



# Optimal protection of your home and its contents

### Your cover options

- Fire, explosions, electrical damage
- Storms, hail, weight of snow and ice on roofs
- ✓ Water damage
- Terrorist attacks
- Assistance
- Glass breakage
- Natural disasters
- Theft and acts of vandalism
- Private liability insurance
- Defence and recourse
- In the event of a claim, building compensation is based on reconstruction to new
- Your home contents are insured based on the value declared by you.
  - Ask your agent for advice on the best way to value your home contents

## Options to reinforce your protection

- New for old replacement: value-as-new reimbursement for your furniture, hi-fi and multimedia equipment and household appliances less than six years old
- Green energies: protection of your renewable energy installations in the event of breakage or manufacturing fault and coverage of the income generated from your installations
- Swimming pool: covers your swimming pool and its accessories

# Our services to simplify your life

### Innovative methods of compensation

When making a claim, you choose the compensation method which suits you best.



#### VIP

No appraisal, quotation or deposit – Foyer takes care of everything for you, including the repair



#### An appraiser in your smartphone

A telephone call to carry out a video-appraisal with the appraiser. You are sent a compensation offer directly. Appraisers available seven days a week from 7am to 7pm



#### Do it yourself

Just estimate the damage and take a few photos

– Foyer will offer you a fixed price so that you can
carry out the work yourself



### Standard appraisal

You make an appointment with an appraiser, request a quotation and compensation will then be paid to you based on the appraisal report

## Assistance 24 hours a day, seven days a week

In an emergency (heating breakdown, water leak, blocked pipe, etc.), our advisors arrange for a professional to come to your home.

A single phone number 437 43 43

# Attractive pricing offers

- ✓ 20% reduction on the first home insurance premium
- Free fire insurance during the construction of a new-build
- No excess in the event of a claim
- Bonus of up to 15% off your premium if you have never had a claim
- Discount of up to 15% if you live in a low-energy home

You can add to your options at any time, to suit your needs or your family situation, based on a range of packages



# The **legal protection** package

don't let a dispute complicate your life

This package covers you against any disputes arising in your daily life in a range of personal or professional situations:

- ✓ legal protection for every member of your family
- help reaching an amicable settlement that resolves your dispute and protects your interests
- ✓ cover for legal costs up to € 53,000 (indexed)





# enjoy your passions with peace of mind

Do you have lots of possessions which are very valuable to you?:

- multimedia equipment (desktop and laptop computers, cameras, flats screen TVs, home cinema systems, smartphones, etc.)
- leisure equipment (musical instruments, sports equipment, etc.)
- ✓ jewellery

With leisure and valuables insurance, your possessions are covered in the event of accidental breakage or theft





# to protect yourself against the consequences of an accident in everyday life

Each member of your family is covered at home, in the street, when travelling, during leisure activities or following a natural disaster.

This package offers you:

- financial protection in the event of death or invalidity, even partial invalidity (at least 10%)
- immediate cover, valid worldwide, without any waiting period and 24 hours a day, seven days a week
- rapid compensation of up to € 1,000,000
- ✓ simple subscription with no medical questionnaire
- assistance services and emergency support (childcare, home schooling, cleaning, home services, etc.)





## travel with peace of mind

Three essential cover options for a relaxing holiday:

- ✓ luggage: your whole family's luggage is covered against loss, theft or damage
- cancellation: you are covered in case you have to cancel your holiday unexpectedly
- assistance and coverage of medical expenses: providing you with help and support in case of difficulties wherever you are in the world, 24 hours a day, seven days a week

Ask your Foyer agent for more information about the reeboufamily packages

# My Foyer

### Useful services to simplify your life.

Want to take advantage of our online services? It's very easy! Log on to myfoyer.lu and follow the prompts.

- Submit your claims
- ✓ View your policy details
- Pay your bills online
- ✓ Edit your personal information



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