

easyPROTECT-Auto

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

49/7281 - 03/2015

LA LUXEMBOURGEOISE
Société Anonyme d'Assurances
9, rue Jean Fischbach
L-3372 Leudelange
Tél.: 4761-1
Fax: 4761-300
groupeLL@lalux.lu

LA LUXEMBOURGEOISE-VIE
Société Anonyme d'Assurances
9, rue Jean Fischbach
L-3372 Leudelange
Tél.: 4761-1
Fax: 4761-545
groupeLL@lalux.lu

BUREAU RÉGIONAL
5, avenue Salentiny
L-9080 Ettelbruck
Tél.: 4761-1
Fax: 81 85 18

LALUX is a trademark of LA LUXEMBOURGEOISE Group.



Replacement vehicle

You have been left stranded as the result of an accident, but you need a vehicle to drive to work. What to do? Thanks to its “Comfort” and “Performance” formulas, LALUX will provide you with a replacement vehicle to ensure your mobility after an accident.

Moreover, you can choose the “Superior category vehicle” cover extension, which will provide you with a replacement vehicle that meets your comfort requirements.

Mobility above all else with TOP-ASSISTANCE

We already offer a towing and repatriation service as part of our Civil Liability Auto cover. Have you been the victim of an accident that has left you stranded? Has your vehicle been stolen or is it no longer drivable following an attempted theft? Thanks to TOP-ASSISTANCE, you can take advantage of our breakdown service, our passenger assistance service and a replacement vehicle 24 hours a day, 7 days a week, within the Grand Duchy of Luxembourg as well as throughout all the EU countries, including Switzerland and Norway.

TOP-ASSISTANCE cover

- ✓ Towing
- ✓ Rapatriation
- ✓ Passenger assistance
- ✓ Replacement vehicle
- ✓ Message transmission

New replacement value 3 years

After 3 years, your new vehicle will have lost about half its value. If it has been stolen, destroyed or deemed irreparable as the result of an accident, we guarantee a full reimbursement of the new replacement value during the first 3 years!

Purchase value of used vehicle

Vehicles between 1 and 3 years old benefit from a more advantageous reimbursement. If your vehicle is deemed uneconomic to repair, we will reimburse you the purchase value of your used vehicle.

You are protected no matter what happens

The driver is the only person who is never insured through his or her own Civil Liability Auto insurance! Our “Driver Cover” and “Personal Accident Cover - Death, Invalidity, Medical Fees” are therefore essential complements: they address this shortcoming and cover any bodily injuries sustained by the driver, including treatment fees, medical care, loss of income in the event of an incapacity to work, invalidity or even death.

Your goods are insured

During an attempt to steal your vehicle, your child seat has been damaged. You also realise that your portable GPS and your leather jacket have been stolen. Courtesy of your “Luggage and Personal Effects” cover, we will replace your personal effects in the shortest possible timeframe.

easyPROTECT-Auto gives you security behind the wheel.

Why not consolidate all your risks into one single contract?

easyPROTECT allows you to consolidate into one single contract all your private insurance policies, offers you risk discounts and lets you set up monthly premium payments without additional fees.

Take advantage today of a discount of up to €100 for your vehicle insurance if you consolidate your house and vehicle insurances into one single easyPROTECT contract.

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

Good shoes make you happy to walk

the best car insurance lucky to drive




easyPROTECT-Auto
making the right choice

easyPROTECT-Auto provides you with vehicle insurance cover that is adapted to your needs, your means and your vehicle. You yourself get to choose the formula, options and services that best meet your requirements. Whatever your priority, LALUX offers flexible solutions that will meet your expectations and thus guarantee you the best possible protection !

The insurance maketh the car. Choose the formula that suits you best :

Performance, Comfort or Security

 **lalux for you**

Discover the advantages of your personal customer area on www.lalux.lu

- ✓ view the details of your cover and check your bonus/malus degree ;
- ✓ download our general terms and conditions as well as our special terms and conditions ;
- ✓ submit an online claim in a few easy steps.

