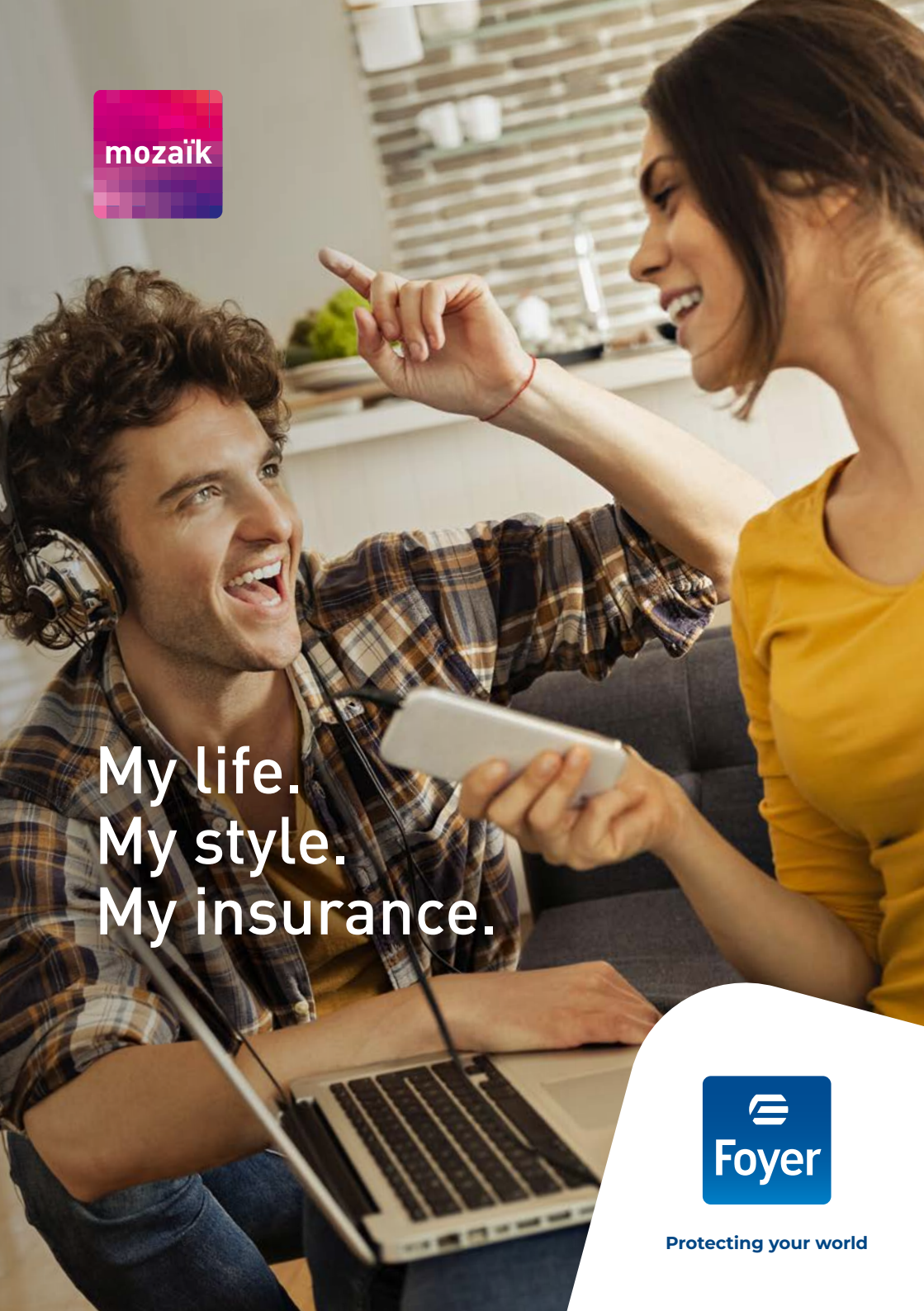

mozaïk
My life.
My style.
My insurance.
Foyer
Protecting your world





You are unique, and your insurance should be too.

Whether you like adventure, prefer to stay at home, care for the environment, enjoy sport, collecting or the finer things in life, or all of these things, your lifestyle is unique to you and can change at any time.

