

## easyPROTECT-Home

Please feel free to contact us if you have any questions or require any further information.

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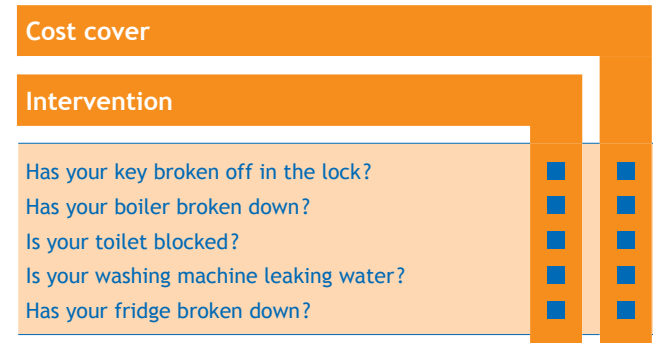
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### Home-Assistance by LALUX

Allow yourself to be taken care of!

A defect or breakdown never announces itself in advance. You are often caught unaware, requiring swift and professional help. In these situations, take advantage of our unique assistance service. Help is just a phone call away, 24 hours a day, seven days a week!

#### 1. Urgent interventions or breakdowns:



In any of these situations LALUX will organise and bear the costs for the intervention and spare parts!

#### 2. Interventions following a covered accident:

- ✓ enclosure of your residence by professional tradesmen;
- ✓ child care;
- ✓ security of your home and...
- ✓ ...numerous other services to lend you an efficient helping hand.

#### 3. Telephone information

Take advantage of our telephone information regarding hospitals and on-duty doctors and pharmacies, as well as contact details for various tradesmen.

### Substantial financial impact!

The following get to take advantage of a 10% discount on their first annual premium:

- ✓ all new LALUX clients;
  - ✓ all insured parties choosing optimal protection for their first residence;
  - ✓ all insured parties wishing to enhance their current contract by opting for a 'Performance formula';
- but, wait, there's more:
- ✓ an additional discount of 5% is given if you protect your residence with an alarm system.

It's now up to you to take advantage of these new insurance formulae!

#### easyPROTECT makes your life easier!

- ✓ you need your car on a daily basis. Heavy traffic subjects you to a number of risks. Vehicle insurance is vital. easyPROTECT-Auto provides both driver and vehicle cover
- ✓ you are an active person and wish to enjoy life to the full. You encounter risks on a daily basis that have the potential to change your life. easyPROTECT-Accident protects you 24/7
- ✓ your civil liability is easily incurred. easyPROTECT-Civil Liability guarantees the ultimate cover.

#### Why not consolidate all your risks into one single contract?

Talk to your agent who will be able to suggest a tailor-made solution to suit your needs.



**easyPROTECT-Home**  
3 formulae for modern living

easyPROTECT allows you the freedom of consolidating your main insurance policies. easyPROTECT-Home is part of this unique concept. Do you wish to insure your home, your household contents and your personal effects with a maximum of flexibility? easyPROTECT-Home allows you to choose from the following:

- ✓ Security formula
- ✓ Comfort formula
- ✓ Performance formula



## easyPROTECT-Home

### 3 formulae for modern living!

Whether you are moving into your first home, building a house or you simply want to spruce up the four walls that provide you with security, comfort and performance...

easyPROTECT-Home fulfils your security needs.

easyPROTECT-Home offers you the most comprehensive protection on the market!

### easyPROTECT-Home: the 3 dimensions at a glance

■ Basic product    □ Payment options

	Performance formula	Comfort formula	Security formula
Fire and similar events	■	■	■
Electrical damage	■	■	■
Household damage	■	■	■
Water and frost damage	■	■	■
Oil leakage	■	■	■
Glass breakage (screens, windows, doors and bathroom/toilet)	■	■	■
Storm and hail	■	■	■
Earthquake	■	■	■
Theft: real estate damage	■	■	■
Theft: movable items	■	■	■
Vandalism	■	■	■
Solar panels and parabolic antennae	■	■	■
Vehicle collision	■	■	■
Breakage and theft of non-portable computer material		■	■
New replacement of non-portable computer material up to five years		■	■
Theft of garden equipment, barbecue or plants		■	■
Decontamination of soil in the event of accidental pollution		■	■
Reparation of electrical damage without wear		■	■
Breakage and theft of portable computer material (laptop)			■
Breakage and theft of audiovisual equipment and household appliances			■
New replacement of computer material, household appliances up to five years			■
New replacement of non-portable audiovisual equipment up to five years			■
New replacement of furniture up to ten years			■
Theft and loss of personal effects throughout the entire world			■
Sewer backup and rainwater seepage			■
Graffiti			■
"Home-Assistance"	□	□	□
Civil liability, family life and legal protection	□	□	□
Student accommodation	□	□	□

### Ultra-comprehensive covers!

When living your life, you encounter risks...

Your flat screen TV falls to the ground... You happen to spill your favourite drink over your laptop... Your audiovisual, computer and household appliances are insured against any accidental damage and even theft!

The day after a barbecue you discover that your garden furniture has been stolen. No problem: it is insured not only against theft but also in the event of a storm.

Do you travel a lot? We will insure your personal effects, including your camera, mobile phone, mp3 player, PDA and GPS against theft and malicious or accidental damage, no matter where you are!

These days, unusual atmospheric precipitations can cause significant damage. We will bear the costs arising from natural catastrophes: sewer backups or overflows as well as rainwater seepage or build-ups are covered.

...smile, you are well insured!

### For your benefit:

One single contract for a multitude of covers!

In addition to the multi-risk covers for your home and contents, we offer a 'Home-Assistance' service as well as 'Personal Liability' and 'Legal Protection' cover.

No penalties in the event of an accident!

Your annual premium does not increase in the event of an accident.

Considerate compensation with no excess!

Your accidents are compensated without the application of any excess.

No risk of real estate underinsurance!

Your agent has determined the new construction value of your residence on the basis of a valid assessment, so any damages caused to your real estate are compensated without the risk of any possible underinsurance.

**lalux**  
ASSURANCES

