

# The Advantages of OptiHome

## optimal coverage for your personal belongings



### IN YOUR HOME

AXA protects you from theft, without any ceiling, even if you forgot to switch on your alarm. AXA also covers your garden furniture in case of theft.



### THROUGHOUT THE WORLD

AXA insures:

- your computers, tablets and smartphones (theft or breakage)
- your valuables (jewellery, musical instruments - theft or breakage)
- theft by aggression

## practical services to make your life easier



### IN URGENT CASES

**Keys left inside?**

**Leaking water in the bathroom?**

AXA sends a service provider to help you out.

**INCLUDED IN ALL OUR OPTIONS**



### IN YOUR DAILY LIFE

**Garden to maintain?**

**Small jobs to do?**

AXA puts you straight in touch with a service provider.

For further details, contact your AXA Agent or your Broker

## MyAXA application

Download, make a claim, it's settled!

Using the MyAXA app:

- Contact** support and your advisor in one click
- Consult** your policies, the details of your cover and your bills
- Make and track** your claims
- Download** your tax certificates
- ... and much more!



The information contained in this document, transmitted for purely informative purposes, has no pre-contractual or contractual value and can not bind the company. In order to examine his/her personal situation, the policyholder must obtain information from his/her own advisor. To preserve our planet, AXA uses environmentally friendly paper.

Ref. Optihome - W.05.2017 - Ed.05.2017 - 1080 - 5000 - 43070

**(+352) 44 24 24 - 1**

**www.axa.lu**



/axa.lu



/AXALuxembourg

AXA Assurances Luxembourg S.A.  
1, place de l'Etoile L-1479 Luxembourg  
B.P. 1661 L-1016 Luxembourg  
Tél. : (+352) 44 24 24-1  
R.C.S. Luxembourg B 84514

home insurance

# I'm looking for home insurance that suits me

## OptiHome

daily protection for  
your property and your family

d'Assurance / **nei erfannen** 

d'Assurance / **nei erfannen** 

# Two packages to combine with options and services for custom protection



Whether it's a house, apartment or studio, whatever kind of home you have, OptiHome suits your needs and your lifestyle.

## essential cover...

BENEFITS	ACTIVE FORMULA	PRIVILEGE FORMULA
■ FIRE, STORM & HAIL, BROKEN WINDOWS, WATER DAMAGE, ELECTRICAL DAMAGE	✓	✓
■ CIVIL LIABILITY BUILDINGS <small>for owners only</small>	✓	✓
■ LEGAL PROTECTION BUILDINGS <small>for owners only</small>	✓	✓
■ EMERGENCY@HOME <small>immediate professional help in all emergency situations</small>	✓	✓
■ THEFT	Limited to € 5000	✓
■ MULTIMEDIA EQUIPMENT	Limited to € 5000 Excess for equipment on the move: € 350	Limited to € 10 000 Excess for equipment on the move: € 125

## ... and options to choose for optimal coverage

### serenity +



#### YOUR HOME AND ITS CONTENTS PROTECTED FROM NATURAL HAZARDS

flooding, sewer backup, infiltration of rainwater, landslide following torrential rains and earthquakes.



Whether you live in an apartment or a house, your home may be exposed to daily risks (such as your cellar being flooded after strong rain).



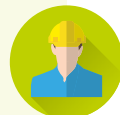
**+ 10%** AN ADDITIONAL ALLOWANCE OF 10% to cover your auxiliary expenses in case of a claim.

### comfort



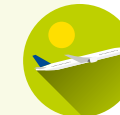
#### YOUR PROPERTY COVERED ANYWHERE IN THE WORLD

sports equipment, jewellery, musical instruments, medical assistance devices.



#### HANDYMAN SERVICE FOR YOUR SMALL JOBS

Intervention of approved professionals (gardening, painting, tiling, various small repairs, etc).



### year-round travel

#### NO MATTER HOW MANY TRIPS YOU MAKE IN A YEAR

you are covered for: cancellation fees, assistance/repatriation, medical expenses and your luggage (theft/loss).



### family protection

#### CIVIL LIABILITY FOR DAMAGES CAUSED TO OTHERS

by you or a member of your family.



#### LEGAL PROTECTION

in case of losses suffered or caused in the context of civil liability.



#### E-PROTECTION AGAINST INTERNET RISKS

credit card fraud, identity theft, e-reputation, litigation following an online purchase with an e-merchant, etc.



In Europe, we spend an average of 4 hours a day in the internet: your photos, videos... and also your bank details are available in one click and could be used against you!