

lalux<sup>+</sup>  
ASSURANCES



easyPROTECT | **HABITATION**



## easyPROTECT | HOME

Whether you live in a flat or a house, which you own or rent, **easyPROTECT Home** is the multi-risk home insurance that adapts to your needs while making your life easier.

Personalise your insurance contract and protect your property against all types of damage, with no unexpected costs. You have a choice of three packages formulas simply choose the one that suits you best.

### **SECURITY FORMULA**

It is aimed at all those who wish to protect their home against the most common risks: fire, weather, theft and glass breakage.

### **COMFORT FORMULA**

This formula adds targeted cover for your electrical and electronic equipment and garden furniture.

### **PERFORMANCE FORMULA**

This formula offers you the most comprehensive insurance, specially designed for the most demanding customers. Benefit from optimum protection against all types of claims.

### **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
<b>FIRE</b>			
Fire and related risks	■	■	■
Household and electrical damage	■	■	■
<b>WATER DAMAGE</b>			
Water and Frost damage	■	■	■
Fuel oil leakage	■	■	■
Sewer back-up and rainwater accumulation			■
<b>THEFT AND LOSS</b>			
Theft of furniture, damage to property, vandalism	■	■	■
Theft of garden furniture, barbecue and plantations		■	■
Theft and accidental loss of personal belongings worldwide			■
Theft of portable computer equipment, audio-visual devices and household appliances worldwide			■
<b>GLASS BREACKAGE</b>			
Glass breakage (glass, windows, doors, sanitaryware), breakage of solar panels and vitroceramic hobs	■	■	■
<b>CLIMATE RISKS</b>			
Storm, hail, earthquake, tornado	■	■	■
Damage of garden furniture, barbecue and plantations		■	■
<b>GRAFFITI</b>			
<b>REPAIR WITHOUT OBSOLESCENCE OF ELECTRICAL AND ELECTRONIC EQUIPMENT</b>			
<b>NEW REPLACEMENT</b>			
New replacement of non-portable computer equipment up to five years		■	■
New replacement of portable computer equipment, household appliances and non-portable audio-visual equipment up to five years			■
New replacement of furniture up to 10 years			■
<b>MATERIAL BREAKAGE</b>			
Breakage of non-portable computer equipment		■	■
Breakage of portable computer equipment, audio-visual devices and household appliances worldwide			■

## OPTIONAL GUARANTEES

SECURITY  
COMFORT  
PERFORMANCE

Family Civil Liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Comprehensive Family Legal Protection insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flooding			<input type="checkbox"/>
Internet Protection			<input type="checkbox"/>

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

included  option

### FAMILY CIVIL LIABILITY

It covers you, your family and your pets in the event of bodily injury or damage to other people and their property in everyday private life. It is therefore highly recommended.

### COMPREHENSIVE FAMILY LEGAL PROTECTION INSURANCE

It is essential in the event of disputes (identity theft, neighbourhood disputes, unfair dismissal, etc.). It provides advice and helps you to find a quick and amicable solution, covering costs and fees in the event of legal proceedings when they prove necessary.

### HOME ASSISTANCE

A unique assistance service, at your disposal 24/7.

#### Assistance:

- Has your key broken in your locker ?
- Has your boiler broken down ?
- Has your toilet become blocked ?
- Has your washing machine developed a leak ?

For all these cases, LALUX organises and covers the repairs and spare parts !

#### Intervention following a covered damage:

- Childcare services
- Fencing and guarding of your home
- Many other services to facilitate your life

**Telephone information** on hospitals, on-call doctors, and on contacting different building trades.

# YOUR BENEFITS

## **NO PREMIUM INCREASE IN THE EVENT OF A CLAIM**

A guaranteed home claim does not increase your insurance premium.

## **COMPLETE PROTECTION AGAINST TEMPESTS**

The **Weather Risks guarantee** covers all damage caused by storms, hail, snow, ice and even earthquakes.

The **Flooding guarantee**, optional in the Performance formula, provides optimum protection against damage caused by atmospheric precipitation, which is becoming increasingly frequent these days.

## **YOUR FURNITURE WELL PROTECTED - INDOORS AND OUTDOORS**

Your furniture is compensated up to its purchase price for 10 years as part of the Performance formula. Therefore, no obsolescence is deducted in the event of a covered claim.

Your garden furniture, your barbecue and your plants are covered in the event of theft, and storm, as part of the Comfort and Performance packages.

## **OPTIMAL COVERAGE OF COMPUTER, AUDIOVISUAL AND HOUSEHOLD EQUIPMENT**

With the Performance formula, you benefit from compensation for the replacement value of your portable and non-portable computer equipment, household appliances and non-portable audiovisual equipment for up to five years.

## **YOUR PERSONAL EFFECTS ARE INSURED WORLDWIDE**

The Performance formula covers your personal belongings and luggage, including smartphone, tablet and laptop worldwide. During your travels, your belongings are insured against accidental material damage, theft, fire or water damage.

## **AVOID UNDER-INSURANCE IN REAL ESTATE**

Let your trusted agent assess the value of your property and avoid the risk of under-insurance in the event of a claim.

### **LALUX FOR YOU**

Discover the advantages of your personal area on [www.lalux.lu](http://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.



9, rue Jean Fischbach | L-3372 Leudelange

Tél.: +352 4761-1 | groupeLL@lalux.lu

[www.lalux.lu](http://www.lalux.lu)

49/2299 - EN - 10/2020