Foyer

Protecting your success



THE COMPLETE PACKAGE FOR INDEPENDANT AND SMEs

ARE YOU PROPERLY INSURED? TAKE STOCK OF YOUR PROFESSIONAL INSURANCE

As a self-employed worker, your profession is also your passion. You devote most of your time to your work and your customers, and you therefore have little time for administration. However, the need to insure your business effectively when you are an SME is beyond doubt. It's all about resilience to unforeseen events, asset protection and security. The smaller the company, the greater the risks. As the leading insurer on the market, Foyer understands this and wants to support you by providing solutions adapted to your situation, whether you have been doing business for generations or are in the start-up phase.
Don't leave room for uncertainty and choose tailor-made insurance that will protect your professional activity and cover you against all types of claims, negligence, litigation and related risks.

PROTECT

your property and your premises

INSURE

your vehicles, business continuity, your employees and your liability so you can do your job with complete peace of mind

Appropriate insurance compensates for financial losses, helps to maintain stability in difficult times, facilitates rapid recovery and makes you more competitive. Only contractual liability insurance is mandatory for regulated professions: doctors, architects, estate agents, etc. However, we recommend you consider additional cover.



ARE YOUR COMPANY'S OPERATIONS EVOLVING...?

< 60 EMPLOYEES

REVENUES < 10 MILLION €/YEAR

< 30 VEHICLES

Adapt your insurance and avoid future problems! Every year, more than 1 in 2 businesspeople change activity. What if your cover was no longer suited to your company? As a company, you are constantly evolving according to the needs of your customers and your business: expansion of premises, new employees, increase in stocks, etc.
In the event of unforeseen circumstances, this is the basis on which you will be compensated! To benefit from optimal protection, your insurance policy must also be adapted to match your situation so that you are adequately compensated. Our agency is here to help you, with regular reviews of your situation.

Why is it important to update my policy?

INSURE
the continuity of my business in the event of a loss

MAINTAIN
a good level of cover while managing my budget

PROTECT
my liability and that of my employees

We are at your disposal to answer your questions and guide you in your choices.

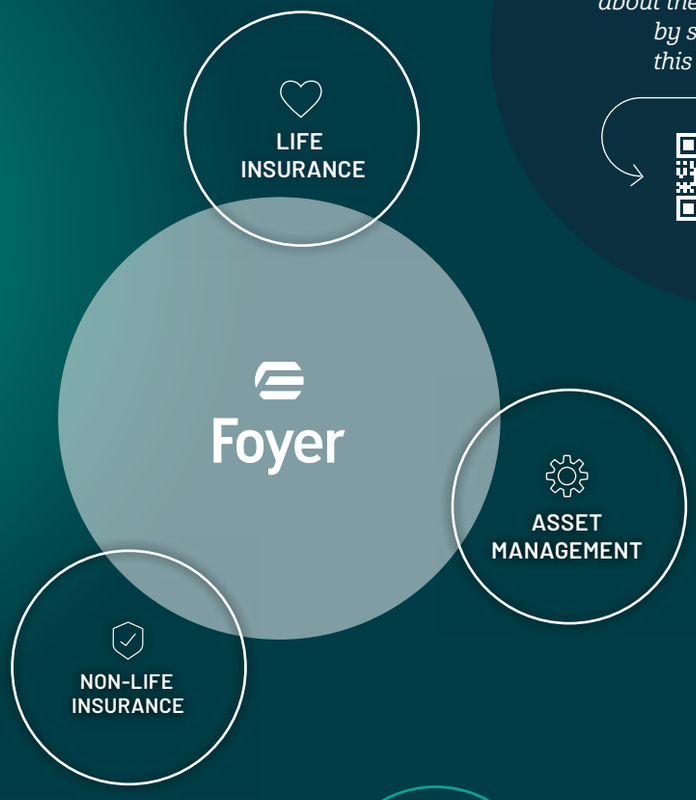
Do not hesitate to contact us.

Find out more on the Foyer website by scanning this QR code



Created in 1922, Foyer S.A. is a leading financial player in Luxembourg. A leader in the Luxembourg insurance market, the Group is also active in Europe and around the world through three business lines: insurance, pensions and wealth management.

