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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

The **Security formula** covers your compulsory Auto Civil Liability. It includes defence and recourse cover, Top Assistance in the event of breakdown, accident or theft, and a replacement vehicle. It also allows you to add only the cover that interests you.

COMFORT FORMULA

With **Comfort formula**, you protect your car against fire, theft, glass breakage, forces of nature, collisions with animals and damage to the vehicle (all-risk/casco/omium). What's more, you'll benefit from a Bonus-Malus Joker if you have no damage to your vehicle for three years.

PERFORMANCE FORMULA

If you prefer peace of mind and optimum cover against all types of damage, with no unexpected costs, opt for the **Performance formula**. In the event of a material damage claim, your Bonus is protected: all damage to your vehicle is covered without any impact on 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, 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.

COMPARE THE FORMULAS

FORMULAS	SECURITY	COMFORT	PERFORMANCE
CIVIL LIABILITY AND LEGAL PROTECTION	■	■	■
DEFENCE AND RECOURSE	■	■	■
TOP ASSISTANCE	■	■	■
Towing (24/7), repatriation of the vehicle and/or occupants			
REPLACEMENT VEHICLE (MAXIMUM NUMBER OF DAYS)			
In the event of glass breakage	0+2	2	2
In the event of a breakdown	5	5	5
In the event of an accident	5+10	15	15
In the event of total loss	5+30	35	35
In the event of theft	30+30	60	60
In Security, optional extensions (+) are available if you subscribe to both packs			
FIRE AND GLASS BREAKAGE PACK	□	■	■
FIRE	□+	■	■
GLASS BREAKAGE	□+	■	■
Repair or replacement of windshield, sunshades, sunroof, mirrors, headlights, etc.			
THEFT, FORCES OF NATURE AND COLLISION WITH STRAY ANIMAL PACK	□	■	■
THEFT	□+	■	■
Electronic key tampering or hacking, Carjacking, Homejacking			
Replacement of wheels, tyres, hubcaps, keys and locks, repair of the anti-theft system			
FORCES OF NATURE	□+	■	■
COLLISION WITH A STRAY ANIMAL	□+	■	■
TOTAL LOSS	□	■	■

PROTECT YOURSELF TOO!

The driver is the only person who is never protected by their car insurance. **Driver Cover** or **Accident Cover (Death, Disability, Medical expenses)** are essential to protect the driver in case of bodily injuries.

FORMULAS	SECURITY	COMFORT	PERFORMANCE
DAMAGE TO THE VEHICLE (CASCO)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Material damage in the event of an accident or vandalism	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Direct handling of the repair invoice	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
No deductibles		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Repair of airbag and the damage caused directly by it		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Contribution to the cost of engine repair in the event of incorrect fuelling		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tyre damage, even in the event of vandalism		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Repairing damage caused by rodents		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Car hire : reimbursement of excess (€ 2 000)		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Joker if no Casco claims for three years	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Bonus protection following a Casco claim			<input checked="" type="checkbox"/>
Repair Plus			<input checked="" type="checkbox"/>
OPTIONAL GUARANTEES			
LALUX TAXI	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3 taxi rides home if unable to drive			
PROTECTION FOR HYBRID OR ELECTRIC VEHICLES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Battery diagnosis, decontamination and recycling			
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			
Accident Cover (Death, Disability, Medical expenses)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Driver cover	<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			
COMPREHENSIVE AUTO LEGAL PROTECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This cover is provided within the limits of the General and Special Conditions of the insurance contract.			
<input checked="" type="checkbox"/> included <input type="checkbox"/> option <input checked="" type="checkbox"/> included when subscribing to the pack			

YOUR BENEFITS

TOP ASSISTANCE FREE 24/7

In the event of a breakdown or an accident that immobilises your vehicle, you have access to assistance 24/7 in Luxembourg, including at your home, and abroad in all countries of the green card ("carte verte") zone. You and your passengers also benefit from assistance.

REPLACEMENT VEHICLE

Thanks to **Top Assistance**, you already benefit from a replacement vehicle for up to 5 days in the event of a breakdown and up to 30 days in the event of theft. From the **Comfort formula** onwards, you benefit from a replacement vehicle for up to 15 days in the event of a covered claim and up to 60 days in the event of theft. In **Security formula**, optional extensions are available if you subscribe to both packs.

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, the **Performance formula** allows you to repair and keep your vehicle, thanks to additional compensation.

REPLACEMENT / PURCHASE VALUE

In the event of total loss of your new car or used car of less than one year old, you will be reimbursed at its replacement value up to the three years of the vehicle. In the event of total loss of your used car aged between one and three years old, you will be reimbursed at its purchase value up to the age of three years.

COMPREHENSIVE AUTO LEGAL PROTECTION

The Defense and Recourse guarantee can be extended to the **Comprehensive Auto Legal Protection** to defend you in the event of contractual disputes relating to the purchase, sale or use of your vehicle. It covers disputes with the seller, the buyer, a garage or a car wash. The **Comprehensive Auto Legal Protection** insurance also includes a "road" criminal defence guarantee.

DON'T WORRY
be happy

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