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lalux<sup>+</sup>  
ASSURANCES



easyPROTECT | TRAVEL PACK



## easyPROTECT | TRAVEL PACK

### THE JOY OF CAREFREE TRAVEL !

Benefit from the ideal cover adapted to your needs – for you and your whole family.

The easyPROTECT Home Travel Pack provides you with annual trip cancellation cover, baggage protection and 24/7 assistance. This means that with the Travel Pack, you are covered all year round, anywhere in the world.

### 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.

### 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

# OPTIONAL TRAVEL PACK WITH easyPROTECT HOME

## TRAVEL CANCELLATION

<b>COVERAGE</b>	<ul style="list-style-type: none"><li>▪ Reimbursement of the cost of cancelling or interrupting your travel and holiday bookings in the event of illness, accident, death, serious unforeseen circumstances or major damage to your home before departure (fire, water damage, theft)</li><li>▪ Reimbursement of rental vehicle excess abroad</li><li>▪ Delayed flight and/or involuntary extension of stay</li><li>▪ Missed departure due to a strike by airport staff, theft or immobilisation of the means of transport used to reach the place of boarding</li></ul>
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<b>SCOPE</b>	<ul style="list-style-type: none"><li>▪ Worldwide</li><li>▪ Private stays and trips abroad or more than 4 days in Luxembourg</li></ul>
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<b>PERSONS COVERED</b>	<ul style="list-style-type: none"><li>▪ You</li><li>▪ Your spouse</li><li>▪ Your children living with you, including alternating custody arrangements</li><li>▪ Your children living temporarily outside the family home (apprentices or students)</li></ul>
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## LUGGAGE

<b>COVERAGE</b>	<ul style="list-style-type: none"><li>▪ Accidental material damage: in the event of accidental breakage or loss, disappearance or deterioration following theft, assault or any other accidental cause</li><li>▪ Reimbursement of emergency and essential purchases in the event of delayed baggage on the outward journey</li><li>▪ Accidental material damage to rented sports equipment (skis, surfboards, paddles, etc.)</li></ul>
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<b>SCOPE</b>	<ul style="list-style-type: none"><li>▪ Worldwide</li></ul>
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## ANNUAL ASSISTANCE

<b>COVERAGE</b>	<ul style="list-style-type: none"><li>▪ Necessary medical expenses for outpatient, hospital or dental treatment abroad</li><li>▪ Cost of transport to the nearest doctor for medical needs</li><li>▪ Repatriation in the event of illness or death and early return</li><li>▪ Search and rescue costs (also on ski slopes)</li><li>▪ Extension of stay in the event of illness</li></ul>
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<b>SERVICES</b>	<ul style="list-style-type: none"><li>▪ 24/7 help desk and language assistance</li><li>▪ Information on the availability of medical care at the place where you are staying</li><li>▪ Forwarding details of specialist hospitals and clinics</li><li>▪ Direct payment from the hospital abroad</li><li>▪ Organisation and management of transport or transfer to a specialist clinic</li><li>▪ Exchanging of information with the family doctor or relatives</li></ul>
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<b>SCOPE</b>	<ul style="list-style-type: none"><li>▪ Stays abroad from one day to six weeks</li><li>▪ Worldwide excluding Luxembourg</li><li>▪ For private travel or business trips</li></ul>
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<b>PERSONS COVERED</b>	<ul style="list-style-type: none"><li>▪ You</li><li>▪ Your spouse</li><li>▪ Your children living with you, including alternating custody arrangements</li><li>▪ Your children living temporarily outside the family home (apprentices or students)</li></ul>
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mandatory minimum coverage when subscribing to the package  option

# YOUR BENEFITS

## IN THE EVENT OF CANCELLATION

The **Annual Travel Insurance** refunds your trip cancellation or interruption costs of your stay abroad and more than four days in Luxembourg in the event of illness, accident, death or even if a major incident occurs in your home just before departure (fire, water damage, theft). It is the mandatory minimum guarantee of the Travel Pack.

## TRAVEL WITH PEACE OF MIND

Health comes first! The **Annual Assistance** insurance takes care of you and your family in the event of unforeseen illness or an accident during your holidays and excursions abroad. It guarantees reimbursement of medical expenses and other illness-related costs, which are often not covered by the compulsory health insurance fund. Repatriation, search and rescue are also covered. In the event of hospitalisation, you do not have to pay any costs in advance, as payment is made directly to the hospital.

## ALWAYS AT YOUR SIDE

As part of the **Annual Assistance** insurance, you benefit from a 24/7 Assistance Service in the event of an emergency: language assistance, transmission of hospital contact details, organisation of transport or transfer to a specialist clinic, exchange of information with the family doctor or relatives.

## YOUR LUGGAGE IS WELL-INSURED

With the optional Luggage insurance, when you travel, your suitcases are covered in the event of loss or damage due to theft, assault or any other accidental cause. The cover also extends to your electronic devices, the contents of roof boxes, bicycles, skis and rental equipment (surfing, paddles, golf, skiing, etc.). Finally, if your luggage is delayed, you will be reimbursed for emergency and essential purchases.

## YOUR INSTANT LAST-MINUTE PROTECTION

With the **TRAVEL** foreign travel health insurance from DKV Luxembourg, a member of the LALUX Group, you are perfectly covered anywhere in the world when you travel, whether privately or professionally.

In the event of an emergency, **TRAVEL** covers outpatient treatment, dental care, hospitalisation, search and rescue costs and even medically necessary repatriation.

**TRAVEL** only covers you for trips you insure directly online at [www.dkv.lu](http://www.dkv.lu).

DON'T WORRY  
*be happy*

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

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