

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 Cover Plus is a risk cover. It allows you to insure yourself against death 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. If the insured person is still alive at the end of the contract, the sum of the premiums paid is refunded.



What is insured?

Primary coverage - Death

The objective of lalux-Security Cover Plus constant death with premium reimbursement 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 capital set out in the Special Conditions throughout the term of the contract.

If the insured person is still alive at the end of the contract, the sum of the premiums paid is refunded without interest, including profit sharing and without the charges levied for the split payment.

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



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.



What is not insured?

Restrictions without waiver possible:

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



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.



Where am I covered?

The guarantees granted by the Company are valid worldwide.



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.



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)
- ...