checkbox"/>
Breakdown of professional equipment	<input type="checkbox"/>
Commercial unemployment	<input type="checkbox"/>
Graffiti	<input type="checkbox"/>
Sewer backup or overflow	<input type="checkbox"/>
Defrosting of goods	<input type="checkbox"/>

CIVIL LIABILITY AND LEGAL PROTECTION INSURANCE

Operating Liability and Property Liability, including neighbourhood conflicts	<input checked="" type="checkbox"/>
Post-delivery Liability and Food poisoning	<input checked="" type="checkbox"/>
Civil Liability Entrusted and Existing Items	<input checked="" type="checkbox"/>
Accidental Pollution Liability	<input checked="" type="checkbox"/>
Legal Protection and Protection against Insolvency of Third Parties	<input checked="" type="checkbox"/>
Civil Liability for Business Executives	<input type="checkbox"/>
Purely intangible damage	<input type="checkbox"/>

CORPORATE ACCIDENT INSURANCE

Disability	<input type="checkbox"/>
Death	<input type="checkbox"/>
Medical expenses	<input type="checkbox"/>

included option

lalux-Staff Protect

MOTIVATE AND RETAIN YOUR EMPLOYEES !

lalux-Staff Protect is a supplementary pension scheme financed by you to provide additional security for your employees in the event of retirement, death or invalidity. This flexible and fiscally attractive product is therefore an important part of the modern salary package.

In order to best meet your requirements, lalux-Staff Protect has been developed to offer various ranges of comprehensive and financially attractive insurance covers.

lalux-Safe Future

SELF-EMPLOYED, BENEFIT FROM TAX ADVANTAGES WHILE PREPARING FOR YOUR RETIREMENT !

lalux-Safe Future is the supplementary pension scheme for the self-employed and liberal professions. This insurance solution enables you to secure your future and enjoy tax benefits. lalux-Safe Future offers you a solution tailored to your needs :

- You are free to define the amount of your retirement capital as well as the risk guarantees (Death, Disability and/or Accident).
- You choose the investment medium for your premiums (investment funds, guaranteed or mixed return).
- You adapt the level of your premium each year without penalties.

PROVIDE SECURITY FOR YOUR STAFF WITH DKV LUXEMBOURG'S COLLECTIVE ILLNESS INSURANCE !

Cover your healthy staff with a tailor-made contract including the integration of the cover of your choice adapted to your budget while benefiting from tax deductions.

IN MORE DETAIL

FLEET INSURANCE AND COMMERCIAL VEHICLES

Whether your company owns one or ten vehicles, whether cars, vans or any other self-propelled vehicle used to run your business, **easyPROTECT PRO** offers you complete cover tailored to your business, your needs and your budget.

You don't need an expensive plan to get the best possible cover for your fleet.

INSURANCE FOR BUILDINGS, EQUIPMENTS AND GOODS

Regardless of its size, every company has premises, facilities and equipment to carry out its business. **easyPROTECT PRO** insures these assets, even if they are subject to a rental or leasing contract.

PROFESSIONAL CIVIL LIABILITY AND LEGAL PROTECTION INSURANCE

With **easyPROTECT PRO** you benefit from an individual solution that perfectly covers your liability risks so that you can fully concentrate on your business.

CIVIL LIABILITY FOR BUSINESS EXECUTIVES

The **Civil Liability insurance for Business Executives** covers your civil and criminal defence when this one is called into question.

Protect your company and your assets against the consequences of Civil Liability that you may incur with regard to third parties in the exercise of your function as a manager. This may be a fault in business relations, withholding of information, unfair competition, or a fault in the company's working conditions.

CORPORATE ACCIDENT INSURANCE

Corporate Accident insurance is a supplement to the statutory occupational accident insurance. As an employer, you can subscribe to it for the benefit of all your employees or only for the benefit of a group of employees of your choice.

Employees benefit from optimised cover in the event of disability and death. They also benefit from better reimbursement of medical expenses linked to an accident occurring during professional or private activity.



ASK YOUR AGENT FOR ADVICE

Thanks to their expertise, the LALUX agents provide you with individual advice and will answer all your questions as well as possible in terms of insurance and pension matter. You, your company and your property are protected against damage, risks and their consequences.



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