

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 is this type of insurance?

lalux-Security is a risk cover. It allows you to insure yourself against death and disability and to guarantee capital to your loved ones. If you die during the period covered, the sum insured is paid to the beneficiary designated by you.



What is insured?

Primary coverage - Death

The objective of the lalux-Security constant death cover is:

- ✓ Obtaining a real estate loan or other.
- ✓ Hedging a loan.
- ✓ Protection of family assets.
- ✓ Ensure the sustainability of your company.
- ✓ Guaranteeing income for your children.

The insurance covers the death capital set out in the Special Conditions throughout the term of the contract.

lalux-Security can cover a single insured person or two insured persons.

Additional coverage - Death in an accident and traffic accident

Additional benefit guaranteeing a multiple of the death benefit of the main guarantee (to be chosen by the policyholder) in the event of death by accident. In the event of death in a traffic accident, the coverage is doubled.

Additional coverage - Total disability

In the event of the insured person's total economic disability, the policyholder is exempt from paying premiums.

In the event of total physiological disability of the insured person, the allocation of the main benefit in the event of death is guaranteed.

Depending on the cause of the disability, the complementary coverage for death in an accident or traffic accident may be provided in addition to that provided by the main coverage.



What is not insured?

Restrictions without waiver possible:

- ✗ Intentional events.
- ✗ Crimes and offences.
- ✗ Military aviation.
- ✗ War and riots.
- ✗ Nuclear risks.

Additional coverage - Death in an accident and traffic accident - Total disability:

- ✗ Drunkenness and drugs.

Additional exclusions - Total disability:

- ✗ Previous health status.
- ✗ Non-controllable cases.



Where am I covered?

The guarantees granted by the Company are valid worldwide.

For the additional total disability benefit, this worldwide validity is only applicable to stays outside Europe if they do not exceed a period of three months and provided that the Company can validly carry out the medical examinations provided for.



When does the cover start and end?

The start and end dates of the contract are defined at the time of subscription and are indicated in the Special Conditions.



What are my obligations?

During the subscription:

Sincere and accurate answers to questions as complete as possible, without false statements or omissions.

During the contractual period:

The company has to be notified 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.

Insurance premiums have to be paid within the time limits stipulated in your contract. In the event of non-payment, the company may cancel the contract by paying the potential redemption value, or reduce the insured benefits of the contract accordingly.

In the event of a claim:

In the event of death of the insured person:

- an extract of the insured person's death certificate with the date of birth,
- a medical certificate indicating the circumstances and cause of death.

Additional documents to be produced in the event of death of the insured person due to an accident or traffic accident:

- a claim report must be submitted to the Insurer within eight days of the accident.

In the event of total disability:

- a declaration of invalidity,
- a certificate and a detailed report from the attending physician.



When and how do I pay?

Premiums are payable in advance at the Insurer's domicile. The Insurer will notify the policyholder annually of the due date of the premium and the amount due.



How do I amend the contract?

Depending on the situation you are in, you can:

- Increase/decrease the coverage of your contract
- Increase/decrease the duration of your contract
- Change the method of payment of the contract
- Release your contract from premium payments, in return for a reduction in coverage
- Redeem your contract (surrender fees may apply)
- ...