

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 insurances (Auto, Home, Civil Liability, Legal Protection, Accident and Travel).

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

- All-in-one contract with only one agent and a single expiry date
- Insurance group discounts
- Monthly payment by direct debit possible
- Flexible contract that grows with you as your needs change
- Exclusive, tailor-made services to make your life easier (e.g. home help)

### **DOWNLOAD AND DISCOVER 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 & Defence and recourse                          | <input checked="" type="checkbox"/> |
| Top Assistance for free (in case of breakdown, accident, theft) | <input checked="" type="checkbox"/> |
| 3 formulas : Security, Comfort, Performance                     | <input checked="" type="checkbox"/> |
| Bonus protection with Casco (Performance formula)               | <input checked="" type="checkbox"/> |
| Replacement vehicle                                             | <input checked="" type="checkbox"/> |
| LALUX Taxi (Performance formula)                                | <input checked="" type="checkbox"/> |
| Specific protection for hybrid and electric vehicles            | <input type="checkbox"/>            |
| Replacement or purchase value                                   | <input type="checkbox"/>            |
| Driver cover                                                    | <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 formulas: Security (the essentials), Comfort (à la carte), Performance (ultra-complete)                        | <input checked="" type="checkbox"/> |
| Fire, Water damage, Glass breakage, Storm                                                                        | <input checked="" type="checkbox"/> |
| Theft (from Comfort formula)                                                                                     | <input checked="" type="checkbox"/> |
| Climate risks (Performance formula)                                                                              | <input checked="" type="checkbox"/> |
| Personal effects worldwide (Performance formula)                                                                 | <input checked="" type="checkbox"/> |
| Multimedia and replacement value (Performance formula)                                                           | <input checked="" type="checkbox"/> |
| Home Assistance                                                                                                  | <input type="checkbox"/>            |
| Optional Packs :<br>Travel, Green energy appliances, Cycling and soft mobility, Swimming pool, valuable items... | <input type="checkbox"/>            |

### FAMILY CIVIL LIABILITY

|                                                                                         |                          |
|-----------------------------------------------------------------------------------------|--------------------------|
| Bodily injury and property damage caused to third parties in the course of private life | <input type="checkbox"/> |
|-----------------------------------------------------------------------------------------|--------------------------|

### COMPREHENSIVE FAMILY LEGAL PROTECTION

|                                                                                                                   |                          |
|-------------------------------------------------------------------------------------------------------------------|--------------------------|
| Everyday disputes (health, work, consumer, etc.): from out-of-court settlements to legal proceedings if necessary | <input type="checkbox"/> |
|-------------------------------------------------------------------------------------------------------------------|--------------------------|

## ACCIDENT

|                                                          |                                     |
|----------------------------------------------------------|-------------------------------------|
| 2 formulas : Comfort (lump-sum), Performance (indemnity) | <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

|                   |                                     |
|-------------------|-------------------------------------|
| Trip cancellation | <input checked="" type="checkbox"/> |
| Luggage           | <input type="checkbox"/>            |
| Annual assistance | <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 pack

## easyPROTECT DISCOUNT

- €50 discount for each home
- Up to €100 per car insured with Casco
- Optional Home insurance packs : 15 % from 2 packs, 20 % from 3 packs

## FOR STUDENTS

**easyPROTECT Discover** is the all-in-one insurance solution for students or apprentices in Luxembourg or abroad up to the age of 27. **easyPROTECT Discover** covers students' civil liability, their furniture and their flat abroad. The insurance also covers their IT and audiovisual equipment, their health and much more.

# YOUR BENEFITS

## 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, or a new optional pack...

## OPTIONS IN LINE WITH YOUR NEEDS

Benefit from a choice of simple formulas, complemented by exclusive options that go beyond what traditional insurance has to offer, such as Home Assistance, a 24/7 breakdown assistance service, Annual Assistance in the event of accident or illness while travelling, or even Comprehensive Family 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

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

Total payable without easyPROTECT benefits: € 4 260

Total payable with easyPROTECT benefits: € 3 960

|                 |       |       |       |       |       |       |       |       |       |       |       |       |
|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| monthly payment | € 330 | € 330 | € 330 | € 330 | € 330 | € 330 | € 330 | € 330 | € 330 | € 330 | € 330 | € 330 |
|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

## 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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