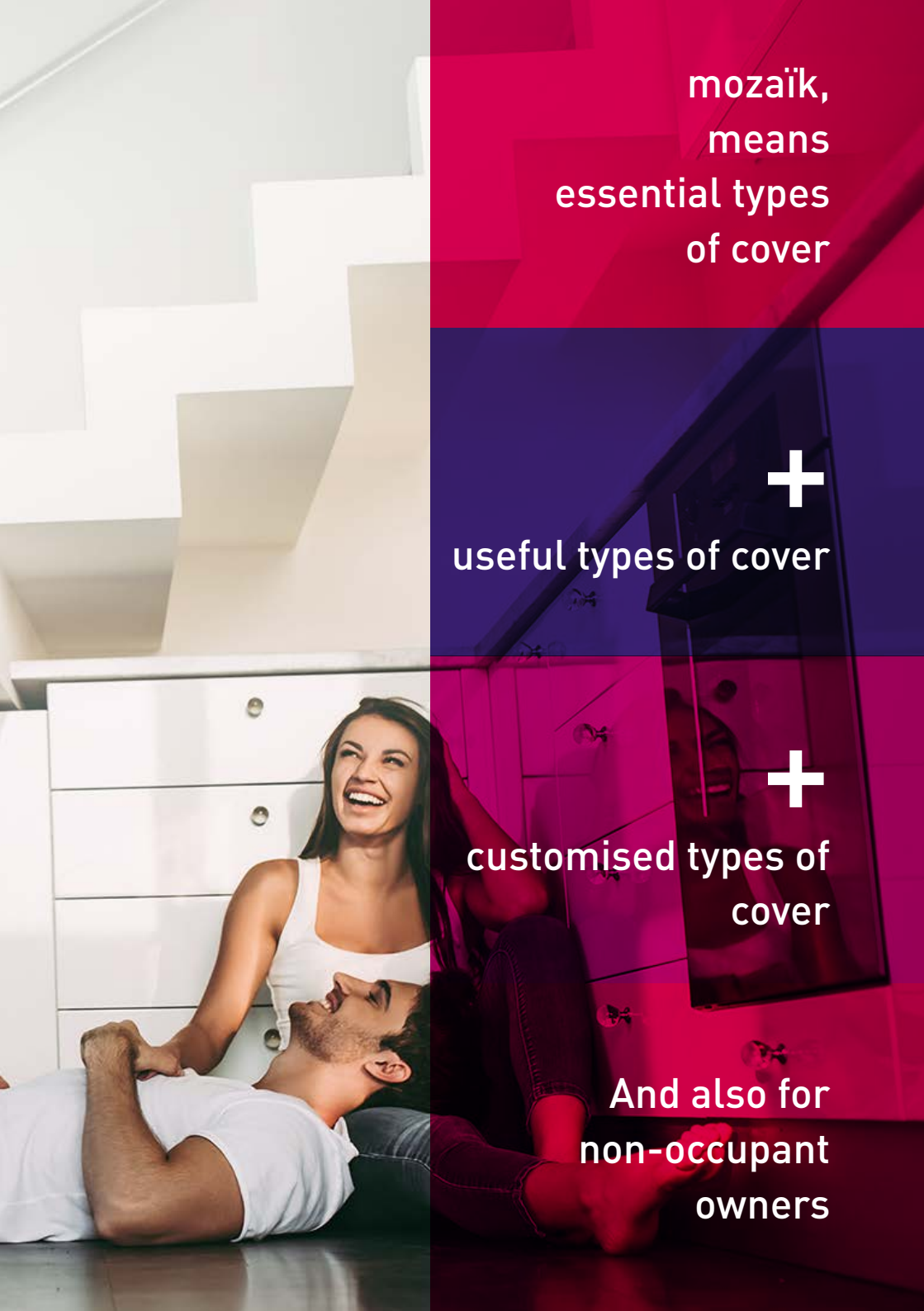
So why choose “comprehensive” standard insurance which includes options you don’t need, or insurance that doesn’t cover some of your plans or passions?

Foyer proposes mozaïk insurance which is more than just home insurance. On your own or with the help of your agent, you can put together a package to suit you.

The advantages of mozaïk insurance

- mozaïk can be completely **customised to how you live and what sort of cover you want.**
- mozaïk **adapts over time** : single now, having a family in a few years - you can add or remove types of cover at any time.
- mozaïk meets a **global insurance requirement.** You can enjoy **life with complete peace of mind.** Your property and your family are protected, wherever you are.
- mozaïk is a **simple all-in-one policy**, with just one bill.





mozaïk,
means
essential types
of cover

+

useful types of cover

+

customised types of
cover

And also for
non-occupant
owners





Essential types of cover

When we talk about lifestyle, we're talking about our way of living and "home". The "indispensable" types of cover protect your home and contents.

The plus points of mozaïk for your home :

- **an accurate valuation of your property :** should a claim occur, you will be reimbursed the as-new reconstruction value of your home,
- **Optimum cover for your contents :** this is based on the value declared by you. To make sure you are always protected, value your contents regularly.

