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lalux⁺
ASSURANCES



easyPROTECT | **HOME**



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Whether you live in a flat or a house, which you own or rent, **easyPROTECT Home** adapts to your needs with the level of customisation you prefer.

You first choose the formula that suits you :

- The **Security formula** includes the essentials at a controlled price
- The **Comfort formula** is customisable, allowing you to freely combine the important guarantees that matter to you
- The **Performance formula** is an all-inclusive option ready for use

You can then add optional packages to customise your insurance to your specific needs. Do you have a swimming pool or solar panels? Do you ride an electric bike? Do you love to travel? The various coverages that match your lifestyle can be added to your home insurance... and the more options you add, the more you benefit from an advantageous rate !

easyPROTECT, THE ALL-IN-ONE CONTRACT

easyPROTECT combines all your private insurance policies into a single contract: Home, Auto, Family Civil Liability, Legal Protection, Accident and Travel.

Benefit from a clear view of all your coverages and simplified monitoring with a single contract, a single premium and a single expiry date.

Benefit from a discount of € 50 per home and up to € 100 per car insured with comprehensive coverage. You also have the option of paying your premium monthly.

COMPARE THE FORMULAS

FORMULAS	SECURITY	COMFORT	PERFORMANCE
BASIC COVER			
FIRE AND FIRE-RELATED INCIDENTS	■	■	■
WATER DAMAGE	■	■	■
Water and frost damage, heating oil leakage			
GLASS BREAKAGE	■	■	■
Glass breakage (windows, doors, sanitary fittings), breakage of greenhouses, winter gardens, and ceramic hobs			
STORMS, HAILSTORMS, TORNADOES, EARTHQUAKES	■	■	■
HOUSEHOLD & ELECTRICAL DAMAGE	■	■	■
ANCILLARY COVER	■	■	■
Experts' fees, excavation and clean-up costs, measures to temporarily secure the home, unemployment, soil decontamination, etc.			
SUPPLEMENTARY PACKS			
THEFT, PROPERTY DAMAGE		■	■
TERRORIST ATTACKS, VANDALISM AND GRAFFITI		■	■
OUTDOOR ARRANGEMENTS		□	■
Theft of and damage to garden furniture, outdoor games, plants, repair of outdoor underground pipes			
REPLACEMENT VALUE		□	■
Replacement value for furniture up to ten years old, household appliances up to five years old and items covered by the Multimedia, Personal Effects and Travel packs up to five years old			
MULTIMEDIA, DIGITAL AND MUSICAL INSTRUMENTS		□	■
Breakage and theft at home (portable and non-portable devices) and anywhere in the world (portable devices)			
PERSONAL AND LEISURE ITEMS		□	■
Breakage and theft of goods other than multimedia equipment taken on a trip: personal items, sports equipment, skis			
CLIMATE HAZARDS		□	■
Flooding, sewer backup, landslides, run-off			
REBUILDING TO THE NEW STANDARDS		□	■
Following an incident, rebuilding the home to meet new technical and environmental standards at the time of reconstruction			

OPTIONAL PACKS	SECURITY	COMFORT	PERFORMANCE
SWIMMING POOL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Malfunction of the pool or jacuzzi, its technical installations and accessories, leak detection, restoration following the search, cleaning, or replacement of the pool water			
TRAVEL	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Travel cancellation incl. flight delays, missed departures, trip interruption and rental vehicle excess reimbursement			
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Luggage: breakage and theft of luggage and sports equipment while travelling, delayed luggage (reimbursement of emergency purchases)			
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Assistance: repatriation in the event of illness or death, refund of medical and hospitalisation expenses abroad, search and rescue expenses			
GREEN ENERGY APPLIANCES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Breakage of equipment (solar panels, heat pumps, wind turbines, electric vehicle charging points, etc.), loss of revenue due to not being able to produce energy or use the energy produced			
CYCLING/SOFT MOBILITY	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Theft of and material damage to bicycles, electric bicycles, scooters and other mobility vehicles travelling at speeds of up to 25 km/h			
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accident: Death, disability, and medical expenses of the insured			
VALUABLE ITEMS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Material damage and theft			
HUNTING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FURNITURE AT FIRST LOSS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cover based on the value declared by the insured person: no under-insurance applicable			
OCCUPYING AND NON-OCCUPYING CO-OWNERS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME ASSISTANCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FAMILY CIVIL LIABILITY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMPREHENSIVE FAMILY LEGAL PROTECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This cover is provided within the limits of the General and Special Conditions of the insurance contract.

included
 option
 mandatory minimum coverage when subscribing to the package

YOUR BENEFITS

HOME ASSISTANCE

24 hours a day, 7 days a week, you benefit from the rapid intervention of a specialized tradesperson: locksmith, plumber, heating technician, or electrician. Home Assistance also intervenes after a covered incident for childcare or the security of your home.

FAMILY CIVIL LIABILITY

It compensates for damages that you might cause to third parties and covers your entire household: yourself, your spouse, your children living with you, as well as your pets.

COMPREHENSIVE FAMILY LEGAL PROTECTION

It is essential in the event of disputes (identity theft, neighbourhood disputes, unfair dismissal, etc.). 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.

COMPLETE WEATHER PROTECTION

The Storm, Hail, Tornado, and Earthquake coverage is included starting from the Security formula. The additional Climate Hazards coverage ensures comprehensive protection against natural disasters such as floods, sewage backup or overflow, rainwater runoff, and rainwater accumulation.

MULTIMEDIA, DIGITAL, AND MUSICAL INSTRUMENTS

This option allows you to cover your computer, audiovisual, household appliances, alarm, and home automation equipment against breakage and theft at home and worldwide for portable devices. Thanks to the Replacement Value package, all this equipment can be compensated at the Replacement Value for up to 5 years.

PERSONAL ITEMS COVERED WORLDWIDE

Your personal belongings and leisure items can be covered worldwide. Your property is insured against accidental damage, theft, fire, and water damage. This means that your sports and leisure equipment (golf clubs, ski gear, etc.) are protected, even while on vacation!

OUTDOOR ARRANGEMENTS

With the Outdoor Arrangements coverage, you can also protect your outdoor furniture, outdoor games, gardening and DIY equipment, barbecue, and plants against theft and damage following a covered incident.

OCCUPYING AND NON-OCCUPYING CO-OWNERS

This option is intended for apartment co-owners. It covers the gaps in the condominium contract's coverage and includes the expenses of your share. It also considers the property improvements you make within your private portion.

DON'T WORRY
be happy

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