

# Multi-risk home insurance (private and individual home)



## Insurance Product Information Document

### LALUX Assurances - Product : easyPROTECT-Habitation

**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-Habitation is a multi-risk insurance policy available in three packages (Safety, Comfort, Performance), which covers your home and its contents, whether it is a house or an apartment and whether you are an owner or tenant. The civil liability (excluding vehicles) of persons living in the home can also be covered.



## What is insured ?

### SECURITY

#### Fire

- ✓ Smoke, soot, lightning, explosions, implosions
- ✓ Electrical and household damage
- ✓ Defrosting of household provisions

#### Water damage

- ✓ Water infiltration through roofs or balconies
- ✓ Frost

#### Theft

- ✓ Coverage of furniture against disappearance, destruction or damage resulting from theft/attempted theft (by break-in or assault)
- ✓ Vandalism

#### Property damage

- ✓ Damage resulting from theft/attempted theft

#### Glass breakage

- ✓ Glazing, windows, doors, mirrors, chimney doors
- ✓ Photovoltaic panels
- ✓ If the property is insured: ceramic glass plate, sanitary appliances, glass parts of the furniture

#### Climate risks

- ✓ Storm, hail, snow and ice pressure

Concerning rented buildings or condominium units, the above mentioned "SECURITY" formula is applicable.

### COMFORT = SECURITY + the following specificities:

- ✓ Repair without deduction of obsolescence of economically repairable electrical/electronic equipment
- ✓ Garden furniture (theft and climatic risks)
- ✓ Breakage and theft of non-portable computer equipment
- ✓ Refitting of non-portable computer equipment up to 5 year

### PERFORMANCE = COMFORT + the following specificities:

- ✓ Breakage and theft of computer equipment, audiovisual equipment and domestic appliances
- ✓ Refitting of non-portable computer equipment, audiovisual equipment and domestic appliances (max. 5 years)
- ✓ Personal belongings
- ✓ Theft and accidental loss of personal belongings worldwide, 24 hours a day
- ✓ Sewer back-up and run-off
- ✓ Graffiti

**Optional extension:** Flooding

### Optional guarantees:

- ✓ **Internet protection:** The Company guarantees the insured person against computer risks or risks related to the use of the Internet in the context of their private life (guarantee against the loss of computer data, as well as against claims relating to the purchase of goods and/or services from an online retailer)
- ✓ **Home assistance:** 24/7 assistance services, such as the intervention of a locksmith, sanitary installer, plumber, heating engineer or electrician

### easy-PROTECT services

- ✓ **Annual travel insurance:** reimbursement of the cost of cancelling or interrupting a trip
- ✓ **Annual assistance:** When travelling abroad, the insured person receives assistance services such as reimbursement of the cost of hospitalisation abroad
- ✓ **Discover:** For insured persons aged between 15-27 who are preparing to start their professional life (e.g. students) - civil liability and legal protection, with extension to student accommodation. Optional: mobile IT coverage.

For these Services, separate and more comprehensive information documents are available.

**Non-exhaustive list**



## What is not insured ?

### In general

- ✗ Theft and damage to motor vehicles
- ✗ Failure to carry out maintenance or repairs
- ✗ Totally unoccupied buildings or buildings to be demolished

### Water damage

- ✗ Entry of rainwater through closed or unclosed openings
- ✗ Material damage resulting from moisture/condensation

### Theft

- ✗ Theft by members of the insured person's family
- ✗ Thefts committed while premises are vacant and when the vacancy exceeds 45 consecutive days

### Climate risks

- ✗ Buildings not fully shut

### Glass breakage

- ✗ Damage caused during construction work

**Non-exhaustive list**



## Are there any restrictions on cover ?

**In general:** In some cases, and depending on the option chosen, an obsolescence clause may apply.

### Property damage

- ! Exclusively for the part inhabited by the insured person

### Climate risks

- ! Flooding: restrictions for homes with a high probability of flooding

### Home assistance

- ! Maximum three interventions per year

**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.