Essential types of cover protect you in the event of :

Fire and associated risks



Have you been the victim of a fire, has lightning caused damage to your household appliances or has a tree fallen onto your house? Foyer covers the tangible damage caused by this kind of event.

Attack, labour dispute and vandalism



Has your home been damaged following an attack, an act of vandalism (even to the outside of your home) or a riot? Foyer can help and covers the tangible damage caused.

Storm and hail



Has your home suffered storm damage, has hail damaged your shutters or has the weight of snow damaged your roof? Foyer covers the tangible damage caused by bad weather.

Broken glass and mirrors



Are your windows showing signs of clouding or are they no longer watertight? Have you accidentally broken your ceramic hob or the marble table in your lounge? Foyer covers glazed items, from solar panels to the sides of your shower.

Water damage and installation freezing



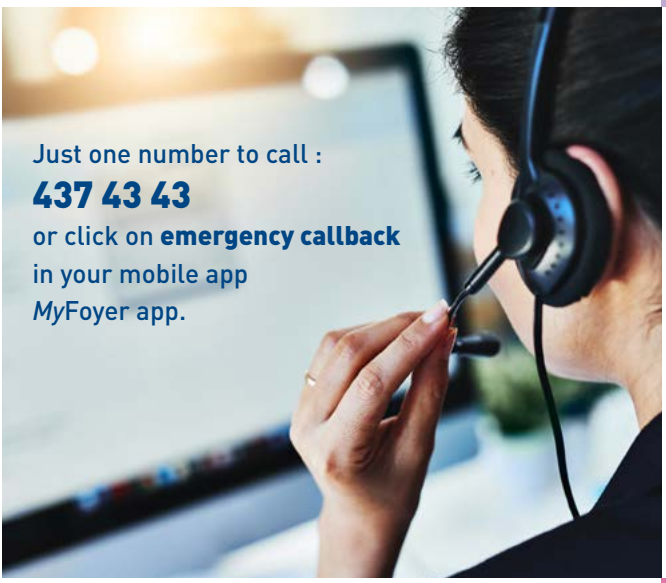
Have you found a leak in your pipes or a leak in the roof? Foyer covers the damage caused by these leaks and overflows, and also reimburses you the repair costs and the costs of any accidental overconsumption.

Costs, loss and liability

When making a claim, many incidental costs arise, including cleaning costs, expert's fees, costs of furniture storage, costs of restoring your garden and other costs.
To cope with these situations, Foyer handles all these costs and losses.

Home assistance

mozaïk offers **emergency assistance 24/7.**
In the event of a claim, your agent helps you manage emergencies and formalities (storage of furniture, childcare, surveillance of your home, etc.). In an emergency (leak, blocked pipe, electrical failure, broken windows, etc.), our advisers can also organise a professional to come to your home.







Useful types of cover

Depending on your profile, put together these “useful” types of cover depending on your lifestyle and requirements.

Theft and vandalism

Have you lost your keys or have you been the victim of a break-in, theft or an act of vandalism? Foyer compensates you for damage caused and stolen items but also related costs such as the replacement of locks, etc.

TIPS

Tips - before you go on holiday :

- Install a video-surveillance system
- Let your neighbours know you're going away
- Go round your home and check that everything is put away and locked up
- Do not put your "Home" address in your GPS
- Tell the police you're away. They may carry out patrols free of charge. Make inquiries at your local police station
- Don't post holiday photos on social networks while you're away

Natural disasters

In our regions, climatic events known as "natural disasters", such as flood, landslides and land subsidence, are becoming increasingly frequent and violent. Foyer covers you against the damage caused by this type of phenomenon.

Portable items

Portable" mobile devices such as smartphones, tablets or laptops are part of your everyday life and go everywhere with you. Whether they are dropped, broken or stolen, Foyer pays for the damage caused.



TIPS

- File a report with the Police as soon as you discover the theft
- Keep the IMEI number (International Mobile Equipment Identity) of your smartphone

Technology items

Just as portable items support your everyday life, your home may be fitted with technology items of every kind, for example, home automation systems (shutters, alarm, heating), Ultra HD television, home cinema, food processors, computer hardware, etc.
Foyer protects you against dropping, breaking or theft or your devices.



TIPS

- Remember to keep receipts and guarantees for all your technology devices
- Clean your devices properly. Dust, liquid or food can damage functioning
- During a thunderstorm, only use your electronic items in an emergency, and fit them with devices protecting against surges

Art & Passion coverage

Do you own works of art or musical instruments that have a significant value? Is your cellar full of fine wines?
Foyer protects your assets and covers your exceptional belongings everywhere in the world, including during their transport.



