

Comprehensive insurance for personal property

Insurance Product Information Document

LALUX Assurances - Product: easyPROTECT Comprehensive

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 ?

The comprehensive insurance for personal property included in the easyPROTECT product covers, within the limits provided for in the Special Conditions, the risks of loss, damage or material damage suffered by the insured objects, provided that these risks result from theft, fire, explosions, damage caused by water or an exclusively accidental cause.



What is insured ?

The comprehensive insurance covers, at your choice, the following risks, with the exception of the elements expressly excluded by the General Conditions:

- ✓ Musical instruments
- ✓ Cameras, video cameras, tape recorders, portable radios and similar devices
- ✓ Jewellery and furs
- ✓ Private collections of postage stamps (limited to collections mounted in albums or on loose-leaf sheets - individual stamps worth more than EUR 495.79 are covered by special agreement).
- ✓ Cycles: cycles or any vehicle with at least two wheels, and which are propelled by the muscular energy of the person on the vehicle, are considered as cycles

Private collections of postage stamps

- ✗ Damage caused by friction of album pages, stamp handling or humidity.

Cycles

- ✗ Damage to parts due to wear and tear or lack of care
- ✗ Damage to tires and tubes when this damage does not occur in conjunction with other covered damages
- ✗ Damage caused to rented cycles

In general

- ✗ Forgotten, misplaced or lost objects
- ✗ Damage caused by fraud, wilful misconduct or gross negligence on the part of the insured person
- ✗ Damage caused by any repair, restoration, cleaning or refurbishing process

Non-exhaustive list



What is not insured ?

Musical instruments

- ✗ Abrasions, scratches and scraping
- ✗ Breakage of strings and guts, damage to the bow, cases, tailpiece, bridge, keys and tuning instruments
- ✗ Theft committed when instruments are left overnight in a theatre, music hall, concert hall, dance hall or other public places of entertainment, unless they are locked away in a room
- ✗ Damage during transport, if the instrument is not kept in special packaging

Cameras, video cameras, tape recorders, portable radios and similar devices

- ✗ Breakage of lamps, lenses, electronic tubes, flashes or similar unless they are broken with the device itself
- ✗ Theft by persons to whom the instruments are entrusted, loaned or rented.

Jewellery and furs

- ✗ Damage occurring while the insured items are not in the care of the policyholder, a member of their family or a person licensed for the repair or custody of these items
- ✗ Theft committed by members of the policyholder's family or with their complicity
- ✗ Breakage of watch glasses only without any other concomitant damage



Are there any restrictions on cover?

- ! If at the time of the loss, the current value of the insured object exceeds the sum insured, the insured person is considered to be their own insurer for the excess and bears a proportional share of the damage.
- ! In the event of non-compliance with the obligations concerning safety and protection, the benefits due by the Company are reduced within the limits of the damage suffered by the latter.
- ! If the insured objects are part of a collection, pair, adornment or fitting, the coverage will be limited, in the event of a loss, to the intrinsic value of the damaged objects, without taking into account the special value that the latter may have in the composition of the collection, pair, adornment or fitting.
- ! **Cycles:** if the cycle is repairable, the compensation is determined either on the basis of a repair quotation/invoice or on the basis of an expert report. The compensation may not exceed the difference between the replacement value and the salvage value. Irreparable cycles: compensation equal to the replacement value less the replacement value.
- ! **Cycles:** an obsolescence rate of 10% per year applies, limited to a maximum of 80%.

Non-exhaustive list



Where am I covered?

- ✓ Worldwide, unless stipulated otherwise in the General Terms and Conditions.



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. In the event of theft or loss, the insured person is obliged, within 24 hours, to notify the Company by registered letter, indicating the circumstances of the events. In the event of theft, the insured person must file a complaint with the competent authorities within 12 hours.
- Provide as soon as possible all information enabling the company to determine the circumstances and assess the extent of the damage.



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.