



Home
Insurance

A woman with short dark hair is sitting on a white ledge by a window. She is wearing a red, white, and blue plaid shirt over a denim jacket and grey jeans. She is holding a white mug with both hands and looking out the window with a slight smile. A large red checkmark is superimposed on the wall behind her.

**Protect your
home against
flooding and
natural hazard**

**OptiHome
Option Sérénité Max**

The everyday protection for your
property and your loved ones

Sérénité Max

Protect your home and your property against **flooding** and **natural hazards**

Sérénité Max is an option of your OptiHome home insurance



Rainfall and flooding:

Your home and your property are insured against:

- **Flooding**, overflow or sewer backup due to rising water or heavy rainfall.
- **Water Infiltration**
- **Torrential rains** that cause landslides or subsidence

Not a floodplain	Floodplain
Up to €1,000,000 per claim / year direct costs and ancillary expenses combined No deductible	Up to €100,000 per claim / year direct costs (limited to €50,000) and ancillary expenses combined No deductible



Earthquake:

Your home and your property are insured against damage caused by **earthquakes**.

Deductible:	10% of the damage with a minimum of €1,500
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Indirect losses:

To cover your unforeseen costs, AXA pays out an **additional indemnity equal to 10%** of the total amount of the indemnities.

Contact your AXA advisor or visit :

axa.lu

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