



Find us on:



Please feel free to contact us if you have any questions or require any further information.

49/72346 - 01/2018

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PURSUE YOUR STUDIES

easyPROTECT-Discover

the flexible insurance for students

Next to the basic coverage of your student accommodation in Europe, your civil liability and your legal protection, you can opt for:

- ✓ worldwide coverage of your electronic devices (smartphone, tablet, laptop and PC) and your audiovisual material
- ✓ support to recover your data in case of an insured loss
- ✓ assistance in the event of illness, death or accidents
- ✓ reimbursement of your medical fees and repatriation in case of an emergency

easyPROTECT: choose your own payment plan

Opt for monthly instalments of your insurance premiums without additional charges. All your contracts are combined and your payment is shifted to one single due-date. A direct debit authorisation will make your life easier: you will no longer have to worry about missing deadlines, and unwelcome financial surprises belong to the past!



easyPROTECT: Take full advantage of financial benefits
The combination of your contracts with easyPROTECT will entail significant discounts on your home and car insurances.

Example:

easyPROTECT		consolidation of your policies into one single contract with only one payment date.												
month	01	02	03	04	05	06	07	08	09	10	11	12		
husband			1100 €											← Consolidation with easyPROTECT
			1400 €											
wife			890 €											
child			870 €											
		Total amount without the LALUX advantages : 4260 €												
		Total amount with the LALUX advantages : 3960 €												
monthly payments	330 €	330 €	330 €	330 €	330 €	330 €	330 €	330 €	330 €	330 €	330 €	330 €	330 €	

Combine the following insurance policies into one single contract:

- ✓ your primary car: - 100 €
- ✓ your spouse's/partner's cars: - 100 €
- ✓ your child's car: - 50 €
- ✓ your home: - 50 €
- Your GAIN: - 300 €**



easyPROTECT
The all-in-one contract

easyPROTECT advantages

- ✓ Consolidation of your contracts
 - home
 - car
 - personal liability
 - accident
 - holidays and leisure
- ✓ Clear and precise overview of all your policies
- ✓ Knowledge of being well insured
- ✓ Substantial financial benefits
- ✓ Monthly payments without additional charges
- ✓ Exclusive, tailor-made services designed to make your life easier

lalux for you

Discover the advantages of your personal customer area on www.lalux.lu

- ✓ view the details of your cover and check your bonus-malus degree;
- ✓ download our general and special terms and conditions;
- ✓ submit an online claim in a few easy steps.

Your personal customer area is practical, simple and fully secure.



easyPROTECT

The all-in-one contract

Thanks to the unique concept of easyPROTECT, you have your most important contracts at a glance. A clear and detailed overview of your coverage is provided: home, car, liability, accident, holidays and leisure.

With easyPROTECT, you have access to the ultra-complete coverage offered by LALUX, as well as to numerous advantages and services.

easyPROTECT: at a glance

HOME INSURANCE

- ✓ 3 formulas: Performance, Comfort or Security
- ✓ Personal family liability and legal protection
- ✓ Cyber security
- ✓ Home-Assistance

CAR INSURANCE

- ✓ 3 formulas: Performance, Comfort or Security
- ✓ Personal vehicle liability and legal protection
- ✓ Top-Assistance
- ✓ Total loss (Performance and Comfort)
- ✓ Replacement vehicle (Performance and Comfort)
- ✓ Superior category replacement vehicle
- ✓ Full replacement value and purchase value of used vehicle
- ✓ Driver cover
- ✓ Death, invalidity and medical fees cover
- ✓ Luggage and personal belongings

ACCIDENT INSURANCE

- ✓ Formula Comfort (lump-sum) or Performance (all-inclusive)
- ✓ Death
- ✓ Permanent Invalidity
- ✓ Hospitalisation and medical fees

SERVICES

- ✓ **HOLIDAYS:**
 - Annual Assistance
 - Annual Travel Insurance
- ✓ **LIFE'S HAZARDS:**
 - Financial Protection
- ✓ **STUDENTS:**
 - Discover

- ✓ 50€ discount for each home and vehicle
- ✓ Up to 100€ discount for each casco insured vehicle
- ✓ Monthly premium payments without additional costs

■ Basic cover □ Paying option



easyPROTECT-Home

there is no place like home

Take full advantage of a multiple-risk insurance suited to your needs. Whether you are single, a large family, owner or tenant, easyPROTECT-Home is the tailor-made solution to protect your home!



easyPROTECT-Auto

the safest way to keep moving

easyPROTECT-Auto is a complete and flexible insurance for you and your car. You choose the formula, the options and the services that fit best to satisfy your needs.



easyPROTECT-Accident

enjoy life full of activities

easyPROTECT-Accident offers protection around the clock - for your personal and your professional life.



The easyPROTECT-Home Performance formula covers all your personal belongings in the entire world!

easyPROTECT-Services

Thanks to easyPROTECT, you can benefit from numerous outstanding services that simplify your life. Choose between those services that meet your requirements.

HOLIDAYS

easyPROTECT-Annual Assistance

the comprehensive cover for your holidays

Relaxed at the beach or active in the mountains, during your city trips or pure nature adventures... - leave home with peace of mind. The annual assistance offers you and your family full protection around the world. The coverage includes customer support, repatriation, return in case of emergency, extended stay, medical expenses, as well as search and rescue costs.

easyPROTECT-Annual Travel Insurance

indulge in an unforgettable holiday

In the event of illness, death, accident or any other unforeseen incident, LALUX guarantees the reimbursement of your booking fees.

MASTER LIFE'S CHALLENGES

easyPROTECT-Financial Protection

protect yourself against life's hazards

Sometimes life throws challenges at you: redundancy for economic reasons or death of the policy holder can lead to significant income losses for the spouse or family. In the case of such blows, LALUX will reimburse your monthly insurance payments:

- ✓ during an unemployment period attested by ADEM of up to 6 months
- ✓ in the event of your death, your relatives will benefit from a premium reimbursement of 12 months

lalux
ASSURANCES