

# Accident insurance

## Insurance Product Information Document

### LALUX Assurances - Product : easyPROTECT-Accident

**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 Accident is a personal insurance policy that covers you and your family against accidents that occur during your leisure time and in the daily activities of your private and professional life. Two packages (Comfort and Performance) are available depending on the composition of your family (solo, duo, family with or without children) to meet your needs as closely as possible.



## What is insured ?

### Background

Accidents (event beyond the control of the insured person that has a sudden and violent impact on the insured person's body) of which the insured person is a victim

- ✓ In their private life
- ✓ During the journey to or from work
- ✓ While doing sport, including occasional and supervised practice of extreme sports

Accidents, of which the insured person is a victim in the exercise of their profession, may be covered in addition.

### COMFORT PACKAGE (FLAT RATE)

The following guarantees apply per accident:

#### Death

- ✓ If the insured person dies as a result of a covered accident
- ✓ Capital freely fixed by the policyholder

#### Disability

- ✓ If the insured person is permanently disabled as a result of a covered accident
- ✓ Compensation calculated on the basis of the degree of disability applied to the insured amount and defined by the policyholder

#### Reimbursement of medical expenses

- ✓ Reimbursement of medical expenses such as doctor's fees, hospitalisation or pharmaceutical expenses

### PERFORMANCE PACKAGE (INDEMNITY)

#### Death

- ✓ Coverage of the economic loss suffered by the insured person's family
- ✓ Compensation of beneficiaries in case of non-material damage

#### Physical injuries

- ✓ Physiological damage and treatment costs
- ✓ Compensation for personal injury in accordance with the usual rules of Luxembourg common law
- ✓ Coverage of economic loss
- ✓ Compensation for aesthetic damage (e.g. scars)
- ✓ Coverage of loss of amenity (deprivation of sporting activities)

#### Optional guarantees (Comfort and Performance)

##### Home assistance

- ✓ Housekeeping service (ironing, cleaning, preparation of meals)
- ✓ Sick childcare service at the insured person's home
- ✓ Childcare service (e.g. accompaniment to school)
- ✓ School remedial service
- ✓ Psychological support for the insured person and their family, etc.



## What is not insured ?

### Restrictions without waiver possible:

Accidents to the insured person due to:

- ✗ suicide / attempted suicide
- ✗ their state of intoxication/intoxication with hallucinogenic products
- ✗ practising sports in a professional capacity
- ✗ Diseases (diabetes, heart disease, etc.) or infections
- ✗ Animal and insect bites

**Non-exhaustive list**



## Are there any restrictions on cover ?

- ! The degree of permanent disability must be at least 3%.

### Restrictions, unless otherwise agreed:

- ! Use and operation of light motorcycles, motorcycles and quadricycles
- ! Participation as a competitor in races and competitions when motor vehicles are used

### General restrictions

- ! In the event of an accident as a driver or passenger
  - in a ground vehicle: the service due may be reduced by one third if the seat belt is not worn
  - on a motorcycle: the service due may be reduced by one third in the event of failure to wear a helmet
- ! Regular practice of extreme sport as an amateur: benefits reduced by half

### Death

- ! Covered if it occurs within a maximum of two years after the accident occurs.

### Medical expenses

- ! Reimbursable for a maximum of two years after the accident.

### Home assistance

- ! The costs are covered in addition to the reimbursements obtained by the pension funds.
- ! The duration of hospitalisation must exceed two days and the duration of immobilization at home must exceed four days to benefit from the guarantee.

**Non-exhaustive list**



## Where am I covered?

- ✓ The guarantees are valid throughout Europe, and by extension worldwide (for stays outside Europe not exceeding a period of three months).



## 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

- Immediately take all necessary care for the preservation of life and recovery of the injured person. The Company shall not be liable for any aggravation of the consequences of the accident as a result of a delay in medical treatment
- Declare all claims within eight days of their occurrence and obtain the company's consent before any action involving its intervention
- Send in all the items required by the company to settle the claim. Transcripts, accident reports and other official documents must be sent as soon as possible.

### Special provisions per guarantee:

#### Death, disability and medical expenses

- Before the conclusion of the contract, inform the Company of any pre-existing illnesses or conditions
- Submit a medical certificate to the Company indicating the nature of the injuries or lesions, their cause and their likely consequences
- Submit a certificate of healing or consolidation specifying the respective periods of total or partial incapacity

#### Home assistance

- Present proof or a medical certificate to benefit from home assistance.



## 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 beginning (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)



## How do I cancel the contract?

- Cancellation must be requested by sending a registered letter addressed to the Company 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.