Find out more about the Foyer Group by scanning this QR code

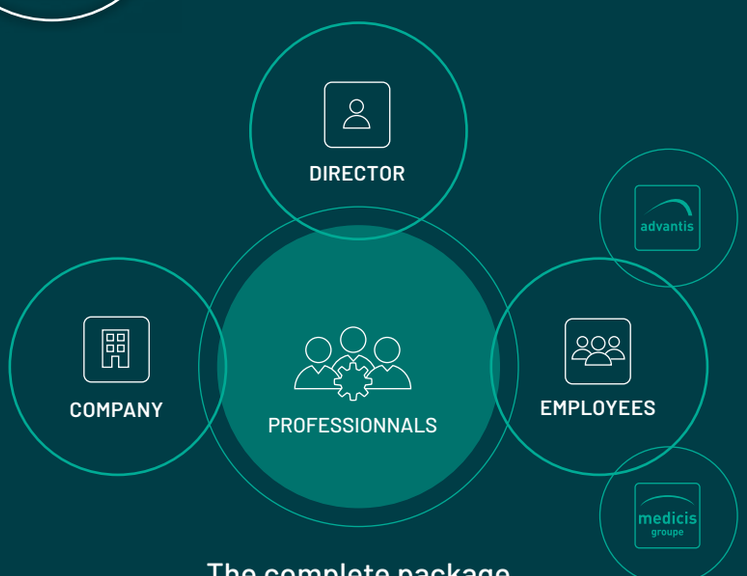


+100
years of existence

+1,600
employees and agents

441,000
customers

+9,000
insured companies





Comprehensive cover to suit your lifestyle

mobilé · mozaïk · medicis · smartlife · protect4life

The complete package for the self-employed and SMEs

mobilé pro · multirisk pro · medicis pro · horizon pro · cyber pro

Show your employees
that you want
the best for them

For a team committed and loyal to your company

The essential benefit over and above the legal minimum to offer your employees

HEALTH COVER AND THE SUPPLEMENTARY PENSION SCHEME

As a business leader, you understand the crucial importance of being able to rely on your team. Our products enable you to give them every reason to feel appreciated and valued. You guarantee their well-being, their financial future and the protection of their families.



EMPLOYEES



RETENTION
of employees

SOCIAL
and tax benefits

MODULABLE
offer that can be adapted to your activity and the needs of your employees

IS THIS INSURANCE RIGHT FOR YOU?

Our insurance policies can be taken out if your company has a minimum number of people.



SUPPLEMENTARY HEALTH INSURANCE

Quality health cover for your employees

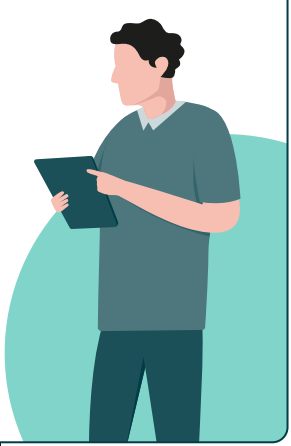
With the **medicis groupe** supplementary health insurance, as an employer, you ensure the safety and well-being in terms of health that your employees need.

Nowadays, with the State schemes providing less and less cover, **a group health** insurance plan makes your company more attractive. It helps reduce the burden of medical expenses which is weighing ever more heavily on household budgets.

Foyer offers various health insurance options.

You can cover not only the cost of hospital treatment but also expenses related to the well-being of policyholders (optical, dental, alternative medicines, etc.). The reimbursements we provide under this scheme come in addition to the benefits provided by the mandatory health insurance scheme.

MORE INFO
ON MEDICIS GROUPE



read more



SUPPLEMENTARY PENSION SCHEME EMPLOYEES

EMPLOYEES

A complete financial safety net

Our **advantis** solution allows your employees to save for a supplementary income when they retire, while enjoying considerable tax and social benefits. Several options are available and allow you to opt for additional death and disability cover.

Read more

MORE INFO
ON ADVANTIS

A WELL-STRUCTURED PENSION PLAN ALLOWS YOU TO:

- OPTIMISE your taxation
- SUPPLEMENT state pensions with deferred occupational income
- ENSURE your employees save €1,200/year
- PROTECT your employees' loved ones in times of need
- OPTIMISE your remuneration strategy
- RETAIN your employees
- GIVE yourself an additional edge in your recruitment strategy
- ACCESS e-advantis, the online pension plan viewing tool



Retirement, health and family are three major concerns of everyone. By taking out Foyer insurance for your employees, you make sure they have comprehensive cover. We will always be there for them.

