

# Are you new in Luxembourg?

Opt for the easyPROTECT insurance solutions from LALUX Assurances and enjoy carefree days!

## Special offer for newcomers and expats:

- Exceptional discount of 10% for 1 year
- Home Assistance guarantee free of charge for 1 year



## easyPROTECT-Habitation - a complete insurance for your home

### Why opt for a home insurance?

You have found the ideal home and you want to protect it against the risks of everyday life? Whether you are staying awhile or planning on settling down for good, as a tenant or owner, easyPROTECT-Habitation is the most comprehensive home insurance policy available for you.

#### Your guarantees:

- ✓ Fire and electrical damage
- ✓ Household damage
- ✓ Water and frost damage
- ✓ Fuel oil seepage
- ✓ Glass breakage (windows, doors and sanitary installations)
- ✓ Storm, hail and earthquake
- ✓ Theft (damage to real estate and furniture)
- ✓ Solar panels and satellite dishes
- ✓ Vehicle collision
- ✓ Home Assistance

#### Your advantages with LALUX:

- Protection of the building and your furniture
- Family civil liability and legal protection included
- 3 different coverage options (Security, Comfort and Performance)
- Many options available: flooding, theft and loss of luggage and personal belongings, breakage and theft of portable computer and audiovisual equipment worldwide, refitting at reinstatement value of computer equipment, household appliances and non-portable audiovisual equipment for up to 5 years, refurbishment of furniture for up to 10 years, etc.
- No deductibles in the event of a claim
- No impact on the premium in the event of a claim
- Benefit from additional discounts by gathering all of your home, car, accident and travel insurances under the same contract

## Home Assistance

### Have you had damage or a breakdown?

Benefit from quick help from recognised professionals thanks to our unique Home Assistance service. A single telephone number at your disposal 24 hours a day, 7 days a week!

#### 1. Assistance:

- Your key broke in your lock?
- Your boiler or refrigerator broke down?
- Your washing machine have a leak?

For all these events, LALUX organizes and covers the repairs and spare parts of up to EUR 500!

#### 2. Repairs for covered damage, including:

- Closing up your home after a serious damage
- Childcare services
- Relocation, etc.

#### 3. Information via telephone:

- About hospitals on duty
- About doctors and pharmacies on duty
- For contacting different trades and professionals

### Why choose LALUX?

In 1920, LALUX Assurances was the very first Luxembourg insurance company to start operating in the country. With a strong experience in all branches of insurance for individuals, professionals and self-employed, the LALUX Group, which is made up of the “life insurance”, “non-life insurance” and “DKV Luxembourg” entities, is one of the country’s key financial players.

With an exclusively Luxembourg and family shareholder base, Compagnie Financière La Luxembourgeoise (60%) and Banque et Caisse d’Épargne de l’État (40%), the Group’s governance and financial strategy stand out for their independence from other major international groups.

Today, the LALUX Group has more than 450 internal employees in total and the densest network with more than 1,600 agents, including around 100 independent professional agents. By placing major importance on customer satisfaction, the Group has succeeded in making LALUX one of the most recommended brands in Luxembourg.



Take advantage of our exclusive offer for newcomers by going to <https://www.lalux.lu/en/forms/quotation-home-expats/> or scanning the QR code.



### Need more advice?

Visit [www.lalux.lu/en/expats](http://www.lalux.lu/en/expats) or contact our sales service for newcomers by e-mail on [expats@lalux.lu](mailto:expats@lalux.lu) or call (+352) 4761-6550.

1<sup>st</sup> insurer

and fourth best brand  
in Luxembourg  
KPMG 2019 Customer  
Experience Study

96%

of customers recommend  
the brand  
TNS Ilres 2019 study

98%

of customers satisfied  
with claims management  
In-house satisfaction study  
regarding claims  
management



SPUERKEESS

**lalux**<sup>LU</sup>  
ASSURANCES