

**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 subscription of an easyPROTECT contract entitles you to certain exclusive services, in particular the possibility of benefiting, against payment of the corresponding premiums, from the guarantees described below.



### What is insured?

#### Annual travel insurance

Reimbursement of the costs of cancelling or interrupting a trip or a booking for a trip claimed by the organiser of the trip/stay, e.g. following the occurrence of:

- ✓ Sickness, bodily injury or death of the insured person, their his spouse, the person with whom the insured person lives in a legal partnership or a member of their family who usually lives in their home
- ✓ Economic lay-off of the lessee after the coverage has entered into force and after the trip has been booked

#### Annual assistance

The insurance is valid for up to 6 weeks for all trips abroad, including one-day trips, made by the insured persons.

#### Insured event

- ✓ Medical care required by an insured person following an illness or accident. The death of an insured person is considered an insured event.

#### Guaranteed services

- ✓ Repatriation in the event of illness (if medically necessary) or death, up to a maximum of EUR 50,000 per insured person and per calendar year
- ✓ Early return
- ✓ Search and rescue costs (max. EUR 5,000)

#### Home assistance

- ✓ 24/7 assistance services, such as the intervention of a locksmith, sanitary installer, plumber, heating engineer or electrician

#### Internet protection

- ✓ The Company guarantees the insured person against computer risks or risks related to the use of the Internet in the context of their private life (guarantee against the loss of computer data, as well as against claims relating to the purchase of goods and/or services from an online retailer)



### What is not insured?

#### Annual travel insurance

- ✗ The consequences of the insured person's chronic or pre-existing illness, unless the attending physician certifies that the insured person was in a condition to travel when the trip was booked, but that on the date of departure, the insured person was no longer able to complete the trip due to a condition requiring medical treatment

#### Annual assistance

- ✗ Medical care in Luxembourg or medical care in the country of residence
- ✗ Costs of contraceptive methods
- ✗ Costs of preventive medicine, vaccines or vaccinations

#### Home Assistance

- ✗ Drain pipes already blocked before the contract takes effect, drain pipes blocked outside the home, overhaul of the installation, damage resulting from absences and maintenance defects as well as drain pipes blocked due to the inadvertence of the insured person

**Non-exhaustive list**



### Are there any restrictions on cover?

#### Annual assistance

- ! If the treatment exceeds what is medically necessary, the Company may reduce the benefits to an appropriate amount
- ! If there are rights to statutory health insurance, accident insurance or pension insurance benefits, sickness insurance or compulsory accident insurance, the Company is only obliged to reimburse expenses in excess of the statutory benefits.

#### Home Assistance

- ! Maximum three interventions per year
- ! Guarding the damaged dwelling to protect against theft of property left behind. The Company organises and covers the costs of a security guard to guard the premises for a maximum of 72 hours.

#### Internet protection

- ! Goods purchased from an e-merchant must be worth between EUR 150 and EUR 5,000 including VAT (including shipping costs)

**Non-exhaustive list**



## Where am I covered ?

### ✓ Annual travel insurance

Worldwide

### ✓ Annual Assistance

The coverage is valid for travel abroad in the event of illness, accident and other events listed in the General Terms and Conditions of Insurance.

All countries outside the territory of the Grand Duchy of Luxembourg and the country where the insured person has their habitual residence are considered foreign countries.

### ✓ Home Assistance

To the address of the risk indicated in the special conditions of the contract, located in the Grand Duchy of Luxembourg

Extensions of cover are provided in the event of relocation, temporary moving of furniture, student accommodation or holiday residence.



## 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
- 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.