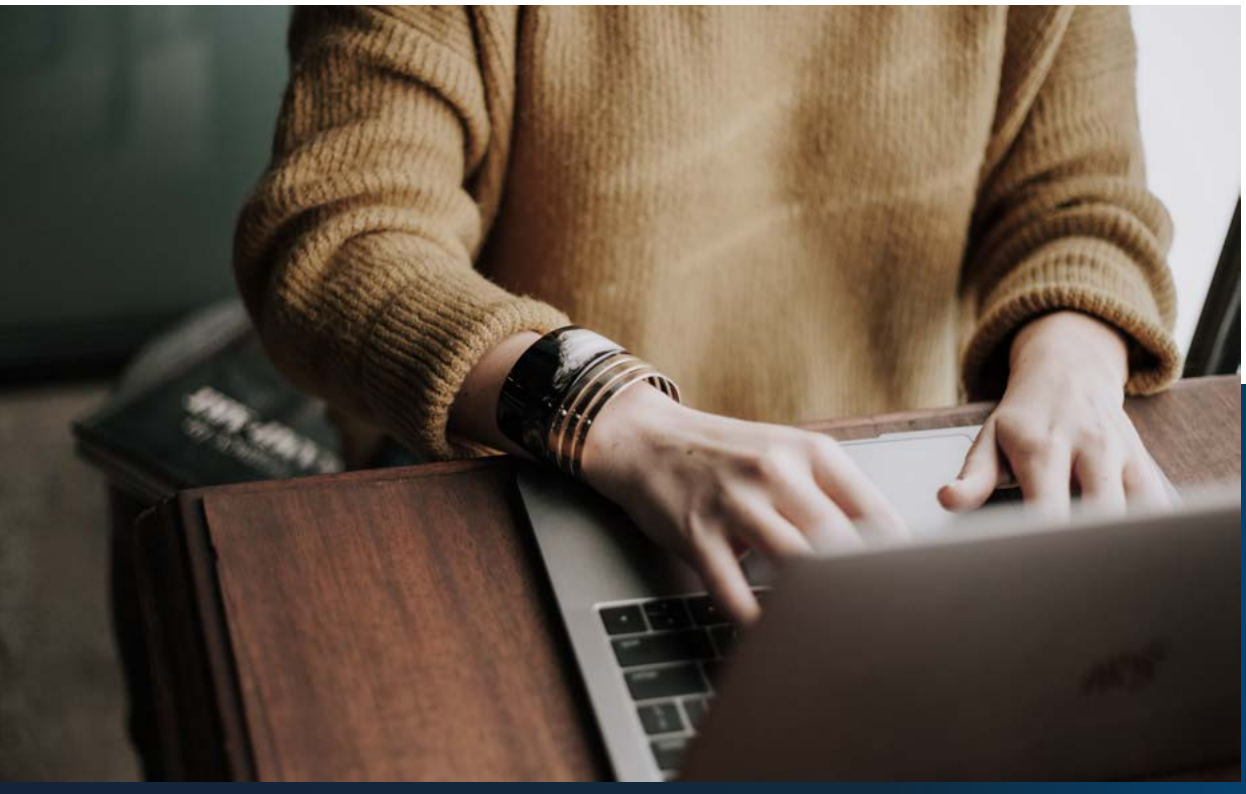
Ensure continuity for your business

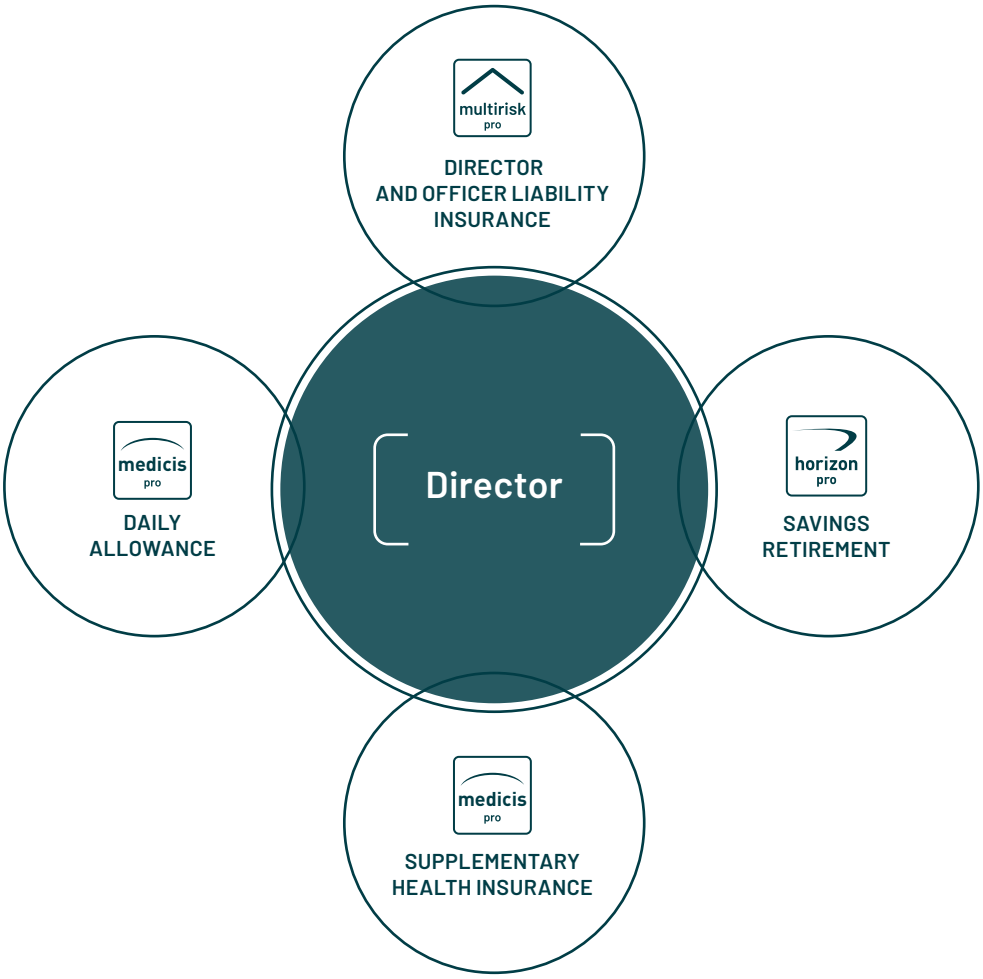
Essential protection so you can start your business with confidence

Extensive insurance
designed to protect your business

COMPANY EXECUTIVE INSURANCE

Doing business inevitably involves taking risks, and sometimes these risks can result in costly errors whose repercussions can be quickly felt. With our solutions, we help you face the future and conduct your business with confidence.





ANTICIPATED COMPENSATION
in the event of incapacity for work

PREMIUMS PAID
on retirement savings are tax deductible

INSURANCE

- CIVIL AND CRIMINAL DEFENCE COSTS
- IMAGE REPAIR COSTS
- PSYCHOLOGICAL SUPPORT COSTS
- LOSS OF INCOME IN THE EVENT OF INCAPACITY FOR WORK
- MEDICAL TREATMENT
- SUPPLEMENTARY RETIREMENT SAVINGS
- DISABILITY PENSION

DIRECTOR AND OFFICER LIABILITY INSURANCE

> Managing a company also means incurring liability in a personal capacity, which means that your personal assets may be exposed

As a company director, you may be personally liable for any error or unintentional negligence on your part. In order to protect yourself against these risks and preserve your personal wealth, the director and officer liability option ensures you continuous peace of mind.

