

## Experience and know-how to protect you even better

You want be rest assured that your interests will always be optimally protected.

With **Foyer-ARAG**, you will be capable to face up to any opponent. In fact, **Foyer**, the leading insurance company in the Grand Duchy, has joined forces with a specialist in legal protection, **ARAG**, to place at your disposal its experience and know-how throughout the world.

## You have rights – So defend them!

Legal protection has emerged as one of the most useful types of insurance in recent years. More specifically, disputes before the Luxembourg courts have become more and more frequent for many reasons: accidents, dismissals, disputes between landlords and tenants, defective goods, no respect of delivery time... are just part of the risks you run every day.

Therefore, although such disputes can at times be settled amicably, sooner or later you are bound to need legal assistance to assert your rights or to defend yourself against complaints lodged by others.

### Legal protection for shopkeepers, craftsmen and service providers



On request also available in French or in German.  
Sur demande disponible aussi en français ou en allemand.  
Auf Anfrage auch in Französisch oder in Deutsch verfügbar.  
Non contractual document.



Äert Vertrauen a sécheren Hänn

## Because we have decided to defend our company's rights

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### Legal protection for shopkeepers, craftsmen and service providers



## Foyer-ARAG

Legal protection for shopkeepers, craftsmen and service providers



## You want suitable coverages for your risks

To develop his business and implement new ideas, a business manager has to make delicate choices and thus has to face serious risks.

To prevent costly proceedings from jeopardising your projects, **Foyer-ARAG** offers a full range of coverages adapted to your profile and stands by your side for any eventuality.

## You need advice

With **JurisLine**, our phone legal advisory service, our specialists will take you through the procedures step by step and answer all your legal questions covered by your contract.

**JurisLine** is available from 9:00 AM to noon and from 1:30 to 5:00 pm on working days at **437 43 111**.

## You want coverage to meet your needs

**Foyer-ARAG** offers you:

- Personalised advice to guide you through the steps to take
- A lawyer of your choice to defend your interests

And also assumes the:

- Legal expenses
- Expenses for experts of all sorts
- Expenses for witnesses
- Travel expenses
- Translation expenses
- Notification expenses
- Enforcement expenses

The insurance covers shopkeepers, craftsmen and service providers established in the Grand Duchy of Luxembourg, their legal and statutory representatives and the white and blue collar employees and members of the family of the insured in connection with their occupational activities in the service of the company.



## A package of attractive coverages

**Foyer-ARAG** offers you a package of competitive coverages to meet the specific needs of shopkeepers, craftsmen and providers of services. The rates are designed according to the number of people employed in the company.

**The following coverages are included in the package:**

**Legal protection against civil action:** if you wish to assert your rights for damages against the perpetrator of a prejudice.

**L.P. for criminal defence:** if you have to defend yourself before a criminal court.

**L.P. against third-party insolvency:** if the opposing party is insolvent, we shall indemnify you up to a specified amount.

**L.P. for labour law:** in the event of disputes relative to the employment relationship.

**L.P. regarding social authorities:** if you have to assert your rights before the social authorities in Luxembourg.

**L.P. for civil defence:** if you have to defend yourself against claims for damages in which you are held liable and are not covered by civil liability insurance, or in the event of conflict of interest with the latter.

**L.P. for supplier contracts:** if you have to assert or defend your rights under a contract with a supplier.

**L.P. for insurance contracts:** if you wish to assert your rights arising out of insurance contracts.

You can take out the coverage **L.P. for real property as an option** if you have to assert your rights as an owner, landlord or tenant of a plot of land, a house or dwelling.