

Territorial flexibility

easyPROTECT-Accident is valid across Europe and even worldwide for stays not exceeding three months.



How to define sums insured?

In order to ensure adequate accident cover, it is important that the sums insured under the "Death" and "Permanent Total Invalidity" cover are appropriately defined.

In practice, the sum insured in the event of death should correspond to an income of 12 months at least. The sum insured for permanent total invalidity should amount to three times that of the "death" capital.

In effect, the costs associated with permanent total invalidity are much higher: rehabilitation, specialist treatment, professional reorganisation involving specific training programmes, conversion of residence.

easyPROTECT, one single contract for a multitude of covers!

The easyPROTECT concept allows you to consolidate your vehicle, home and personal liability insurances into one single contract and to take advantage of monthly payments at no additional cost. Talk to your agent!

www.lalux.lu

easyPROTECT-Accident

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

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ASSURANCES



easyPROTECT-Accident
An accident never comes alone



Too often, you underestimate the risks you are exposed to. An accident can have serious consequences for your private life and your professional activity: permanent disability, difficult rehabilitation, discontinuation of all professional activity, conversion of your home, decline in family life.

easyPROTECT-Accident

Un accident never comes alone!

You're active: your favourite pastimes include cycling, skiing, jogging and football?

You're a dab hand at DIY: the thought of renovating your house does not fill you with horror?

You love adventure: a trip to the end of the world excites you?

Part of our easyPROTECT concept, our Accident insurance gives you protection 24 hours a day against the hazards that you can encounter in your private and daily work life.

Our main services at a glance:

- ✓ compensation in the event of **permanent invalidity**,
- ✓ daily allowance in the event of a **temporary work disability** until your recovery,
- ✓ financial contribution in the event of **hospitalisation** from the day of admission to the day of release from hospital,
- ✓ payment of a capital sum to the beneficiary in the event of **death**,
- ✓ cover of **medical costs** up to a maximum of two years.

Medical costs relate to:

- doctor and hospitalisation fees,
- pharmaceutical costs and paramedical care fees,
- costs related to prostheses damaged in an accident or required as a result of an accident,
- transport costs from the accident site to the closest competent hospital.



Whatever the circumstances, you are covered as a:

- ✓ pedestrian,
- ✓ motor vehicle driver,
- ✓ light motorcycle driver,
- ✓ non-professional sportsman or sportswoman,
- ✓ passenger of any common transport means.