In particular, this insurance covers:

Image repair costs in order to limit damage to your public image

Costs related to psychological support if necessary, following a covered loss



Civil and criminal defence costs (lawyer's fees, expert witness fees)

Professional misconduct leading to litigation

DAILY ALLOWANCE

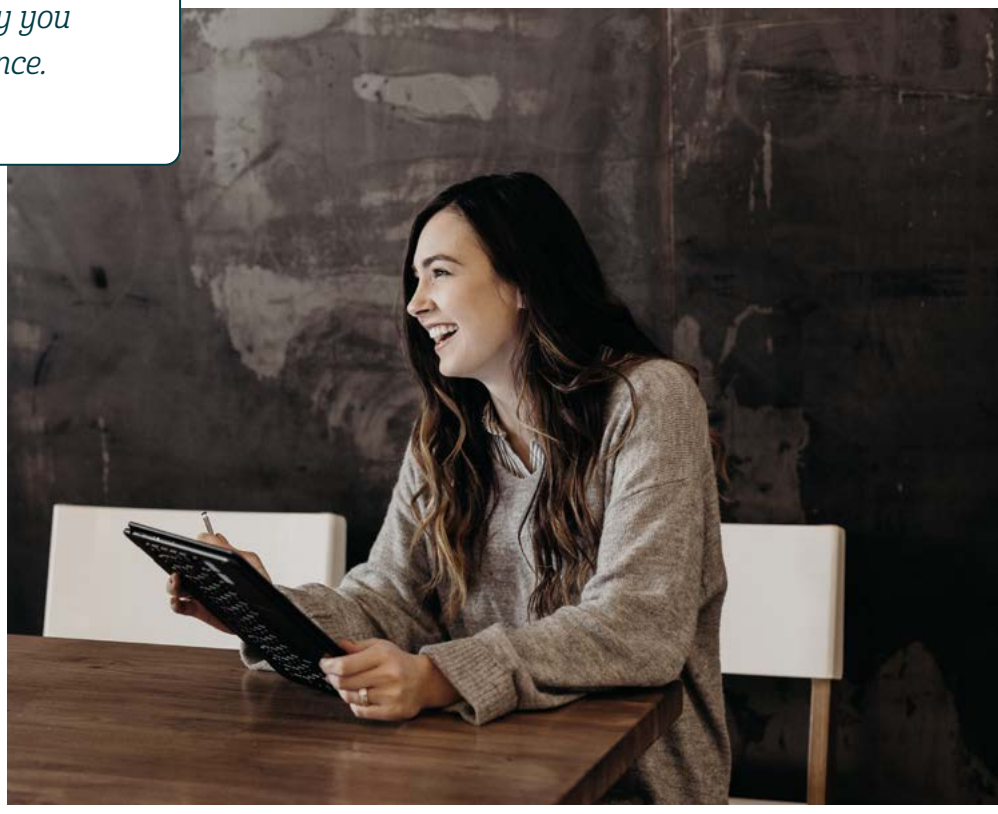
DIRECTOR

Receive a salary in the event of cessation of work

Our insurance offers more comprehensive protection than just compensation for loss of income. In the event of incapacity for work, we will pay you a daily allowance. You have the flexibility to choose the amount of this allowance based on your needs and your actual income. In addition to these benefits, we offer a disability pension that is adapted to your ability to practise your profession.

Engage fully in running your business without having to worry about your own safety.

