

EN

lalux<sup>+</sup>  
ASSURANCES



easyPROTECT



## easyPROTECT

Consolidate your main insurances with **easyPROTECT**, a unique concept that gives you a clear and precise overview of all your family's coverage (Auto, Home, Civil Liability, Legal Protection, Accidents and Travel).

Thanks to **easyPROTECT**, you can benefit from numerous advantages:

- All-in-one contract
- Insurance group discounts
- Monthly payment available
- Flexible contract that adapts to your situation
- Exclusive services to make your life easier

### **DOWNLOAD AND DISCOVER THE easyAPP**

- Consult the details of your guarantees, check your bonus-malus level
- Declare your claims easily in a few steps
- Download your documents, the General and Special Terms and Conditions and your tax certificate

# easyPROTECT AT A GLANCE

## YOUR GUARANTEES

### AUTO

Civil Liability and Legal Protection	<input checked="" type="checkbox"/>
Top Assistance free	<input checked="" type="checkbox"/>
3 formulas available: Security, Comfort, Performance	<input checked="" type="checkbox"/>
Bonus protection with Casco (Performance formula)	<input checked="" type="checkbox"/>
Replacement vehicle	<input checked="" type="checkbox"/>
Replacement vehicle - higher category	<input type="checkbox"/>
Replacement or purchase value	<input type="checkbox"/>
Driver's coverage	<input type="checkbox"/>
Accident cover for death, disability and medical expenses	<input type="checkbox"/>
Luggage and Personal effects	<input type="checkbox"/>
Comprehensive Auto Legal Protection	<input type="checkbox"/>

### HOME

3 multi-risk formulas: Security, Comfort, Performance	<input checked="" type="checkbox"/>
Fire, Theft, Glass breakage	<input checked="" type="checkbox"/>
Water damage, Climate risks	<input checked="" type="checkbox"/>
No Bonus-Malus system	<input checked="" type="checkbox"/>
Personal effects worldwide (Performance formula)	<input checked="" type="checkbox"/>
Home Assistance	<input type="checkbox"/>
Family Civil Liability	<input type="checkbox"/>
Comprehensive Family Legal Protection	<input type="checkbox"/>
Flooding	<input type="checkbox"/>

### ACCIDENT

2 formulas: Comfort, Performance	<input checked="" type="checkbox"/>
Death	<input checked="" type="checkbox"/>
Permanent disability	<input checked="" type="checkbox"/>
Temporary work incapacity	<input checked="" type="checkbox"/>
Hospitalisation and medical expenses	<input checked="" type="checkbox"/>
Home care services	<input type="checkbox"/>

## TRAVEL

Annual Travel Cancellation insurance	<input type="checkbox"/>
Annual Travel Assistance	<input type="checkbox"/>

## STUDENT

Discover	<input type="checkbox"/>
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This cover is provided within the limits of the General and Special Conditions of the insurance contract.

included  option

### easyPROTECT DISCOUNT

- € 50 discount for each home
- Up to € 100 per car insured with Casco

## YOUR INSURANCES



### easyPROTECT | AUTO THE SAFEST WAY TO KEEP MOVING

easyPROTECT Auto is a flexible insurance policy available in three formulas: Security, Comfort and Performance. Add the options that best suit your requirements.

With the Performance package, you benefit from the best protection against material damage to your car (Casco).



### easyPROTECT | HOME THE OPTIMAL PROTECTION FOR YOUR HOME

easyPROTECT Home is the multi-risk home insurance that adapts to your individual needs through its three formulas: Security, Comfort and Performance. Whether you own or rent a house or flat, easyPROTECT Home provides complete cover that makes your life easier.

### FAMILY CIVIL LIABILITY

Provides cover for you and your entire family in the event of bodily injury or damage to other people and their property in your everyday private life. It is therefore highly recommended.



## **LEGAL PROTECTION YOUR DEFENCE IN A CONFLICT SITUATION**

**Legal Protection** is essential to assist you in the event of a dispute. It provides advice and helps you to find a quick and amicable solution, covering costs and fees in the event of legal proceedings when they prove necessary.



## **easyPROTECT | ACCIDENT A RESPONSIBLE CHOICE**

**easyPROTECT Accident** protects you against the financial consequences of everyday misfortunes that can profoundly change your life and that of your loved ones. Our à la carte packages are suited to your personal situation, whether you are a family (with or without children), a single-parent family or a single person.



## **TRAVEL INSURANCES FOR TRAVEL WITH COMPLETE PEACE OF MIND**

- **Annual Travel Cancellation** insurance is a cancellation insurance that guarantees you the refunding of the reservation fees for your stays abroad and for more than four days in Luxembourg in case of illness, accident, death or any other unforeseen event.
- **Annual Travel Assistance** allows you to travel with peace of mind all over the world throughout the year, whether alone or with your family.



## **DISCOVER THE INSURANCE FOR STUDENTS**

In addition to the basic cover: student accommodation in Europe, Civil Liability and Legal Protection, you have the following options:

- Overall protection for your computer and audiovisual equipment (smartphone, tablet, laptop, etc.)
- Take advantage of support in the event of loss of your computer data following covered damage.
- Access to assistance in the event of illness, accident or death
- Benefit from reimbursement of medical and repatriation expenses in the event of a medical emergency.



## **ASK YOUR AGENT FOR ADVICE**

Thanks to their longstanding expertise, LALUX agents are at your disposal for all your insurance matters. They will provide you with personalized advice and answer all your questions. Your family and your property will be perfectly protected.

# YOUR BENEFITS

## **easyPROTECT, A FLEXIBLE CONTRACT**

easyPROTECT is a flexible contract that can easily adapt to your current needs: adding a second residence, a car for your child, covering student accommodation...

## **OPTIONS IN LINE WITH YOUR NEEDS**

With easyPROTECT, you benefit from simple formulas to choose from, complemented by exclusive options that go beyond what traditional insurance has to offer.

You are free to choose additional services such as **Home Assistance**, a 24/7 breakdown service, **Annual Travel Assistance** in the event of an accident or illness while travelling, or the **Comprehensive Legal Protection**, which helps you defend your interests.

## **MONTHLY PAYMENT OPTION AVAILABLE**

You can opt for monthly payment of your easyPROTECT premium using a direct debit.



## DISCOUNT ON YOUR PREMIUM

With easyPROTECT, you can also benefit from a discount of € 50 per home and up to € 100 per car insured with Casco.

### EXAMPLE

Grouping all your easyPROTECT contracts to include a single expiry date:

month	01	02	03	04	05	06	07	08	09	10	11	12
Home			 € 1100									
Car 1			 € 1400									
Car 2			 € 890									
Car 3			 € 870									

Total payable without LALUX benefits: € 4 260

Total payable with LALUX benefits: € 3 960

monthly payment	€ 330	€ 330	€ 330	€ 330	€ 330	€ 330	€ 330	€ 330	€ 330	€ 330	€ 330	€ 330
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### TOTAL DISCOUNTS

- your main car : € - 100
- second car : € - 100
- third car (without Casco): € - 50
- your home : € - 50

**Your discount**

**€ - 300**

DON'T WORRY  
*be happy*

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