

Motor vehicle insurance – cars and camping vans

Insurance Product Information Document

LALUX Assurances - Product : easyPROTECT-Auto

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 type of insurance is it ?

easyPROTECT-Auto is an insurance that covers your motor vehicle third party liability as well as the damage caused to your vehicle. Its three packages (Security, Comfort and Performance) allow you to choose the contract best adapted to your needs and requirements.



What is insured ?

Packages and guarantees applicable to motor vehicle insurance:

BASISC RATE

Civil liability

- ✓ Damage caused by the insured vehicle to persons and property

Legal protection (for an additional premium):

- ✓ Costs and fees, up to EUR 10,000, of any proceedings or proceedings following a traffic accident

Top Assistance (only for cars and if immobilised or stolen vehicle):

- ✓ Replacement vehicle (five days)

SECURITY = Basic rate + the following items :

Fire

- ✓ Lightning strike, burns, short circuit, etc..

Theft and attempted theft

- ✓ Carjacking, homejacking
- ✓ Destruction or damage to the insured vehicle

Glass breakage*

- ✓ Damage caused by broken windscreens, sunroofs, side windows and rear windows
- ✓ Headlights and lights, including xenon headlights

^{*)}The following are also insured if glass breakage insurance is taken out:

Collision with a stray animal

- ✓ Material damage following a collision with an animal

Forces of nature

- ✓ Material damage caused by: falling rocks, storms, hail, etc.

Optional guarantee – Total loss

- ✓ If the vehicle is declared economically irreparable following an accident.

COMFORT = SECURITY + the following items :

Damage to the vehicle (including total loss)

- ✓ Material damage to the vehicle caused by accidents/accidents of third parties or by martens/weasels; misfuelling; damage to tyres, including vandalism

Replacement vehicle

- ✓ Provision of a replacement vehicle/reimbursement of vehicle rental costs.

Collateral guarantee: Premium category replacement vehicle.

PERFORMANCE = COMFORT + the following items :

Personalisation of the premium

- ✓ A claim that does not involve the civil liability of the policyholder does not influence the bonus-malus system relating to the vehicle damage guarantee.

Repairs plus

- ✓ In order to avoid a total loss, the compensation to be paid for repairs will be increased by an amount equal to 10% of the replacement value of the insured vehicle (maximum EUR 2,500).

Optional accessory guarantee

Only applicable to SECURITY (excl. total loss), COMFORT and PERFORMANCE:

- ✓ Replacement value for three years
- ✓ Purchase value of used vehicle

For all packages:

- ✓ Luggage and personal effects
- ✓ Accident coverage – death, disability and medical expenses of the insured driver and/or his/her family
- ✓ Driver guarantee

Non-exhaustive list



What is not insured ?

Common exclusions

- ✗ Damage in connection with the non-conformity of the tyres with the legislation in force (except in civil liability).
- ✗ Unless otherwise agreed: damage caused to objects and animals being transported.

Civil liability

- ✗ Unless otherwise agreed: damage caused by drivers in the process of acquiring a driving licence or when the vehicle has been rented out

Legal protection, glass breakage and vehicle damage

- ✗ Vehicle driven by a person showing overt signs of intoxication or whose blood alcohol level exceeded 1.2 g per litre of blood

Theft

- ✗ If committed by members of the policyholder's family

Non-exhaustive list



Are there any restrictions on cover ?

Civil liability

- ! Damage to the driver: only optional
- ! Increase of the premium in the event of a liability claim (increase of the bonus/malus degree)

Legal protection

- ! Legal proceedings for the recovery of sums of less than EUR 500

Glass breakage

- ! Replacement only if technically necessary

Damage to the vehicle

- ! Recent licence deductible; not deductible if the contract is in the name of a young driver
- ! Labour costs higher than the rates applied in Luxembourg.

Non-exhaustive list



Where am I covered?

- ✓ In the countries indicated on the green card
- ✓ **Damage to the vehicle and baggage:** Luxembourg, Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (and the Faroe Islands), Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Macedonia (F.Y.R.O.M), Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom of Great Britain and Northern Ireland (including the Channel Islands, Gibraltar, Isle of Man), Vatican State



What are my obligations?

When subscribing

- Provide as complete and accurate a description as possible of the risk to be insured, without misrepresentation or omission
- Submit a certificate from the former insurance company specifying the degree of bonus-malus and any claims

During the contractual period

- Report to the company any new circumstances that may increase the risk or create new ones
- Notify the company 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
- Pay your insurance premiums within the time limits stipulated in your contract. In case of non-payment, the company can suspend the warranties or cancel the contract

In the event of a claim

- Declare all claims within eight days of their occurrence and obtain the company's consent before any action involving its intervention
- Send in all the items required by the company to settle the claim. Transcripts, accident reports and other official documents must be sent as soon as possible.

Special provisions per guarantee:

Legal protection

- Free choice of lawyer in Luxembourg. For abroad, the prior agreement of the insurance company is required.

Top Assistance

- Call the company first (+352 44 88 88)

Theft

- Complaint or declaration must be filed immediately with the competent authorities.

Collision with a stray animal

- Complaint or declaration must be filed immediately with the competent authorities
- An official statement certifying the collision must be submitted to the company



When and how do I pay?

- The amount indicated on the annual due date notice is payable on the first day of the month of the due date
- Monthly payments may be made by direct debit, without additional costs



When does the cover start and end?

- The beginning (effective date) and expiry of the contract are indicated in the Special Conditions
- The contract is extended from year to year unless terminated by the customer or the company (tacit renewal)



How do I cancel the contract?

- Cancellation must be requested by registered letter 30 days before the annual expiry date of the contract, within one month following the cancellation of a guarantee or other contract by the company after a claim or within 60 days after a rate increase notified by the company.
- The company may terminate the contract after a claim has been submitted, in the event of fraud, non-payment, or following notification 60 days before the annual expiry date of the contract.
- In the event of termination, the company shall provide the customer with a bonus-malus certificate stating the degree and the claims for the current period.