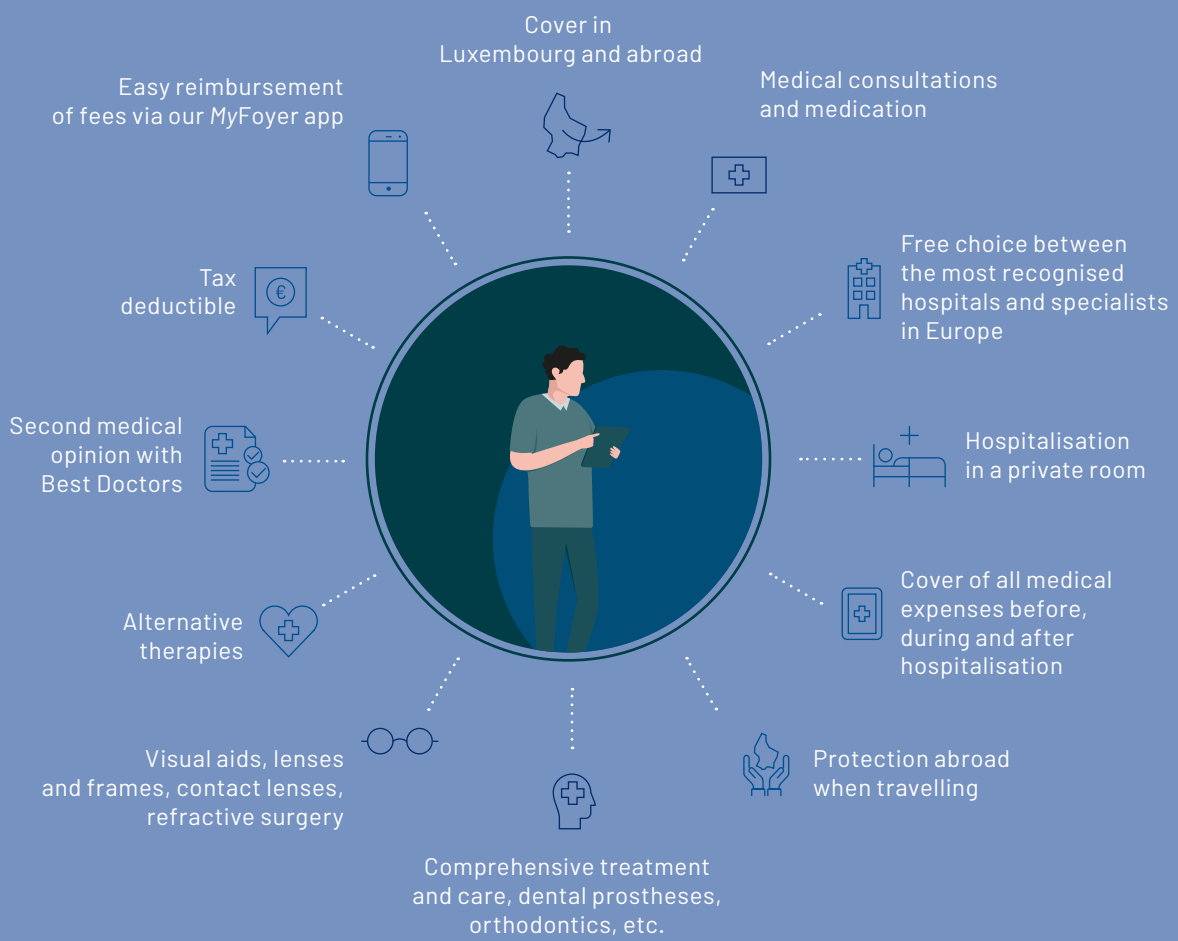
In the event of incapacity for work, we pay you a daily allowance.



SUPPLEMENTARY HEALTH INSURANCE

Benefit from premium healthcare cover

Nobody is immune to health problems. Our extended cover allows you to put aside any financial concerns to focus on your recovery. We cover significant medical costs but also costs related to your comfort, whether as an outpatient or a hospital inpatient:



RETIREMENT SAVINGS DIRECTOR

Create a tax-deductible lump sum or annuity

horizon pro enables you to combine retirement savings, protection insurance and tax benefits.

You will build up savings that will become available when you reach retirement age, as well as life insurance.

FLEXIBLE MONTHLY SAVINGS AMOUNT

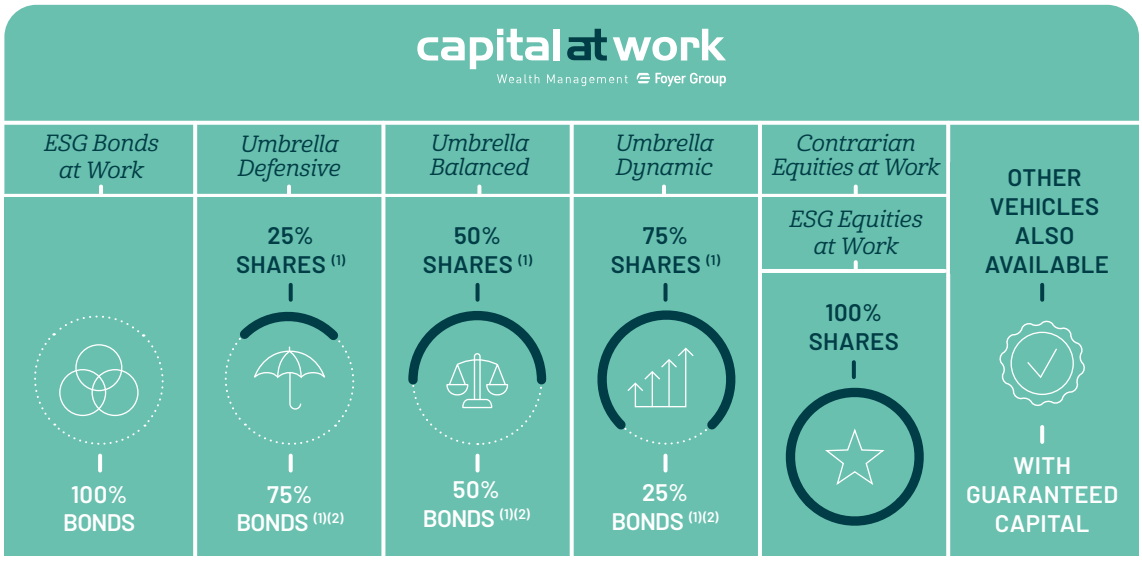
You decide how much you want to pay each month at the start.

ABILITY TO MAKE ADDITIONAL PAYMENTS

As you income changes, you can choose to make additional payments at any time.

CHOICE OF INVESTMENT METHOD

Several investment vehicles are available, according to your investor profile:



(1) via other funds or direct investments (2) Corporate or government bonds

The investment strategy varies according to your investor profile and your investment horizon. Your agent will work with you to determine the strategy that suits you best.

