

Multi-risk home insurance (Private and individual home, condominium)

Insurance Product Information Document

LALUX Assurances - Product : easyPROTECT-Home



Disclaimer: This document is not tailored to your specific needs and the information and obligations set out herein are not exhaustive. For full information on the rights and obligations of the insurance company and policyholders, please consult the general and/or special conditions relating to the insurance product chosen.

What type of insurance is this ?

easyPROTECT Home is a multi-risk insurance available in 3 formulas (Security, Comfort, Performance), which covers your home and its contents, whether it is a house, apartment, or condominium, and whether you are an owner, co-owner, or tenant. Civil liability (excluding automobile) of individuals living in this residence and building civil liability can also be covered.



What is covered ?

SECURITY

Fire

- ✓ Smoke, soot, lightning, explosions, implosions

Electrical damage and household damage

- ✓ Thawing of household provisions

Water damage

- ✓ Water infiltration through roofs or balconies
- ✓ Frost

Glass breakage

- ✓ Windows, doors, mirrors, fireplace doors
- ✓ If furniture is insured: glass-ceramic plates, sanitary appliances, glazed parts of the furniture

Storm, hail, tornado, and earthquake

- ✓ Snow and ice pressure

Additional coverages

COMFORT = SECURITY + the following coverages:

- ✓ Theft: Coverage of furniture against loss, destruction, or damage resulting from theft/attempts of theft (by burglary or aggression)
- ✓ Property damage resulting from theft/attempts of theft
- ✓ Acts of terrorism, vandalism, and graffiti

PERFORMANCE = COMFORT + the following coverages:

- ✓ Outdoor arrangements (optional for COMFORT)
- ✓ Theft and breakage of personal effects and leisure items (optional for COMFORT)
- ✓ Weather-related risks (optional for COMFORT): Sewer backup, flooding, etc.
- ✓ New value of furniture, personal effects, etc. (optional for COMFORT)
- ✓ Theft and breakage of multimedia, digital devices, and musical instruments (optional for COMFORT)
- ✓ Reconstruction based on new standards (optional for COMFORT)

Optional extensions for COMFORT and PERFORMANCE:

- ✓ Furniture on a first-loss basis
- ✓ Damage to pool and jacuzzi installations, etc.
- ✓ Breakage of green energy devices: condensation heaters, photovoltaic installations including glazed parts, etc.
- ✓ Theft and breakage of soft mobility devices: bicycles, electric-assist bicycles, scooters, etc., up to a maximum speed of 25 km/h
- ✓ Theft and breakage of valuable items jewelry, watches, fashion accessories, etc., valued at over 1,500 EUR

Annual travel insurance

- ✓ Trip cancellation, luggage, and/or assistance

Home assistance

- ✓ 24/7 assistance services, such as locksmiths, plumbers, heating engineers, or electricians

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- ✓ Designed for insured individuals aged 15-27 who are preparing for their entry into professional life (e.g., students)
- ✓ Civil liability and legal protection, with student housing extension.
- ✓ Optional: IT mobile coverage.

Separate and more comprehensive information document is available for easyPROTECT Discover

Non-exhaustive list



What is not covered ?

In general

- ✗ Buildings that are completely vacant or slated for demolition
- ✗ Self-propelled vehicles

Water damage

- ✗ Rainwater entering through openings, whether they are closed or open
- ✗ Material damage resulting from humidity/condensation

Theft

- ✗ Theft by family members of the insured
- ✗ Theft during the vacancy of the premises, if it exceeds 45 consecutive days

Storm and hail

- ✗ Buildings not completely enclosed

Glass breakage

- ✗ Damage caused during construction work

Non-exhaustive list



Are there exclusions from coverage ?

In general

- ! Willful and conscious disregard of laws and regulations
- ! Neglect of maintenance or repair
- ! Damage resulting from an act constituting a crime or intentional offense
- ! Damage as a result of war
- ! Damage due to the effects of explosion, radiation from the transmutation of atomic nuclei, or radioactivity

Non-exhaustive list



Where am I covered?

- To the address of the risk indicated in the special conditions of the contract, located in the Grand Duchy of Luxembourg
- Extensions of cover are provided in the event of relocation, temporary moving of furniture, student accommodation or holiday residence



What are my obligations?

When subscribing

- Provide as complete and accurate a description as possible of the risk to be insured, without misrepresentation or omission

During the contractual period

- Report to the company any new circumstances that may increase the risk or create new ones
- Notify the company of any change in the data included in the contract, in particular in the event of a change of address or a change of bank account
- Pay your insurance premiums within the time limits stipulated in your contract. In case of non-payment, the company can suspend the warranties or cancel the contract

In the event of a claim

- Declare all claims within eight days of their occurrence and obtain the company's consent before any action involving its intervention
- Provide as soon as possible all information enabling the company to determine the circumstances and assess the extent of the damage

Specific obligation under the "Theft" guarantee

- Take all necessary care to secure and maintain the insured property and use all means of closure and protection
- Complaint or declaration must be filed immediately with the competent authorities



When and how do I pay?

- The amount indicated on the annual due date notice is payable on the first day of the month of the due date
- Monthly payments may be made by direct debit, without additional costs



When does the cover start and end?

- The start (effective date) and expiry of the contract are indicated in the Special Conditions
- The contract is extended from year to year unless terminated by the customer or the company (tacit renewal)
- If you relocate from the Grand Duchy of Luxembourg: no tacit renewal of the insurance contract



How do I cancel the contract?

- Cancellation must be requested by registered letter 30 days before the annual expiry date of the contract, within one month following the cancellation of a warranty or other contract by the company after a claim or within 60 days after a rate increase notified by the company.
- The company may cancel the contract after a claim has been submitted, in the event of fraud, non-payment, or following notification 60 days before the annual expiry date of the contract.