

Carefree Holidays

Insurance Product Information Document

LALUX Assurances - Carefree Holidays

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 Carefree Holidays product is intended for people wishing to insure themselves against certain risks that may arise in connection with preparing or undertaking a trip. The following items are insured, according to your choice and depending on the coverage area chosen (1* or 2**).

* Area 1: All of Europe and certain countries specified (see "Where am I covered?"); ** Zone 2: worldwide



What is insured ?

Guarantees granted

(if stipulated in the Special Conditions):

Assistance to insured persons

- ✓ Repatriation of the sick or injured insured person, when the insured person is the victim of an accident or illness and if repatriation is necessary
- ✓ Repatriation of insured persons, if their car is immobilised or stolen abroad (only Area 1)
- ✓ Travel of a family member to visit the insured person who is hospitalised abroad
- ✓ Care for children insured abroad (children under 15 years of age) and transport costs for a person who can take care of the children
- ✓ Urgent return of the insured person in the event of the death of a family member in the Grand Duchy of Luxembourg
- ✓ Repatriation in the event of death abroad

Luggage

- ✓ Coverage of luggage against loss, destruction or damage resulting from theft, assault, fire, explosion, or any other accidental cause. This includes, for example, hand luggage, objects carried on the person, strollers and prams, sports equipment, camping equipment, etc.

Travel accidents

- ✓ Benefits in the event of death: if the insured person dies as a result of a covered accident, immediately or within two years of the date of the accident
- ✓ Permanent disability benefit: payment of an indemnity if the insured person suffers from a permanent disability following a covered accident

Illness during the trip

- ✓ Reimbursement of medical expenses incurred by the insured person, such as doctor's/hospitalisation costs, pharmaceutical costs, ambulance transport costs to the nearest hospital, etc.

Cancellation fees

- ✓ Cancellation fees due by the insured person to third parties (e.g. travel agencies or transport companies) if the trip is cancelled or interrupted e.g. due to illness/physical accident of the insured person (medically certified), death or illness of the insured person's spouse or children, etc.



What is not insured ?

- ✗ Assistance to insured persons: repatriation linked to relapses of a chronic disease with a risk of pending and sudden aggravation is excluded
- ✗ Luggage: objects simply lost or misplaced; loss of pearls and gemstones fallen out of their mount, damage caused to sports equipment when in use, etc.
- ✗ Travel accidents: damage related to the practice of certain sports, e.g. gliding, parachuting or hang-gliding
- ✗ Illness during the trip: medical expenses incurred in the Grand Duchy of Luxembourg, spa treatment costs or childbirth expenses
- ✗ Cancellation fees: coverage not forfeited if the cancellation is due to a relapse of a chronic disease with a risk of sudden and pending aggravation
- ✗ In general, damage caused by fraud or gross negligence on the part of the insured person or persons accompanying them, or damage caused to the insured person by drunkenness

Non-exhaustive list



Are there any restrictions on cover ?

- ! Assistance: only in the event of travel outside the Grand Duchy of Luxembourg
- ! Assistance: repatriation of the sick or injured insured person: maximum amount of EUR 5,000 for area 2.
- ! Repatriation of insured persons: risk of breakdown excluded for cars over 10 years old.
- ! Travel of a family member to visit the insured person who is hospitalised abroad: hospitalisation of at least seven days. For area 2, the amount is limited to EUR 1,250
- ! Care for children insured abroad: for area 2, the amount is limited to EUR 1,250
- ! Urgent return of the insured person in the event of the death of a family member in the Grand Duchy of Luxembourg: for area 2, the amount is limited to EUR 1,250.
- ! Repatriation after death: area 1 - maximum amount of EUR 2,500; area 2 - maximum amount of EUR 5,000
- ! Luggage: theft of luggage transported in covered vehicles only if vehicles are locked.

Non-exhaustive list



Where am I covered?

- ✓ The area stipulated in the Special Conditions is covered:
 - Area 1: insurance valid throughout Europe, as well as in Algeria, Egypt, Israel, Jordan, Lebanon, Libya, Morocco, Syria, Tunisia, Turkey, Canary Islands and Madeira.
 - Area 2: the insurance is valid worldwide.
- ✓ The "Assistance" guarantee only takes effect in the event of travel outside the Grand Duchy of Luxembourg.



What are my obligations?

In the event of a claim:

- The policyholder and/or the Insured Person must notify the Company of the claim as soon as possible and in any event within eight days of its occurrence. If this is impossible due to unforeseen circumstances or force majeure, the Company must be notified as soon as reasonably possible, indicating the date and time, place, circumstances of the accident and the foreseeable consequences.
- The policyholder and/or the Insured Person must immediately provide the insurer with all relevant and accurate information and respond to requests to determine the circumstances and extent of the loss.
- If the policyholder and/or the Insured Person do not fulfil one of the obligations provided for in the General Terms and Conditions and this results in damage to the Company, the Company is entitled to claim a reduction in its benefit. The Company may decline its coverage if the insured person has not fulfilled one of these obligations due to fraudulent intent.



When and how do I pay?

- The amount indicated on the due date notice is payable on the day the insurance takes effect.



When does the cover start and end?

- The date of effect, as well as the end date of the contract, are stipulated in the specific conditions.
- The contract is concluded for the duration stipulated in the specific conditions. Unless tacitly renewed, the effect of the contract ceases at 24h00 on its end date.



How do I cancel the contract?

- In case the policyholder desires to cancel the short-term contract, a request must be addressed to the Company.