

This document is a generalised sheet (not personalised), non-comprehensively summarising the pre-contractual and contractual information on your insurance policy. Complete information concerning this product will be provided to you in other documents.

What type of insurance is it?

This home insurance policy is intended to protect movable and immovable property, to cover civil liability and to guarantee the rights of the insured party.



What is insured?

The insured parties:

- ✓ The insurance policyholder, the persons mentioned in the general conditions according to their capacity and the coverage subscribed

The coverage provided (according to the risks and the options):

- ✓ Fire and similar events
- ✓ Climatic and natural events
- ✓ Attacks, conflicts at work, damage to buildings
- ✓ Damage caused by water or a combustible liquid
- ✓ Breakage of glass, windows and mirrors
- ✓ Liability covered due to the assets insured Legal expenses cover due to the assets insured
- ✓ Theft, attempted theft, vandalism to content
- ✓ Insurance of movable property outside the habitual residence
- ✓ Expenses and consequential loss, supplementary coverage
- ✓ Assistance

Optional supplementary coverage (according to the risks and the options):

- Civil liability and legal expenses cover in relation to privacy
- Re-equipment with new items
- Breakage of sound, image and IT equipment in the home
- All risks covering leisure objects in any place
- Contracting authority liability

Coverage limits:

- ✓ The amounts insured mentioned in the special conditions



What is not insured?

You will not be insured for damage:

- ✗ Arising from a natural phenomenon not relating to insured coverage
- ✗ Caused to unoccupied buildings
- ✗ Caused by any nuclear fuel or by any other source of ionising radiation
- ✗ Caused by weapons of war
- ✗ Caused by a civil war, revolution or military mutiny
- ✗ Resulting from the presence or dispersion of asbestos, asbestos fibres or products containing asbestos
- ✗ Resulting from seizure, requisition, embargo, confiscation or destruction required by any public authority



Are there any exclusions of coverage?

You will not be covered for damage:

- ! Caused intentionally
- ! Resulting from a fault that is known to you, except in the case of force majeure
- ! Resulting from active participation in crimes, riots, illegal public commotions, attacks, conflicts at work, acts of terrorism or sabotage
- ! Resulting from the handling, manufacture, storage, distribution or transport of dangerous or explosive devices or products
- ! Resulting from a criminal offence
- ! Due to pollution or harm to the environment



Where am I covered?

- ✓ You are covered in the location of your building and its content communicated to the Company and signed in the special conditions, providing that the home is located in the Grand Duchy of Luxembourg (except for university housing units abroad).



What are my obligations?

Upon subscription to the contract, you must:

- Declare the exact circumstances enabling the risk to be assessed

During the contract, you must:

- Declare any modifications enabling the risk to be assessed

In case of an incident, you must:

- Limit your damage
- Report the incident to the competent authorities within the relevant deadlines specified in the general and special conditions
- Cooperate in sending information and documents requested by the insurer or the loss assessor and/or any lawyer who may be designated
- Refrain from any prejudicial recognition without the approval of your insurer



When and how are payments made?

Premiums, expenses and legally recognised taxes are payable in advance at the domicile of the insurer or at the domicile of the representative designated for this purpose.

Monthly, quarterly and half-yearly payments may also be granted.



When does the coverage begin and when does it end?

The coverage takes effect on the date and at the time specified in the contract or after payment of the first premium, if specified in the contract.

The contract is renewed from year to year unless it is terminated by either party.

N.b: Contracts of a duration less than one year are not tacitly renewed.



How can I terminate the contract?

By letter registered with the Postal Service, by notification served by a bailiff or by presenting the letter of termination against receipt for the cases in accordance with the notice period fixed by the law dated 27 July 1997 on insurance contracts, as amended by the law dated 7 December 2015 on the insurance sector and repeated in the special conditions or general conditions.