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lalux⁺
ASSURANCES



easyPROTECT | PRO



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Whatever your sector of activity, whether you are an entrepreneur, craftsman, retailer, working in the automotive or hospitality industry, medical professional or freelancer, LALUX supports you throughout your professional career.

Thanks to a complete range of insurance policies that can be customised to suit your needs and profession, your protection is optimally guaranteed for your properties, your business, your staff and yourself.

Taking out insurance for your business has never been easier. **easyPROTECT PRO** offers you complete cover adapted to your professional specificities.

YOUR ADVANTAGES WITH easyPROTECT | PRO

- Grouping together of the majority of your contracts
- Specific guarantees adapted to each profession
- Protection of your work tools
- Defending your professional interests
- Specialised and individual advice
- Financial protection for your business
- Monthly payment of your premiums available
- Discounts when setting up a business
- Tailor-made insurance amounts

easyPROTECT | PRO AT A GLANCE

GUARANTEES OF YOUR CHOICE

FLEET AND COMMERCIAL VEHICLES

Auto Civil Liability and Legal Protection

Fire

Theft

Glass breakage

Collision with a stray animal

Forces of nature

Material damage (Casco)

Passenger accidents

BUILDINGS, EQUIPMENTS AND GOODS

Fire

Water damage

Theft

Property damage

Glass breakage

Climate risks, Earthquake

Decontamination of soil and insured property

Transport of goods and equipment

All risks office automation and computer equipment

Breakdown of professional equipment

Commercial unemployment

Graffiti

Sewer backup or overflow

Defrosting of goods

Flooding

CIVIL LIABILITY AND LEGAL PROTECTION INSURANCE

Operating Liability and Property Liability, including neighbourhood conflicts

Civil Liability Entrusted and Existing Items

Legal Protection and Protection against Insolvency of Third Parties

Post-delivery Liability and Food poisoning

Accidental Pollution Liability

Civil Liability for Business Executives

Purely intangible damage

Professional Liability (only for certain business sectors)

CORPORATE ACCIDENT INSURANCE

Disability

Death

Medical expenses

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

lalux-Staff Protect MOTIVATE AND RETAIN YOUR EMPLOYEES !

lalux-Staff Protect is a supplementary pension scheme financed by you to provide additional security for your employees in the event of retirement, death or invalidity. This flexible and fiscally attractive product is therefore an important part of the modern salary package.

In order to best meet your requirements, **lalux-Staff Protect** has been developed to offer various ranges of comprehensive and financially attractive insurance covers.

lalux-Safe Future SELF-EMPLOYED, BENEFIT FROM TAX ADVANTAGES WHILE PREPARING FOR YOUR RETIREMENT !

lalux-Safe Future is the supplementary pension scheme for the self-employed and liberal professions. This insurance solution enables you to secure your future and enjoy tax benefits.

lalux-Safe Future offers you a solution tailored to your needs :

- You are free to define the amount of your retirement capital as well as the risk guarantees (Death, Disability and/or Accident).
- You choose the investment medium for your premiums (investment funds, guaranteed or mixed return).
- You adapt the level of your premium each year without penalties.

PROVIDE SECURITY FOR YOUR STAFF WITH DKV LUXEMBOURG'S COLLECTIVE ILLNESS INSURANCE !

Cover your staff's health with a tailor-made contract including the integration of the cover of your choice adapted to your budget while benefiting from tax deductions.

IN MORE DETAIL

FLEET INSURANCE AND COMMERCIAL VEHICLES

Whether your company owns one or ten vehicles, whether cars, vans or any other self-propelled vehicle used to run your business, **easyPROTECT PRO** offers you complete cover tailored to your business, your needs and your budget.

You don't need an expensive plan to get the best possible cover for your fleet.

INSURANCE FOR BUILDINGS, EQUIPMENTS AND GOODS

Regardless of its size, every company has premises, facilities and equipment to carry out its business. **easyPROTECT PRO** insures these assets, even if they are subject to a rental or leasing contract.

PROFESSIONAL CIVIL LIABILITY AND LEGAL PROTECTION INSURANCE

With **easyPROTECT PRO** you benefit from an individual solution that perfectly covers your liability risks so that you can fully concentrate on your business.

CIVIL LIABILITY FOR BUSINESS EXECUTIVES

The **Civil Liability insurance for Business Executives** covers your civil and criminal defence when this one is called into question.

Protect your company and your assets against the consequences of Civil Liability that you may incur with regard to third parties in the exercise of your function as a manager. This may be a fault in business relations, withholding of information, unfair competition, or a fault in the company's working conditions.

CORPORATE ACCIDENT INSURANCE

Corporate Accident insurance is a supplement to the statutory occupational accident insurance. As an employer, you can subscribe to it for the benefit of all your employees or only for the benefit of a group of employees of your choice.

Employees benefit from optimised cover in the event of disability and death. They also benefit from better reimbursement of medical expenses linked to an accident occurring during professional or private activity.



ASK YOUR AGENT FOR ADVICE

Thanks to their expertise, the LALUX agents provide you with individual advice and will answer all your questions as well as possible in terms of insurance and pension matter. You, your company and your property are protected against damage, risks and their consequences.

DON'T WORRY
be happy

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