

Family, Building and Hunting Civil Liability

Insurance Product Information Document

LALUX Assurances - Product : easyPROTECT Civil Liability

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 Family Civil Liability covers you and any person living in your household with you when your liability is implicated for damage caused to a third party in the context of your private life. Consequential damage caused to others is covered if it is the result of a breach of an obligation of one of the insured parties, i.e. if it does not result from force majeure, or if it is the fault of the victim or a third party. easyPROTECT Building CL covers insured persons for damage caused to third parties by a building or land owned by the insured person who does not live on the land or in the building. Under the easyPROTECT Hunting CL, the Company grants coverage to the policyholder and other insured persons in the event that a third party claims damages from them in the event that, during the period of validity of the contract, damage occurs during hunting that causes either bodily injury or material damage.



What is insured ?

Family CL - Basic guarantees

Civil liability of the insured persons is covered for:

- ✓ Damage caused in private life (excluding any professional activity)
- ✓ Damage caused by the insured person's children
- ✓ Damage caused by private housing
- ✓ Damage caused as a keeper of domestic animals

+ Legal protection relating to Family Civil Liability

Building CL - Basic guarantees

The civil liability of the insured person for damage caused to third parties by:

- ✓ Personal management misconduct committed by the insured person
- ✓ The insured person's staff in their function of maintaining, guarding or managing the building
- ✓ Falling materials and articles from the building
- ✓ Defects in construction, lack of maintenance or lighting, defective state of heating equipment (fireplaces, boilers and oil tanks).

+ Legal protection relating to civil liability for buildings

Hunting CL - Basic guarantees

In accordance with the legislation in force, the Company insures the insured person against the financial consequences of civil liability for bodily injury and material damage caused to third parties by mishandling or carelessness, as a result of accidents caused by:

- ✓ an act of hunting or killing harmful animals or pests
- ✓ a hunting weapon during hunting and while cleaning it at home
- ✓ civil liability of the policyholder in their capacity as owner or keeper of hunting dogs



What is not insured ?

Family CL

- ✗ Intentional act, fraud or gross negligence
- ✗ Civil liability as owner or user of motor boats or sailing boats

Building CL

- ✗ Damage resulting from the exercise of a profession or carrying out a trade or running an industry in the building

Hunting CL

- ✗ Damage caused by the use of toxic products forbidden by the competent authorities
- ✗ Damage caused by wild game to crops and plantations

Non-exhaustive list



Are there any restrictions on cover ?

Family CL

- ! A limit of EUR 2,700 (index 100) for damage caused by fire or water and originating within the insured risk.
- ! Amount limited to EUR 36,000 (index 100) per claim in the event of personal injury resulting from the transmission of disease and rabies by domestic animals

Building CL

- ! Legal protection: no payments concerning bodies for the recovery of amounts of less than EUR 500, unless otherwise stipulated.

Hunting CL

- ! Intervention limit per claim of EUR 1,500,000 for personal injury
- ! Intervention limit of EUR 125,000 for material damage (guarantees that cannot be combined with other guarantees in the easyPROTECT contract)

Non-exhaustive list



Where am I covered ?

✓ Family CL

The guarantees are valid throughout Europe, and worldwide for stays outside Europe of up to 45 days. The guarantees are granted in accordance with the conditions of the legislation in force in the country concerned.

✓ Building CL

The guarantees are granted to the location of the building indicated in the "Place of insurance" of the Special Conditions.

✓ Hunting CL

The guarantees are valid throughout Europe, with the exception of Albania, the former Yugoslavia and Turkey. In countries other than the Grand Duchy of Luxembourg, the guarantee is granted in accordance with the legislation in force in the country concerned.



What are my obligations ?

- 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.

Special provisions per guarantee

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



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)
- Student housing: Provided that an insurance certificate has been issued to the insured person, coverage is granted for the period indicated on the certificate



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.