# Lalux C ASSURANCES



# easyPROTECT | LEGAL PROTECTION



## easyPROTECT | LEGAL PROTECTION

A dispute with your neighbour? A dispute with your employer? Are you a victim of identity theft or medical error? The **Comprehensive Family Legal Protection** covers you in any of these conflicts you may face.

A disagreement with your service station? A problem with the car wash? A dispute with the seller or buyer of your car? In such circumstances, the **Comprehensive Auto Legal Protection** insurance supports you and assists you in defending your interests.

LALUX's lawyers will accompany you throughout your case by offering concrete solutions and will decide together with you on the followup to your dispute, from an amicable solution to legal proceedings if necessary.

#### easyPROTECT, THE ALL-IN-ONE CONTRACT

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

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

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

## **FAMILY LEGAL PROTECTION**

GUARANTEES	EXAMPLES OF AREAS OF INTERVENTION IN THE EVENT OF DISPUTES	INCLUDED IN easyPROTECT HOME	COMPREHENSIVE FAMILY LEGAL PROTECTION
BASIC LEGAL PROTECTION	Legal protection within the framework of your Civil Liability insurance cover		-
HEALTH	Assault, accident, or medical error suffered by you	-	-
HOME EQUIPMENT	Purchases of movable goods or services related to your main residence (hidden defects, failure of after-sales service, misleading advertising, etc.)	•	
IDENTITY THEFT	Fraudulent use of your identity		
ASSISTANCE WITH CONTRACT ANALYSIS	For any difficulties encountered in the performance of a contract, for example, with an energy supplier, your household employees or as a tenant		
НОМЕ	Owner: Disputes with neighbours or the co-owners' association Tenant: Disputes with the owner or the agency managing your accommodation		
PRIVATE CONSUMER - RELATED	Disputes relating to the purchase or rental of goods and services for everyday consumption not related to your main residence		
EDUCATION	Disputes with educational services such as a public kindergarten, a "maison relais" or even a leisure center		
LEISURE-RELATED	Disputes related to the performance of travel services		
WORK-RELATED	Disputes with your public or private employer, e.g. following dismissal, in connection with harassment, or occupational disease		

INCLUDED IN COMPREHENSIVE

### **AUTO LEGAL PROTECTION**

GUARANTEES	EXAMPLES OF AREAS OF INTERVENTION IN THE EVENT OF DISPUTES	easyPROTECT AUTO	AUTO LEGAL PROTECTION
BASIC LEGAL PROTECTION	Payment of costs and fees for all legal proceedings following a road accident		
CONTRACTUAL DISPUTES WHEN BUYING, SELLING OR USING A VEHICLE	Disputes with the seller, the buyer, the builder, the car wash, the garage, etc.		•
TRAFFIC CRIMINAL DEFENSE	In the event of prosecution for a criminal offence related to carelessness, imprudence, negligence other than an accident, or in the event of criminal or administrative proceedings relating to the withdrawal, limitation or return of a driving licence.		•

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

## **YOUR BENEFITS**

#### **QUALIFIED LAWYERS AT YOUR SERVICE**

The management of your case is entrusted to lawyers specialised in Legal Protection: listening, answering your questions, analysing the case, drafting letters, and managing disputes amicably. In this way, your case is handled efficiently, rigorously and in a manner that is adapted to your personal situation.

#### AMICABLE SETTLEMENT

In the event of a dispute, recourse to the courts can often be long and costly. With an amicable settlement, you can avoid such a situation and reach a lasting and satisfactory agreement more quickly. Our lawyers will help you implement the best resolution strategy.

#### FREE CHOICE OF YOUR LAWYER

When all attempts at amicable resolution have failed, legal proceedings may be necessary. You can freely and independently choose your lawyer to defend your interests.

#### **NO ADVANCE PAYMENT OF COSTS**

The Legal Protection insurance directly covers the lawyers' costs and fees. You do not have to pay the costs in advance.

#### **GET INSURED BEFORE IT'S TOO LATE**

Keep in mind that the Legal Protection insurance must always be taken out before any dispute arises.

A waiting period always applies. For the **Comprehensive Family Legal Protection**, it varies according to the type of dispute.

IN GENERAL	3 months
HEALTH GUARANTEE	no delay
WORK GUARANTEE	6 months

#### DOWNLOAD AND DISCOVER THE easyAPP

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



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