

lalux⁺
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, Accidents 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	■	■	■
Towing following an accident (24/7)	■	■	■
Repatriation of the vehicle and/or occupants	■	■	■
REPLACEMENT VEHICLE (MAXIMUM NUMBER OF DAYS)	5	36	36
FIRE	■	■	■
THEFT	■	■	■
Carjacking, homejacking	■	■	■
Replacement of wheels, tyres, hubcaps	■	■	■
Replacement of 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)		■	■
No mandatory deductible		■	■
Direct handling of the repair invoice		■	■
Repair of the airbag and the damage caused directly by it		■	■
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			■

OPTIONAL GUARANTEES

	SECURITY	COMFORT	PERFORMANCE
REPLACEMENT VALUE FOR THREE YEARS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PERCHASE VALUE OF USED VEHICLE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DRIVER PROTECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accident Cover (Death, Disability, Medical expenses)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Driver's Guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LUGGAGE AND PERSONAL EFFECTS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Luggage rack, child seat, roof box contents, smartphone, satnav and personal items	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMPREHENSIVE AUTO LEGAL PROTECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HIGHER CATEGORY REPLACEMENT VEHICLE		<input type="checkbox"/>	<input type="checkbox"/>

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.

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.

YOUR BENEFITS

TOP ASSISTANCE FREE 24/7

In the event of an accident that immobilises your vehicle, you have access to assistance 24/7 in Luxembourg and in all EU countries, Switzerland and Norway. You and your passengers benefit from assistance. If your vehicle cannot be repaired within 24 hours, you benefit from a replacement vehicle for up to five days.

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 36 days in the event of total loss or theft. With the Security formula, you already benefit from a replacement vehicle for up to five days in the event of an accident, 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/purchase value 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.



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