PROTECTION FOR YOUR LOVED ONES

You can choose your level of protection according to your financial and family situation. The solution offers you:

- **supplementary personal protection cover (basic cover):**

In the event of death before the end of the policy, your beneficiaries will receive a death benefit equal to the accumulated savings.

- **supplementary optional personal protection cover:**

in the event of death, a death benefit equivalent to whichever is higher between the death capital sum defined (three possible levels of cover) and the accumulated savings.

TAX OPTIMISATION

The amounts paid are tax-deductible as special expenses:

	RETIREMENT	PENSION
MAXIMUM TAX-DEDUCTIBLE AMOUNT	20% of annual net taxable income	No cap



The smooth running of a company depends on its manager. Foyer insurance policies offer comprehensive protection to business leaders so that they can focus on that of their SMEs.

Stay ahead of the curve

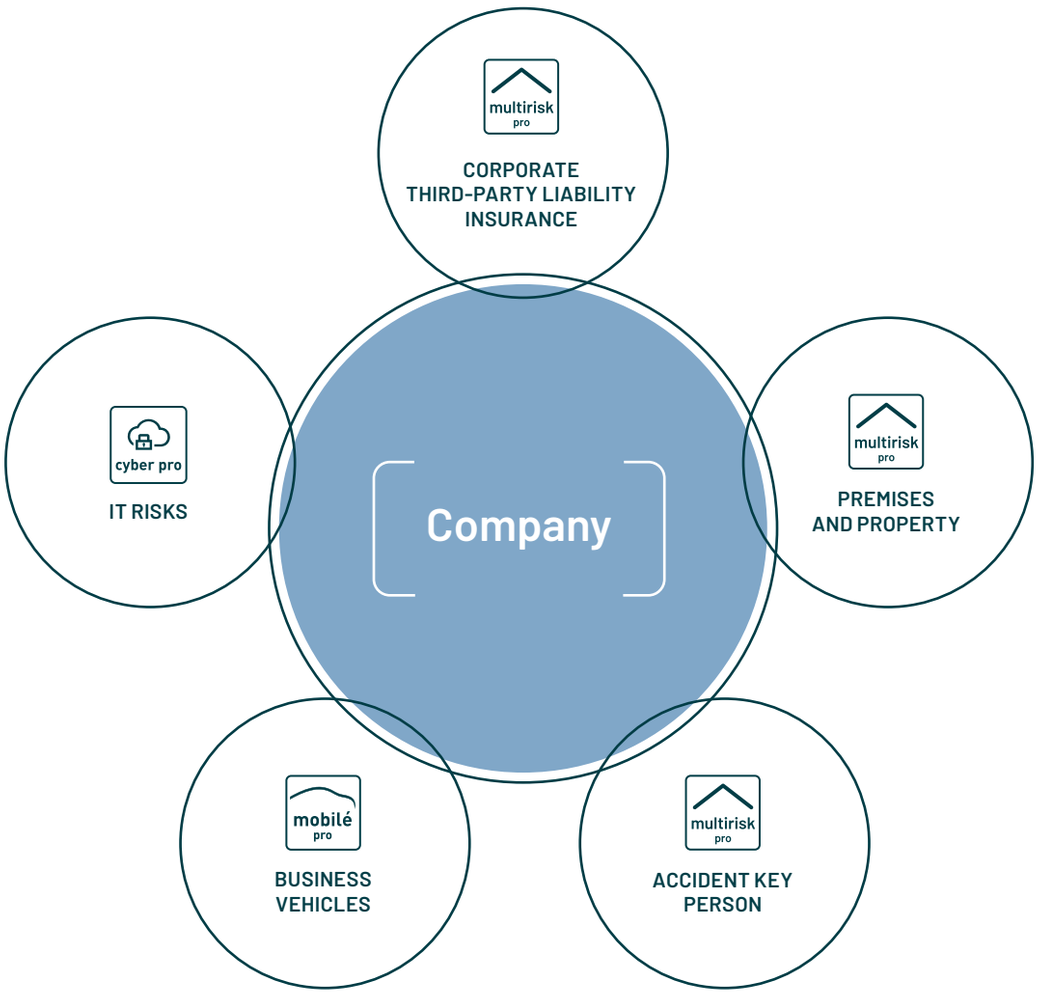
Cover everything that matters to your company

Comprehensive insurance tailored
to the needs of every company

PROTECT YOUR COMPANY, ASSETS, PROPERTY, VEHICLES

The self-employed and small and medium-sized enterprises (SMEs) play an essential role in the economy, but they are often exposed to considerable financial risks. A quality insurer and an appropriate range of insurance policies can make all the difference. At Foyer, we understand the specific needs of each profession and offer effective and tailor-made protection.





+200
agencies at your service

24/7
Claim assistance

BENEFITS

EXPERTISE
Dedicated specialists are on hand to share their expertise with you.

PROXIMITY
A large network of professional agents for quality service, wherever you are.

ADJUSTABLE COVER
Your business is constantly evolving, our coverage adapts to your needs.

COMPREHENSIVE COVER
Tailored extended covers specially designed to ensure the stability of your business.

PROFESSIONAL LIABILITY COVER

Ensure the stability and continuity of your company

OPERATIONAL THIRD-PARTY LIABILITY

Operational third-party liability cover is **vital to ensuring that your business expands as it should**. It mainly covers non-contractual civil liability and damage caused to third parties during the performance of the company's activities.

