

All the pre-contractual and contractual information contributing to the customisation of the insurance product in relation to the customer's needs is provided in other documents.

**Foyer Assurances S.A.**  
Luxembourg - R.C.S. B34237

**What is this type of insurance?** This home insurance product is a comprehensive product which allows you to protect your property (home and its contents) as a building-owner (occupant or non-occupant), a tenant or free occupant, if you are either responsible for or the victim of an incident.



### What is insured?

The basic types of cover:

- ✓ Fire, explosion, implosion, lightning, fall of aircraft, impact of a land vehicle, impact of an animal, smoke, soot, electrical damage
- ✓ Terrorist attacks, labour disputes, vandalism and damage to real estate property
- ✓ Storms, hail, weight of snow or ice on roofs
- ✓ Water damage, fuel oil damage and frozen installations
- ✓ Breakage of windows, glass and mirrors

up to the reconstruction value as new for the building and up to the insured amount you determine for your contents.

Benefits after an incident:

24-hour assistance, rescue costs, clearing, demolition and cleaning costs, rehousing costs, loss of rent, unused property costs, indirect costs, expert fees and costs, furniture storage costs, psychological support.

Optional types of cover (occupant and non-occupant):

Natural disasters  
Theft, vandalism and fraudulent acts, if content is insured  
Technological items  
Eco-energy installations  
Standard Legal Expenses Insurance (if Third party liability included)

Optional types of cover specific to the occupant:

Private Life Third party liability  
Extended Legal Expenses Insurance (Private Life and Building)  
Portable items  
Leisure and assistance items  
Valuable items and collections or "Art & Passion"  
Private Life Accidents  
Travel (cancellation, assistance, luggage, medical costs)

Optional cover specific to non-occupant:

Non-occupant owner Third party liability  
Extended Legal Expenses Insurance (Building)  
Rent income protection (unpaid rent)  
Protection plus (extra cover)

**Disclaimer:** Different limits per type of cover apply. For more information, please consult the contractual documents.



### What is not insured?

- ✗ Damage resulting directly or indirectly from war or similar events
- ✗ Damage resulting directly or indirectly from an explosion, heat release, irradiation, nuclear contamination (including from the Cattenom nuclear power plant)
- ✗ Damage caused intentionally by the insured party
- ✗ Damage resulting directly or indirectly from suicide or attempted suicide of the insured party.

**Disclaimer:** In some cases, specific prevention rules must also be observed, failing which cover will be forfeited.



### Are there any restrictions on cover?

- ! Damage occurring in a building which has been unoccupied for 120 consecutive days by the occupants
- ! Damage to a building intended for demolition
- ! Any pollution by asbestos as well as any damage directly or indirectly caused by or related to asbestos or any material containing asbestos, in whatever form and in whatever quantity.
- ! Damage directly or indirectly caused by or related to gradual (i.e. non-accidental) pollution

**Disclaimer:** Different deductibles and levels of depreciation are applicable depending on the types of cover and the insured items of property. For more information, please consult the contractual documents



### **Where am I covered?**

- ✓ The types of cover which are taken out are valid at the address of the risk which is mentioned in the contractual documents.
- ✓ Extended cover is provided for moving home, temporary relocation of furniture, student accommodation or holiday residence.



### **What are my obligations?**

- When you take out your insurance policy, you must provide as full and accurate a description as possible of the risk to be insured without any false declaration or omissions.
- During the course of the policy, you must declare any new circumstances that may either aggravate the risk or create new risks and, more generally, inform us of any change in the data included in the insurance policy.
- You are required to pay your insurance premium within the time limits stipulated in your policy. If not, this may lead to a suspension of the cover granted and to the cancellation of the insurance policy.
- You must inform the insurer of any incident as soon as possible and in any case within eight days of its occurrence. You must provide the insurer promptly with any relevant information and respond to any requests made to you for determining the circumstances and extent of the damage.



### **When and how do I pay?**

You must pay the insurance premium annually and you will receive a notice to pay for this (invoice). A split premium is possible subject to certain conditions and possible additional costs.

2



### **When does the cover start and end?**

The start date and term of the insurance are agreed between the insurance company and the insured party and are indicated in the insurance policy. The insurance policy lasts for one year and is automatically renewable for the same period, unless one of the parties asks for termination, as per the formalities required by law.



### **How do I cancel the contract?**

You may cancel your insurance contract each year, by registered letter, by bailiff's writ or by presenting a cancellation letter with acknowledgement of receipt, either 30 days from the date when your notice to pay was sent, or 30 days before the due date of the annual premium or, failing that, before the anniversary of the effective date of the policy.

You may also cancel your insurance policy if the insurance company changes the insurance terms and conditions, increases the price or cancels one or more of the types of cover included in your insurance policy, within the deadlines set out in the contractual documents.