Your personal customer area is practical, simple and fully secure.



easyPROTECT-Auto

You have made the right choice

Choosing your vehicle, much like choosing your shoes, is all about making the right choice. Both allow you to easily move around and enjoy your freedom !

Despite this, you are never fully protected behind the wheel: a simple dent, an accident or an unforeseen event can damage your vehicle or, even worse, cause injury to yourself, those close to you or a third party.

easyPROTECT-Auto : the 3 formulas at a glance

■ Performance Formula			
■ Comfort Formula			
■ Security Formula			
DAMAGE TO VEHICLE (CASCO)			
✓ No penalty (malus) in the event of a Casco claim			■
✓ Plus Repair (additional compensation for a vehicle deemed uneconomic to repair)			■
✓ Joker in the absence of a Casco claim within the last 3 years		■	
✓ Repair of damage caused by martens and weasels		■	■
✓ Damage caused to tyres, even in the case of vandalism		■	■
✓ Contribution towards engine repair costs in the event of a fuel error		■	■
✓ Restoration of airbag and repair of damage caused directly by airbag		■	■
✓ Direct handling of repair invoice		■	■
REPLACEMENT VEHICLE			
✓ Replacement vehicle		■	■
TOTAL LOSS			
✓ Total loss	■	■	■
GLASS BREAKAGE			
✓ Repair or replacement of windscreen, xenon bulbs and vignettes	■	■	■
✓ Collision with roaming or wild animals	■	■	■
✓ Forces of nature: storm, hail, flooding	■	■	■
THEFT			
✓ Carjacking, homejacking	■	■	■
✓ Replacement of wheels, tyres and hubcaps	■	■	■
✓ Replacement of keys and locks, repair of antitheft system	■	■	■
FIRE			
✓ Overheating, short circuiting	■	■	■
ASSISTANCE			
✓ Top Assistance, 24 hours a day, 7 days a week	■	■	■
CIVIL LIABILITY			
✓ Civil liability and legal protection	■	■	■

■ Basic cover

□ Optional cover



Optional covers

■ Performance Formula			
■ Comfort Formula			
■ Security Formula			
REPLACEMENT VEHICLE			
✓ Provision of superior category vehicle		■	■
NEW REPLACEMENT VALUE 3 YEARS			
		■	■
PURCHASE VALUE OF USED VEHICLE			
		■	■
PERSONAL ACCIDENT COVER			
✓ Death, invalidity and medical fees cover		■	■
DRIVER COVER			
		■	■
LUGGAGE AND PERSONAL EFFECTS			
✓ Luggage rack, child seat, roof box contents, mobile phone, GPS and personal objects		■	■

The best way to protect your vehicle

Keep your well-deserved “bonus”

You have discovered an ugly dent on your bumper and, of course, there is no sign of the culprit... You hesitate about ringing your insurance company, fearing a premium increase the next time round? No worries! Thanks to the “Performance” formula, we will cover the repair costs without your bonus being affected !

You are always cautious but one day, in a hurry, you hit a post. No need to panic! Provided you have not submitted a claim within the last 3 years, thanks to our “Comfort” formula, you can take advantage of the free “Joker” option to keep your bonus.

Plus Repair

Your vehicle has been badly damaged and the repair costs exceed the value of your damaged vehicle? It has been deemed uneconomic to repair and in principle insurance companies will cover its replacement value. For you, however, your vehicle symbolises your freedom and thus represents a much greater value. Thanks to our “Performance” formula, additional compensation can give your vehicle a new lease of life.

Total loss

You can think of a thousand and one reasons for not taking out Casco insurance for your vehicle. But just imagine the cost you will have to bear to replace your vehicle once it has been deemed uneconomic to repair following an accident... Thanks to its “Total loss” cover, LALUX allows you to avoid this type of financial strain. Choose this option within the “Security” formula to be covered in the event of having to relinquish your vehicle.