Foyer offers a wide range of services specifically tailored to your business: Operational third-party liability, Bailee liability, Post-delivery liability, Accidental pollution liability, Depository liability, Completed operations liability, etc.

YOU CAN ALSO SUPPLEMENT THIS ESSENTIAL COVER WITH CRIMINAL DEFENCE AND CIVIL ACTION COVER.



PROFESSIONAL LIABILITY

Insurance tailored to your profession, which may be **mandatory for certain professions**.

This covers damage caused to third parties in the course of your professional activities when you are held liable as a result of an error, unintentional omission, negligence or loss of or damage to documents. Legal assistance is also included.

- STRENGTHS -

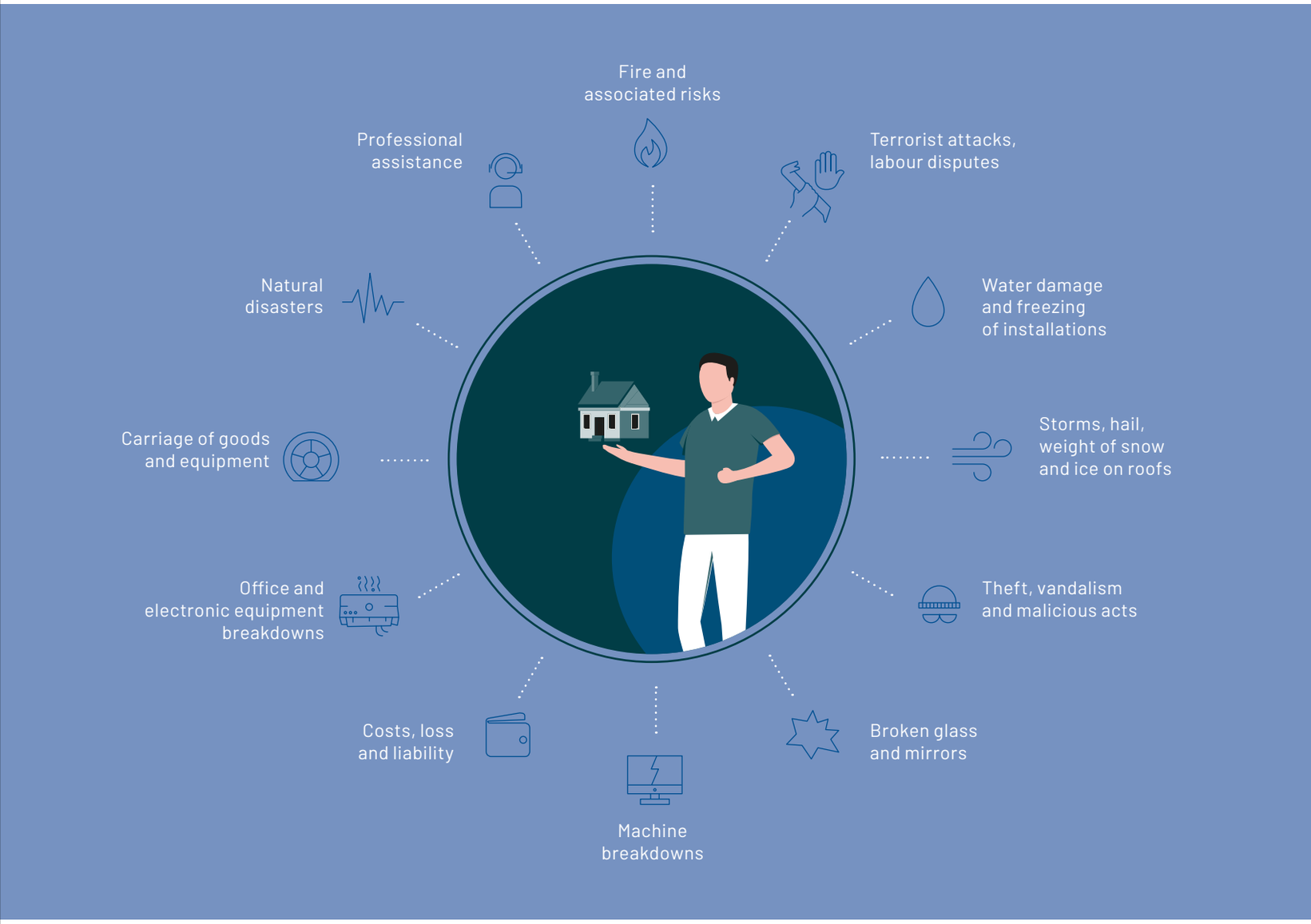
NO EXCESS IN OPERATIONAL LIABILITY

PREMISES AND PROPERTY INSURANCE

COMPANY

Protect your premises and your equipment

Extensive and optimal protection for your building, your property improvements, business fittings, equipment and merchandise.



INSURANCE FOR YOUR OFFICE AND ELECTRONIC EQUIPMENT

All your office IT equipment, including during teleworking, is covered against all damage (dropping of equipment, theft, fire, etc.). This cover continues while you are travelling on business. Following a covered loss, we cover the cost of renting the replacement equipment and offer IT support in the event of data loss.

- STRENGTHS -

GLOBAL COVER FOR YOUR PORTABLE GOODS

INSURANCE FOR YOUR FINANCIAL ASSETS

Water damage, damaged production equipment or inability to gain access to your premises due to a fire in the vicinity... These are all reasons that could force you to reduce your business activity and thereby incur financial losses.

