

EN



INSURANCES FOR EXPATS



Welcome to Luxembourg!

You've just arrived in Luxembourg and:

- you've found the ideal home and you want to protect it against the risks of everyday life.
- you've imported or bought your car and want to protect it, the occupants and your luggage.

Whether you're just passing through or planning to settle permanently, group your main insurance policies with **easyPROTECT**, a unique concept that gives you a clear and precise overview of all your different types of coverage (Auto, Home, Civil Liability, Legal Protection, Accidents and Travel), as well as simplified monitoring with a single contract, a single premium and a single expiry date.

With LALUX, you can also secure your future by preparing for your retirement as soon as you arrive, while reducing your Luxembourg income tax. Finally, you can also take out supplementary health insurance to ensure you are well protected in Luxembourg and abroad.

INSURANCES FOR EXPATS

Your guarantees **easyPROTECT**

HOME

3 formulas: Security (the essentials), Comfort (tailor-made), Performance (most complete)	<input checked="" type="checkbox"/>
Fire, Theft, Glass breakage, Storm	<input checked="" type="checkbox"/>
Theft (from Comfort formula)	<input checked="" type="checkbox"/>
Climate hazards (Performance formula)	<input checked="" type="checkbox"/>
Personal effects worldwide (Performance formula)	<input checked="" type="checkbox"/>
Multimedia and Replacement Value (Performance formula)	<input checked="" type="checkbox"/>
Home Assistance	Offered the 1 st year <input type="checkbox"/>
Family Civil Liability	<input type="checkbox"/>
Optional packs : Travel, Green Energy, Soft Mobility, Valuable Items, Comprehensive Family Legal Protection...	<input type="checkbox"/>

AUTO

Civil Liability and Legal Protection	<input checked="" type="checkbox"/>
Top Assistance for free	<input checked="" type="checkbox"/>
3 formulas available: Security, Comfort, Performance	<input checked="" type="checkbox"/>
Bonus protection with Casco (Performance formula)	<input checked="" type="checkbox"/>
Replacement vehicle	<input checked="" type="checkbox"/>
Replacement vehicle - higher category	<input type="checkbox"/>
Replacement or purchase value	<input type="checkbox"/>
Driver's guarantee	<input type="checkbox"/>
Accident cover for death, disability and medical expenses	<input type="checkbox"/>
Luggage and Personal effects	<input type="checkbox"/>
Comprehensive Auto Legal Protection	<input type="checkbox"/>

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

☒ included ☐ option



Discover all the other types of insurance available on our website www.lalux.lu

easyLIFE Pension

PREPARE YOUR RETIREMENT NOW!

The amount of your statutory pension will be much less than your salary. Given the demands of modern life, it will be difficult to settle for less when you retire. The issue of financing pensions has become a public debate, not only in Luxembourg, but well beyond its borders.

easyLIFE Pension offers you two types of retirement pension, depending on your expectations:

- **SECURITY FORMULA** which provides you with guaranteed savings.
- **PERFORMANCE FORMULA** if you prefer to make your retirement capital grow thanks to the results of investment funds.

It doesn't matter what formula you choose:

- To enjoy full freedom, you can save at your own pace from €25 per month and you can adjust the premium amounts whenever you wish.
- Premiums are tax deductible up to €3200 per year and per taxpayer. You can even save up to 45% of the invested premium, depending on your income.
- At maturity, your savings are available in the form of a capital amount, a monthly life annuity or even a mix of capital and annuity.

DKV Luxembourg

PROTECT YOUR HEALTH

There are often medical expenses that are not or only partially covered by your statutory health insurance. DKV Luxembourg offers you a wide range of private health insurance solutions tailored to your needs.

Discover HOME ASSISTANCE, the guarantee offered to you in the first year of your Home contract!

Thanks to the 24/7 assistance service, you benefit from the rapid intervention of a specialised trade: locksmith, plumber, heating engineer or electrician. Home Assistance also intervenes after a guaranteed claim for the care of your children, the guarding of your home and takes care of your mortgage if your damaged house has become uninhabitable.

YOUR BENEFITS

EXCLUSIVE EXPATS AND NEWCOMERS OFFER

As a newcomer or expat in Luxembourg, LALUX offers you preferential conditions when you take out your insurance policy:

- 10 % exceptional discount for one year
- One year Home Assistance guarantee for free
- 1% discount on the easyLIFE Pension entrance fee
- easyPROTECT discount: € 50 per home and up to € 100 per car insured with casco

WHY CHOOSE LALUX ASSURANCES?

LALUX is your preferred partner in all your insurance matters. LALUX supports you with a wide range of insurance products and services based on its solid know-how acquired over the past 100 years. Today, the LALUX Group has about 500 internal employees and the densest network of advisors with nearly 700 agents, including 125 self-employed professional agents. By placing major importance on customer satisfaction, the Group has succeeded in making LALUX one of the most recommended brands in Luxembourg.



ILRES STUDY

Customers who recommend the brand

8/10



IN-HOUSE STUDY

Customers satisfied with claims management

97%

DOWNLOAD AND DISCOVER THE easyAPP

- Consult the details of your guarantees, check your bonus-malus level
- Declare your claims easily in a few steps
- Download your documents, the General and Special Terms and Conditions and your tax certificate



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