



Discounts on your premium when you combine options

Number of options taken out	Discount on the premium
2 Options	3%
3 Options	6%
4 Options	10%

AXA Assistance: comprehensive assistance in case of emergency

As part of your OptiHome home insurance (Active package and Privilège package), you are eligible for the AXA Assistance services:



AXA will send a service provider to help you in an emergency:

- Loss of keys
- Water leakage
- Heating failure
- Theft
- Damaged roof



Repatriation and medical assistance, legal assistance, luggage, etc.

Depending on your package and the options you have chosen.



The service is available 24/7, anywhere in the world.

With your OptiHome home insurance



Your home is covered against theft (including garden furniture), and the costs of replacing keys and locks in your home following the loss or theft of keys are covered.



All your equipment is insured worldwide against theft and breakage: computers, tablets, smartphones, jewellery and watches, sports equipment, electric bicycles and electric micro vehicles.



Lost keys, water leakage? AXA will send an emergency service provider to help you out (included in the Active and Privilège packages).

The information contained in this document is provided for information purposes only and has no pre-contractual and/or contractual value. To take stock of their personal situation, the policyholder should consult their own advisor.

For more details,
contact your AXA Luxembourg intermediary

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A home
insurance policy
that meets
my needs

OptiHome

Everyday protection for your
property and your loved ones





Because accidents are part of life, being well insured is essential.

Two essential packages

GUARANTEES	ACTIVE PACKAGE	PRIVILÈGE PACKAGE
Fire	Covers damage caused by fire, explosion and similar risks.	
Storm and hail	Covers damage caused by storms, hail or snow.	
Broken glass	Covers broken glass in windows, verandas, French windows, bay windows, skylights, etc.	
Water damage	Covers damage caused by water leakage, burst pipes or seepage.	
Electrical damage	Covers damage to your electrical and electronic equipment caused by a power surge, lightning strike or short circuit.	
Building liability	For homeowners only.	
Building legal protection	It covers the costs incurred in the context of the insured's criminal defence for events relating to the building.	
Emergency at Home	Loss of keys, heating breakdown in winter, major water leakage... Max. €400 per covered claim.	
Theft	Maximum compensation of €5,000	Compensation without ceiling
	Covers your multimedia equipment against breakage and theft anywhere in the world.	
Multimedia Equipment (optional)	up to €5,000 with an excess on mobile devices of €350	up to €10,000 with an excess on mobile devices of €125

And 4 options to complete your coverage

1. Sérénité Max Option



Your home and its contents protected against natural hazards:

- Flooding, sewer backup,
- Rainwater run-off
- Landslide following torrential rains
- Earthquake



Whether you live in an apartment or a house, your home may be exposed to these risks on a daily basis (e.g. heavy rain flooding your cellar).



Additional compensation of 10% to cover your additional costs in the event of a claim.

2. Year-Round Travel Option



Regardless of the number of trips you make during the year, you are covered for:

- cancellation fees
- assistance/repatriation, medical expenses
- your luggage (theft/loss)

3. Confort Option



Your property covered against theft and breakage, anywhere in the world:

sports equipment, jewellery, musical instruments, medical assistance equipment, electric micro vehicles (scooters), electric bicycles.



Handyman service for your small jobs:

Work performed by approved professionals (gardening, painting, tiling, various small repairs, etc.).

4. Family Protection Option



Personal liability in the event of damage caused to others, whether through your fault or that of a member of your family.



Legal protection in case of damage suffered or caused in the context of civil liability.



E-protection, against the risks associated with the Internet:

- bank card fraud
- identity theft
- e-reputation dispute following an online purchase with an e-merchant