

EN

lalux[®]
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 : 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"/>
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COMPREHENSIVE FAMILY LEGAL PROTECTION

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