

# Motor vehicle insurance - Vehicles other than cars and motorhomes

## Insurance Product Information Document

### LALUX Assurances - Product: easyPROTECT-Auto

**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 it?

easyPROTECT-Auto is an insurance that covers your motor vehicle third party liability as well as the damage caused to your vehicle.



### What is insured ?

#### Vehicle insurance guarantees:

##### **Civil liability**

- ✓ Damage caused by the insured vehicle to persons, including persons transported, and to property
- ✓ Vehicles on public roads, grounds open to the public and non-public grounds but open to a certain number of people

##### **Legal protection**

- ✓ Costs and fees, up to EUR 10,000, of any proceedings or proceedings following a traffic accident

##### **Fire**

- ✓ Fire, lightning strikes, explosions
- ✓ Replacement costs for fire extinguishers used to extinguish an insured fire

##### **Theft**

- ✓ Theft
- ✓ Destruction/damage by thieves, even in the event of a simple attempted theft

##### **Glass breakage**

- ✓ Damage caused by broken windscreens, sunroofs, side windows and rear windows

##### **Damage to the vehicle**

- ✓ Material damage to the vehicle caused by an accident, third parties or martens/weasels
- ✓ Damage caused to the insured vehicle in direct connection with the deployment of the airbag
- ✓ Damage to tires if the damage occurs in conjunction with other damage covered by the "Vehicle damage" coverage or in the event of vandalism

##### **Optional accessory guarantee**

Only for van type vehicles:

- ✓ **Driver's guarantee:** Excludes any non-material damage, but includes damage to the beneficiaries – regardless of the liability incurred – resulting from a bodily injury suffered by the insured person and/or death, as a result of a traffic accident.

Non-exhaustive list



### What is not insured?

#### **Common restrictions**

- ✗ Damage in connection with the non-conformity of the tyres with the legislation in force (except in civil liability).
- ✗ Unless otherwise agreed: damage caused to objects and animals being transported.

#### **Civil liability**

- ✗ Unless otherwise agreed: damage caused by drivers in the process of acquiring a driving licence or when the vehicle has been rented out

#### **Theft**

- ✗ Theft by perpetrators or accomplices of members of the policyholder's family

#### **Damage to the vehicle**

- ✗ Damage occurring when the vehicle is driven by the policyholder, their descendants, ascendants, spouse, direct relatives, persons living in his household, hosts, their domestic staff who have consumed alcoholic beverages in such quantities that the blood alcohol content is at least 1.2 g per litre or who have shown clear signs of drunkenness.

Non-exhaustive list



### Are there any restrictions on cover ?

#### **Civil liability**

- ! Increase of the premium in the event of a liability claim (increase of the bonus/malus degree)

#### **Legal protection**

- ! Legal proceedings for the recovery of sums of less than EUR 500

#### **Glass breakage**

- ! Replacement only if technically necessary

#### **Damage to the vehicle**

- ! Labour costs higher than the rates applied in Luxembourg
- ! In some cases, deductibles apply, e.g. when the driver has caused an accident under the influence of alcohol

Non-exhaustive list



## Where am I covered ?

- ✓ In the countries indicated on the green card
- ✓ **Damage to the vehicle:** Luxembourg, Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (and the Faroe Islands), Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Macedonia (F.Y.R.O.M), Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom of Great Britain and Northern Ireland (including the Channel Islands, Gibraltar, Isle of Man), Vatican State



## 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
- Submit a certificate from the former insurance company specifying the degree of bonus-malus and any claims

### 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
- Send in all the items required by the company to settle the claim. Transcripts, accident reports and other official documents must be sent as soon as possible.

### Special provisions per guarantee:

#### Legal protection

- Free choice of lawyer in Luxembourg. For abroad, the prior agreement of the insurance company is required.

#### Theft

- Complaint or declaration must be filed immediately with the competent authorities

#### Collision with a stray animal

- Complaint or declaration must be filed immediately with the competent authorities
- An official statement certifying the collision must be submitted to the company



## 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 beginning (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)



## 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 guarantee 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.
- In the event of cancellation, the company shall provide the customer with a bonus-malus certificate stating the degree and the claims for the current period.