With **Business Interruption cover and depending on the chosen formula**, Foyer immediately advances the payment of compensation to help get your business up and running again after a covered loss.

Our offer also covers additional costs, such as the temporary rental of premises and equipment, subcontracting work, refurbishment, moving and advertising costs to relaunch the business, etc.

If you need to, you can supplement this essential insurance with cover for **loss of the market value of the business**. This cover compensates you if, following a loss, you are forced to move your business, resulting in a loss of your customer base.

multirisk pro

ACCIDENT KEY PERSON

Every company has employees who contribute a significant share of the company's revenues and/or provide essential know-how.

Foyer offers you the possibility of insuring a key person in your company, valid 24/7 in the event of an accident, in either their professional or private life.

The cover allows the payment of compensation to the company following a loss of income due to the key person's permanent disability or death.

This financial support ensures business continuity. Foyer considers disability to be 100% when it is greater than 60%!



- POINTS FORTS -

POSSIBILITY OF INSURING UP TO 3 PEOPLE

BUSINESS VEHICLES

COMPANY

Drive with peace of mind, your cars,
your vans and your employees are protected

A UNIQUE POLICY

We offer three different levels of protection, from basic cover to maximum protection.

YOUR COVER	ESSENTIAL	PROTECTION	ZEN
Third-party liability	●	●	●
ARAG legal cover	●	●	●
24/7 assistance	●	●	●
Fire	-	●	●
Glass damage	-	●	●
Theft	-	●	●
Forces of nature and collision with an animal	-	●	●
Mobility	-	●	●
Transported personal belongings	-	●	●
Material damage	-	-	●

CUSTOMISE YOUR OPTIONS

Glass damage	●	-	-
Value +/Purchase price	-	●	●
Bonus protection	-	-	●
Protected driver	●	●	●
Traffic accident	●	●	●

EXCLUSIVE COVERS



WANT TO SECURE YOUR INVESTMENT IN YOUR VEHICLE?

BUSINESS FITTINGS

Repair or replacement of fittings specially integrated into the vehicle.

Up to €10,000



WANT TO PREVENT LOSS OF INCOME IN THE EVENT OF BREAKDOWN?

DAILY ALLOWANCES

Flat-rate daily allowances if your vehicle is out of service for more than five days following a covered loss.

€100, 200 or 300/day of your choice



WANT TO PROTECT YOUR TRANSPORTED EQUIPMENT AND MERCHANDISE?

TRANSPORTED EQUIPMENT

Repair or replacement of equipment in the vehicle.

Up to €10,000

TRANSPORT OF MERCHANDISE

Protection of transported merchandise.

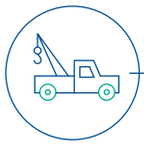
Customised policy according to the type of merchandise, destination and weight.

SERVICES TO SIMPLIFY YOUR LIFE



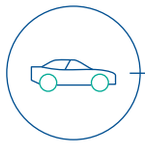
EXTENDED LEGAL COVER

Having a problem with the purchase or repair of your vehicle? We will **appoint an expert to assist you**. Also if no arrangement is reached, we will pass on your case to a **lawyer who will defend your interests**.



VEHICLE RECOVERY ASSISTANCE

- For vans and heavy goods vehicles, vehicle recovery costs are reimbursed up to **€5,000**.
- If your car is involved in an accident or stolen, Foyer will provide you with an effective solution in all situations, on roads all over Europe, **24 hours a day, 7 days a week**.



REPLACEMENT VEHICLE

- For vans and heavy goods vehicles, **a daily allowance is offered for up to 15 days.**
- For cars, Foyer guarantees access to a replacement car for up to 60 days.



LETTERING

Lettering covered **up to €500** (possibility of extending up to €5,000).

IT RISKS

COMPANY

How can you protect your professional life and your company against digital attacks?

Digitisation is gaining ground. Data and intellectual property are the top targets for cybercriminals.

The risks incurred are:



THE TOTAL LOSS OF YOUR DATA (CUSTOMER DATA, QUOTES, INVOICES, PLANS, ORDERS)



DISCLOSURE OF CONFIDENTIAL DATA (PATIENT MEDICAL RECORDS, CUSTOMER BANK DETAILS ETC.)



BUSINESS INTERRUPTION THAT RESULTS IN A LOSS OF INCOME (ACCESS TO IT SERVERS INTERRUPTED)

REAL CASE: *an invoice of more than €100,000 was intercepted by a cybercriminal, who modified the bank account and then sent it to the customer. The latter paid using the bank account indicated in the cybercriminal's favour*
RÉSULT: *the company did not receive the expected payment and the customer paid into the wrong account.*

We will help you in crisis management, and take charge of:



Identifying and confirming the nature of the problem



Advising on actions to take and statements to issue



Analysing the seriousness of the threat



Notifying any victims



Negotiating with the cybercriminal



Removing viruses



Online monitoring regarding the stolen data

We cover the loss and harm sustained by your business and/or caused to third parties:



Cover all risks related to your business with professional multi-risk insurance. At Foyer, we take into account the realities of each profession to provide effective and appropriate protection.

Non-contractual document - Disponible en français sur demande - Auf Anfrage in Deutsch verfügbar

h2a.lu - Photos : Unsplash / AdobeStock

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