Eco energy

More and more homes are being fitted with eco systems such as solar panels, heat pumps and so on. Foyer covers the tangible damage sustained by your systems, whether this means fall, impact, theft or even a manufacturing defect, along with indirect loss due to a loss of productivity.



Private liability insurance

The notion of private liability is often abstract; yet it covers a wide range of types of range that you may be liable for and for which you must provide financial compensation. Have you caused a guest to be injured due to negligence, has your child scratched your neighbour's car or has your dog bitten the postman? Foyer covers you for this kind of accidental damage.

Legal Cover

Are you having a dispute with your neighbour, your employer or a service provider? Have you been the victim of assault? Foyer pays your costs incurred in the event of civil redress or contractual disputes relating to succession or construction, administrative or employment law.



Useful types of cover





Customised types of cover

Your life, your plans and your passions are unique. So customise your insurance to suit you.

Leisure and assistance items

Whether you're a keen skier, musician or drone amateur, your equipment has a cost and you are very fond of it. Thanks to the Leisure items customised cover, Foyer compensates you if your items are dropped, broken or stolen.



TIPS

- Remember to keep the receipts and guarantees for your items
- Don't forget to report any theft

Valuables and collections

Are you passionate about watches and jewellery, or are you a collector? Stop worrying about wearing or having these items with you; they are insured against falls, breakages and theft.

- Take photos of your valuables
- Remember to keep the receipts and certificates of authenticity

TIPS



Travel

Do you go for adventure or do you prefer a relaxing trip with the family? An unexpected event or losing your luggage can spoil your trip. Foyer proposes cover for you and your family:

- the loss of, damage to and theft of your **luggage**,
- **cancellation** or modification of your trip in the case, for example, of illness, loss of job, death of a loved one, etc.
- **assistance** such as repatriation of sick or injured person and of family members,
- **medical costs** abroad, after deduction of social security payments and additional health contributions.



TIPS

Tips - before you go on holiday :

- Check your travel documents
- Have a health check-up
- Get your travel medication
- Unplug all your electrical devices

Personal accidents

Accidents in the home affect 15% of households in Luxembourg. DIY or gardening injuries, burns or intoxication can sometimes have serious after-effects. Foyer covers you for financial loss, pain and suffering and disfigurement. With this customised type of cover, you can also benefit, following an accident in your private life, from home assistance, the cost of your children catching up on school work, etc.

Are you picking 2 or more customised types of cover?

Foyer can offer a reduction of

20 to 30 %

on all your customised types of cover.





Non-occupant owner

Do you own a house or a apartment, and do you want to rent it out with complete peace of mind?
Foyer offers cover to protect your investment and keep unforeseen events from affecting your income!

Essential types of cover are applicable, but the following are also useful : Theft and vandalism, natural disasters, hi-tech items and Eco energy.
Discover the other types of cover adapted for non-occupant owners below.

Building owner third-party liability

This insurance covers you as the owner of the building for damage caused to third parties, but also following maintenance, repair and renovation works.

Unpaid rent reimbursement

Your tenant has stopped paying rent? Foyer covers your rent and utilities for 12 months. It won't affect you at all!

Protection Juridique

Foyer pays the costs you incur in the event of a dispute with a service provider or with your tenant, due to the lease or in the event of unpaid rent. Foyer also helps you through the process and cover the cost of your legal, expert's and bailiff's fees, and any removal costs.



Damage caused by tenants

Did you notice damage during the final inspection? Foyer covers the cost (up to six months' rent) of restoring your property in the event you notice damage caused by the tenant during the final inspection when they are moving out.

Protection plus cover

In the event of a claim, Foyer covers the portion resulting from the insufficiency of the co-ownership or tenant's insurance policy, but also property improvements. We also cover your liability with regard to leased content present in the leased building.



MOZAIK-072026-DE

My Foyer

Useful services to simplify your life.

A mobile application to be closer to you.

- eport and follow the progress of your car and house insurance claims in real time
- Access your agent's contact details and information
- Request emergency callback 24/7

For more information or to download the app, log on to myfoyerapp.lu

A client area to take advantage of our online services.

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

Want to take advantage of our services?
It's very simple and completely free!
Log on at myfoyer.lu, and we'll guide you.

This brochure provides a brief overview of mozaïk.

Contact your agent for all additional information and for personalised advice.

Document with no contractual value; only the terms and conditions of insurance are legally binding.
Disponible en français - Auf Anfrage in Deutsch verfügbar

Foyer

Protecting your world

Foyer Assurances S.A.
12, rue Léon Laval - L-3372 Leudelange
R.C.S. Luxembourg B34237

T. 437 43 44
www.foyer.lu